

# Assessing Financial Entitlement

## **Higher Education Student Finance in Wales 2012/13 Academic Year**

**TO LOCAL EDUCATION AUTHORITIES  
(For the attention of the Student Support Officer)**

**March 2012**

Dear Colleague

### **HIGHER EDUCATION STUDENT SUPPORT IN WALES IN 2012/13: ASSESSING FINANCIAL ENTITLEMENT**

Attached is the 'Assessing Financial Entitlement' chapter of the consolidated 'Guidance for Local Education Authorities on the administration of Student Support 2012/2013'. It applies to full-time students and those that are treated as full-time students for the purposes of The Assembly Learning Grants and Loans (Higher Education) (Wales) (No.2) Regulations [2011 as amended by The Education \(Student Fees, Awards and Support\) \(Wales\) Regulations 2011 and The Assembly Learning Grants and Loans \(Higher Education\) \(Wales\) \(No.2\) \(Amendment\) Regulations 2012](#) (the "Regulations"), giving advice on the rates of loans and grants for tuition fees, loans for living costs, the Assembly Learning and Special Support Grants, the Higher Education Grant (HEG), broad entitlement to these grants for living costs, and how these loans and grants are income assessed.

Annex F sets out all the rates of support for the 2012/13 academic year.

The Regulations take effect for the 2012/13 academic year. LAs and SLC should make assessments and issue notifications for the 2012/13 academic year under these Regulations.

Regulation and paragraph numbers referred to throughout this guidance are references to regulation and paragraph numbers within the Regulations. Paragraphs containing amended / new text are highlighted in [blue](#) for ease of reference.

From the introduction of the "new system" student support package in 2006/07, and the amended student support packages in 2010/11 for '2010 cohort' students, in 2011/12 for '2011 cohort' students [and in 2012/12 for '2012 cohort' students](#), the guidance deals with [five](#) systems of student support. This guide includes information on:

**Defining "old system" students, "new system" students who are neither 2010 cohort, 2011 cohort [nor 2012 cohort](#), 2010 cohort students, 2011 cohort students, and [2012 cohort students](#).**

**Higher Education Grants**

**The Assembly Learning Grant**

**The Special Support Grant**

**Fee loans (for both old and "new system" students)**

**Assessing contributions for "new system" students who are neither 2010, 2011 [nor 2012 cohort](#), 2010 cohort students, 2011 cohort students and [2012 cohort students](#) (including split contributions)**

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**Text referring to new or amended provisions for 2012/13 is set in blue type.**

This guidance does not cover every aspect of student support. The full details are contained in the Regulations which are the legal basis of the student support arrangements for the academic year 2012/13. Nothing in this guidance can replace the Regulations and if there is any difference between this guidance and the Regulations, the Regulations prevail. This guidance is based on the Regulations in force in **February 2012**.

**The Regulations will be further amended by The Assembly Learning Grants and Loans (Higher Education) (Wales) (No.2) (Amendment) (No.2) Regulations 2012 and these are expected to come into force around May 2012. This guidance document makes note of some changes, which are subject to that legislation. Please refer to SFWIN 01/2012 for more information.**

## Table of Contents

<b>Introduction .....</b>	<b>6</b>
<b>Policy .....</b>	<b>6</b>
Overview .....	6
<b>Grants for Living and Other Costs .....</b>	<b>13</b>
Higher Education Grant (“old system” students).....	13
Assembly Learning Grant .....	14
Assembly Learning Grant: “2012 cohort” students .....	15
Assembly Learning Grant: “2011 cohort” students .....	17
Assembly Learning Grant: ‘2010 cohort’ students.....	18
Assembly Learning Grant: ““new system” students who are neither 2010, 2011 nor 2012 cohort students” .....	20
Special Support Grant: ‘2012 cohort’ students, ‘2011 cohort’, ‘2010 cohort’ students and ““new system” students who are neither 2010, 2011 nor 2012 cohort’ .....	22
<b>Loans for Living Costs (old and “new system” students).....</b>	<b>29</b>
General rates applicable .....	29
Loans for Living Costs – students with reduced entitlement .....	38
Students who live at their parent’s home treated as living elsewhere .....	38
Students who are members of religious orders .....	39
College Fee Loans – Oxford and Cambridge .....	39
Overseas study .....	40
Loans for extra weeks’ attendance .....	40
Students on accelerated courses.....	41
Changes during the year.....	41
<b>Grants for Fees (“old system” students).....</b>	<b>42</b>
General rates applicable to students who are studying at publicly-funded institutions .....	42
Calculation of weeks’ full-time study .....	43
Sandwich Courses .....	43
ITT Courses .....	43
Students at private HEIs .....	44
Students on courses provided by private HEIs on behalf of publicly-funded institutions .....	44
Guildhall School of Music and Drama and Heythrop College.....	44
University of London Institute in Paris (formerly British Institute in Paris) ...	45
Sandwich courses - support for fees.....	45
<b>Loans for Fees (old and “new system” students) .....</b>	<b>46</b>
Fee Contribution Loans - “old system” students .....	46
Fee Loan and Fee grant – 2012 cohort students.....	46
Fee Loans - “new system” students.....	47
Courses at Guildhall School of Music and Drama and Heythrop College ...	48
<b>Old and “new system” students on ITT courses .....</b>	<b>48</b>
“old system” ITT students .....	48
Tuition fee support for “old system” ITT students .....	49
Flexible postgraduate ITT courses.....	49
ITT students – ‘2010 cohort’, ‘2011 cohort’ and ‘2012 cohort’ students (defining new system ‘full-time’ and ‘part-time’ ITT students).....	54
Students on sandwich courses including periods of unpaid service (Grants for living costs for old and “new system” students).....	55
ERASMUS students (Living Cost Support for old and “new system” students) .....	55
Foundation degree courses .....	56
Students who are eligible for a Department of Health bursary .....	56

NHS secondees .....	56
Medical and dental students .....	57
<b>Dance and Drama students .....</b>	<b>59</b>
<b>FE Dance and Drama Awards .....</b>	<b>60</b>
<b>Household income assessment .....</b>	<b>61</b>
Income assessment process .....	61
Step 1 - Determining whose income should be part of the household income assessment (All “new system” students) .....	62
Self-support.....	63
Student parents.....	63
Estrangement.....	64
Parental income .....	65
Reference to ‘parent’ – natural/adoptive parents and co-habiting partners .....	65
Parents who are separated.....	66
Parents with a partner.....	66
Student’s partner’s income .....	66
Advice on identifying a cohabiting couple.....	67
Step 2 - Determining the taxable income.....	68
Year of assessment .....	68
What is taxable income?.....	68
Income from savings and investments .....	69
Foster payments .....	70
University of Buckingham .....	70
Deductions not to be made in determining taxable income.....	70
Step 3 - Calculation of residual income and household income.....	71
Deductions from parental, parent’s partner’s or student’s partner’s taxable income.....	71
Deductions from the student’s taxable income .....	71
Teacher training bursaries .....	72
Financial obligations incurred by the student before the course start .....	72
Self-assessment .....	72
Finalising the parental income .....	73
Treatment of capital allowances .....	73
Current-year assessments.....	73
Self-employed parents.....	74
Step 4 - Calculate any entitlement and / or contribution to student support	74
“old system” dependent students and independent students with partner	75
“old system” independent students without partner .....	75
“new system” students who are neither 2010, 2011 nor 2012 cohort’ .....	75
‘2010 cohort’ students.....	75
‘2011 cohort’ students.....	76
‘2012 cohort’ students.....	76
Deducting the contribution from the support.....	77
“old system” students.....	77
Deducting the contribution from the support – “new system” students who are neither 2010, 2011 nor 2012 cohort’.....	77
Deducting the contribution from the support – ‘2010 cohort’ students .....	77
Deducting the contribution from the support – ‘2011 cohort’ students .....	78
Deducting the contribution from the support – ‘2012 cohort’ students .....	78
Exceptional treatment of the contribution - “old system” students.....	78
Families with two or more award holders (split contributions) .....	79
A contribution is payable in relation to an eligible student who is not an independent eligible student .....	80
All eligible students in the household are “old system” students or “new system” students.....	80
Households with “old system” and “new system” students (all cohort groups) .....	81

More than one child who is an eligible student and any of those children have residual income greater than nil.....	81
A contribution is payable in respect of an independent eligible student... Administration .....	82
Worked examples .....	82
<b>Annex A</b> .....	<b>84</b>
TAXABLE INCOME.....	84
<b>Annex B</b> .....	<b>85</b>
TAXABLE SOCIAL SECURITY BENEFITS.....	85
<b>Annex C</b> .....	<b>86</b>
NON-TAXABLE INCOME .....	86
<b>Annex D</b> .....	<b>87</b>
NON-TAXABLE SOCIAL SECURITY BENEFITS .....	87
<b>Annex E</b> .....	<b>88</b>
WORKED EXAMPLES - "old system" students who started their course before 1 September 2006 and are continuing their course in 2012/13.....	88
WORKED EXAMPLES - "new system" students who are neither 2010, 2011 nor 2012 cohort.....	89
WORKED EXAMPLES - 2010 cohort students .....	90
WORKED EXAMPLES - 2011 cohort students .....	91
WORKED EXAMPLES - 2012 cohort students .....	93
<b>Annex F</b> .....	<b>95</b>
<b>Annex G</b> .....	<b>1</b>
CALCULATION OF EXTRA WEEKS' LOAN .....	1
<b>Annex H</b> .....	<b>2</b>
FAMILIES WITH TWO OR MORE AWARD HOLDERS (SPLIT CONTRIBUTIONS): – CASE STUDIES.....	2

## Introduction

1. This chapter explains how an eligible student's entitlement to loans for living costs, grants and loans for tuition fees, HE grant, and Assembly Learning and Special Support Grant are assessed. Since AY 2009/10, prior year financial details are required for new and continuing students i.e. AY 12/13 applicants will supply household income figures from financial year 10/11.
2. This chapter should be read in conjunction with the 'Assessing Eligibility' chapter, in particular the previous study section which details how these rules affect the elements of the 2012/13 student support package.
3. Regulations and paragraphs are referred to by their numbers in [The Assembly Learning Grants and Loans \(Higher Education\) \(Wales\) \(No.2\) Regulations 2011 as amended by The Education \(Student Fees, Awards and Support\) \(Wales\) Regulations 2011 and The Assembly Learning Grants and Loans \(Higher Education\) \(Wales\) \(No.2\) \(Amendment\) Regulations 2012](#) (the "Regulations").

## Policy

### Overview

4. This guidance refers to "old system" students, "new system" students who are neither 2010, 2011 nor 2012 cohort, '2010 cohort' students, '2011 cohort' and '2012 cohort' students, depending on whether the student started their course of study before 1<sup>st</sup> September 2006; on or after 1<sup>st</sup> September 2006 but before 1<sup>st</sup> September 2010; on or after 1<sup>st</sup> September 2010 but before 1<sup>st</sup> September 2011; on or after 1<sup>st</sup> September 2011 but before 1<sup>st</sup> September 2012 or on or after 1<sup>st</sup> September 2012 (see Regulation 2).

An "old system" student is an eligible student who:

- started the current course before 1<sup>st</sup> September 2006 and is continuing on that course after 31<sup>st</sup> August 2011;
  - is a 2006/07 gap year student in relation to the present course (as defined in the Regulations (Reg 2));
  - started an end-on course (other than a course falling within paragraph (c) of the definition of "end on course" in Regulation 2) on or after 1<sup>st</sup> September 2006 following on from a course the student started prior to 1<sup>st</sup> September 2006 (or, in the case of a 2006/07 gap-year student, a course the student started prior to 1<sup>st</sup> September 2007); or
  - started the current course on or after 1<sup>st</sup> September 2006 after transferring from a course which the student started prior to 1<sup>st</sup> September 2006 (or, in the case of a 2006/07 gap year student, a course which was started prior to 1<sup>st</sup> September 2007).
5. "old system" students in 2012/13 may be entitled to:
    - Grant support towards their tuition fees, subject to an income assessment;
    - A fee contribution loan to cover any assessed contribution to their fees. (If a student only applies for non-income assessed support, they can apply for a fee loan to cover the cost of their fees up to a maximum of £1,380; the amount they can take out is not subject to an income assessment).

- A loan for living costs (repaid on an income contingent basis after leaving their course), 25% of which is subject to an income assessment.
  - Other grants for living costs: Disabled Students Allowance, Childcare Grant, Adult Dependents' Grant, Parents' Learning Allowance and Grants for Travel.
6. "old system" students who were new entrants to higher education in the 2004/05 academic year or later and who are continuing their courses in 2012/13 may also be entitled to receive the Higher Education Grant of up to £1,000 subject to an income assessment.
7. A "new system" student who is neither 2010, 2011 **nor 2012 cohort** is an eligible student who:
- started the current course on or after 1<sup>st</sup> September 2006 and before 1<sup>st</sup> September 2010, is continuing on that course after 31<sup>st</sup> August 2011 and is not an "old system" student, '2010 cohort' student, '2011 cohort' student, **or '2012 cohort student'**
  - started the current course on or after 1<sup>st</sup> September 2010 and qualifies as a 2010 gap-year student. The definition of a 2010 gap year student is set out in Regulation 2(13) – (16) Generally, there are two categories of 2010 gap year student:
    - Category 1: Those who received an offer of a deferred place for 2010/11 on or before 1<sup>st</sup> August 2009 (Regulation 2(13)). In order to qualify as a 2010 cohort student, a student must have taken up a deferred place in 2010/11 on the course for which the student received the offer unless the following apply –
      - (i) A student will be considered to be a 2010/11 gap year student if they have taken up their deferred place on *another* course from the one they received the offer for, but only if that course is at the same institution and the institution considers the subject matter of the course to be similar either in whole or in part to the course for which the student received the offer;
      - (ii) If the institution no longer offers the course for which the student received the original offer, the student will be considered a 2010/11 gap year student if they undertake that course (or a similar course) at another institution;
    - Category 2: Those students who received an offer of a deferred place for 2010/11 after having successfully appealed against their A-level results (Regulation 2(15)).
8. "new system" students who are neither "2010, 2011 **nor 2012 cohort**" in 2012/13 may be entitled to:
- an Assembly Learning Grant for living costs of up to £2,906, subject to an income assessment (Reg 39);
  - a Tuition Fee Grant (Regulation 19) of up to a maximum of £2,085 payable in respect of attendance on a qualifying designated course provided by a publicly-funded institution in Wales. The grant is payable direct to the institution;

- a loan to cover the fees payable up to a maximum of £3,465 (£1,725 in certain circumstances). This is not subject to an income assessment and is repaid on an income contingent basis after the student has left their course;
- a loan for living costs (repaid on an income contingent basis after leaving their course). The amount of loan payable is dependent on the amount of Assembly Learning Grant received. For those with household income exceeding £39,793, 25% of the loan is subject to an income assessment;
- other grants for living costs: Disabled Students Allowances, Grants for Childcare Costs, Adult Dependants' Grant, Parents' Learning Allowance, grants for travel.

**9. A '2010 cohort' student is an eligible student who:**

- started the current course on or after 1<sup>st</sup> September 2010 and before 1<sup>st</sup> September 2011, excluding 2010 gap year students; certain students starting an 'end-on' course on or after 1<sup>st</sup> September 2010; and certain students who start the present course on or after 1<sup>st</sup> September 2010 having had their status transferred to that course from a previous course. In general terms a "2010 cohort" student is not a '2012 cohort' student, a '2011 cohort' student, a "new system" student who is neither "2010, 2011 nor 2012 cohort" or an "old system" student'.

**10. '2010 cohort' students in 2012/13 may be entitled to:**

- an Assembly Learning Grant for living costs of up to £5,000, subject to an income assessment (Reg 40);
- a loan to cover the fees payable up to a maximum of £3,465 (£1,725 in certain circumstances). This is not subject to an income assessment and is repaid on an income contingent basis after the student has left the course;
- a loan for living costs (repaid on an income contingent basis after leaving the course). The amount of loan payable is dependent on the amount of Assembly Learning Grant received. For those with household income exceeding £50,778, 25% of the loan is subject to an income assessment;
- other grants for living costs: Disabled Students Allowances, Grants for Childcare Costs, Adult Dependants' Grant, Parents' Learning Allowance, grants for travel.

**11. A '2011 cohort' student is an eligible student who:**

- started the current course on or after 1<sup>st</sup> September 2011 and before 1<sup>st</sup> September 2012, excluding 2011 gap year students; certain students starting an 'end-on' course on or after 1<sup>st</sup> September 2011; and certain students who start the present course on or after 1<sup>st</sup> September 2011 having had their status transferred to that course from a previous course. In general terms a '2011 cohort' student is not a '2012 cohort' student, a '2010 cohort' student, a "new system" student who is neither 2010, 2011 nor 2012 cohort' or an "old system" student'.

**12. '2011 cohort' students in 2012/13 may be entitled to:**

- an Assembly Learning Grant for living costs of up to £5,600, subject to an income assessment (Reg 41);
- a loan to cover the fees payable up to a maximum of £3,465 (£1,725 in certain circumstances). This is not subject to an income assessment and is repaid on an income contingent basis after the student has left the course;
- a loan for living costs (repaid on an income contingent basis after leaving the course). The amount of loan payable is dependent on the amount of Assembly Learning Grant received. For those with household income exceeding £50,203, 25% of the loan is subject to an income assessment;
- other grants for living costs: Disabled Students Allowances, Grants for Childcare Costs, Adult Dependants' Grant, Parents' Learning Allowance, grants for travel.

**13. A '2012 cohort' student is an eligible student who:**

- started the current course on or after 1<sup>st</sup> September 2012. In general terms a "2012 cohort" student is a student who is not a '2011 cohort student, a '2010 cohort' student, a "new system" student who is neither 2010, 2011 nor 2012 cohort' or an "old system" student'.

**14. '2012 cohort' students in 2012/13 may be entitled to:**

- an Assembly Learning Grant for living costs of up to £5,000, subject to an income assessment (Reg 40);
- a loan to cover the fees payable up to a maximum of £3,465 (£1,725 in certain circumstances). This is not subject to an income assessment and is repaid on an income contingent basis after the student has left the course;
- a grant to cover tuition fees up to £5,535, (Reg 20) where the cost of tuition exceeds £3,465. This is not subject to an income assessment and because it is a grant it is not repaid.
- a loan for living costs (repaid on an income contingent basis after leaving the course). The amount of loan payable is dependent on the amount of Assembly Learning Grant received. For those with household income exceeding £50,778, 25% of the loan is subject to an income assessment;
- other grants for living costs: Disabled Students Allowances, Grants for Childcare Costs, Adult Dependants' Grant, Parents' Learning Allowance, grants for travel.

**Please refer to Annex 8 of the 2012/13 Assessing Eligibility guidance for a full explanation of each Welsh cohort and general support available.**

- 15.** Certain "new system" students (from all cohort groups) will be eligible for Special Support Grant (Reg 42) as an alternative to the Assembly Learning Grant.

16. The Special Support Grant was introduced from 2006/07 and is paid as an alternative to the Assembly Learning Grant to students who fall into any of the groups of people called 'vulnerable groups' by the Department for Work and Pensions (DWP). Paragraph 54 sets out the groups of students who are potentially eligible for the Special Support Grant (see paragraphs 54-62).
17. The Assembly Learning Grant is for basic living costs, which means that it would be taken into account by Jobcentre Plus and local authority Housing Benefit sections when assessing a student's entitlement to income-related benefits. If a student were to receive an Assembly Learning Grant the student's entitlement to benefits may be reduced. The purpose of the Special Support Grant is to pay certain groups of students who may be eligible for benefits whilst they are studying an alternative grant for meeting course-related costs. The Special Support Grant will be disregarded by Jobcentre Plus and local authority Housing Benefit sections when assessing a student's entitlement to income-related benefits. This will ensure that a student does not lose the additional support of increased grants by having benefit entitlement reduced.
18. A summary of what may be available in the 2012/13 Student Support Package is set out below:

Relevant Elements of the Student Support Package	"old system" students	"new system" students who are not 2010, 2011 or 2012 cohort students	2010 cohort students	2011 cohort students	2012 cohort students
Fee Remission Grant	✓	X	X	X	X
Fee Contribution Loan	✓	X	X	X	X
Tuition Fee Grant (regulation 19) ("new system" students who are neither 2010, 2011 nor 2012 cohort')	X	✓	X	X	X
Fee Loan	X	✓	✓	✓	✓
Up to £1,000 HE grant	✓ (provided the student started the course on or after 1 September	X	X	X	X

	2004)				
Assembly Learning Grant <b>or</b> Special Support Grant	("old system" ALG may be payable)	✓ (Up to £2,906)	✓ (Up to £5,000)	✓ (Up to £5,600)	✓ (Up to £5,000)
New Tuition Fee Grant (Regulation 20) (2012 cohort only)	X	X	X	X	✓ (Up to £5,535)

19. Some old and "new system" students (all cohort groups) are entitled to additional grants for living costs - if they are disabled, have dependants or have certain travel costs. Guidance on the Adult Dependants' Grant, Childcare Grant, Parents' Learning Allowance and Grants for Travel is contained in the 'Grants for Dependants and Travel Grants' guidance chapter.
20. There is provision under the full-time Distance Learning package for those students who, because of their disability, cannot attend a "traditional" full-time course (which requires attendance) to receive the full-time package of support. The full-time package is not open to those students who have a disability and who could attend, but choose not to. Funding for full-time Distance Learning students is set out in the Regulations (Part 11), and is contained in the "Grants for Part-time students" chapter.
- A full-time student who is a prisoner during any part of the AY will be eligible for maintenance support on a pro-rata daily basis for the time not spent in prison.
- In exceptional circumstances, LAs/SLC may use their discretion not to apply pro-rating to a student who has spent part of an AY in prison. This should only apply where pro-rating will cause financial hardship to a student and prevent the student from continuing with the course (Regulations 66(7)-(9) and 69 (9) – (10)). These instances are expected to be very few.
21. A full-time student who begins a course on or after 1 September 2012 and is an eligible prisoner (as defined in Regulation 2(1)) will be eligible for tuition fee support only (a fee loan, and a fee grant where applicable) . They will not be eligible for any maintenance support including DSAs. A full-time student prisoner who began a course prior to 1 September 2012 will be eligible for a tuition fee loan only (and tuition fee grant if the student is eligible under the pre 2006 arrangements or "new system" (non cohort) arrangements) as well as DSAs for those periods when they are imprisoned. **Annex F** sets out the rates of support available for the 2012/13 academic year.
22. The income used to assess a student's entitlement to support can include the income of members of a student's household. Which members of the household are included may depend on when the student started their course, and whether the student is deemed dependent or independent of their parents (see tables below). These tables should be used in conjunction with guidance on how the household income assessment works on page 62 onwards.

**(i) Dependent student**

Year student started their course*	Income to include in the household assessment ( <u>always</u> include the income of the student)
Before 2004/05	Natural / Adoptive parent(s)
2004/05	Natural / Adoptive parent(s) plus where applicable the parent's: - spouse - civil partner - cohabiting partner of the opposite sex
2005/06 or later	Natural / Adoptive parent (s) plus where applicable the parent's: - spouse - civil partner - cohabiting partner of either sex

**(ii) Independent student**

Year student started their course*	Income to include in the household assessment ( <u>always</u> include the income of the student)
Before 2000/01	spouse; or civil partner
After 2000/01 but before 2005/06	spouse; civil partner; cohabiting partner of the opposite sex - <u>only</u> where the student is aged 25 or over on the relevant date
2005/06 or later	spouse; - civil partner; or - cohabiting partner of either sex - <u>only</u> where the student is aged 25 or over on the relevant date

**(iii) Single independent student (no partner)**

Year student started their course*	Income to include in the household assessment
All students irrespective of year of start	Student

**\*Transfers**

Where the student has had their eligibility transferred from a previous course to the current course as a result of one or more transfers, they shall be treated as having started their course in the academic year relevant to the first course they transferred from.

NB. Where a student has their eligibility transferred from a previous course to the current course, but has switched their mode of study (e.g from PT to FT, FTDL to FT), and where the switch to mode has taken place on or after 1<sup>st</sup> September 2012, the student will become eligible for the package of support available to a new entrant in AY 2012/13 and not the package of support available to a new entrant in the academic year in which they started the course which they have transferred from.

### **\*'End-on' provision**

Where the student's course is a course taken 'end-on' to another course (see definition below), the student will be treated as having started their current course at the beginning of the academic year in which they started the previous course. This principle is extended where a second 'end-on' course immediately follows another 'end-on' course.

The definition of an 'end-on' course is set out in Regulation 2(1) and broadly covers:

- a full-time non-ITT first degree course which the student begins to attend immediately following certain full-time HNC, HND or Dip HE courses (disregarding the intervening vacation); or
- a full-time honours degree starting on or after 1<sup>st</sup> September 2006 which the student begins to attend immediately following certain full-time foundation degree courses (disregarding the intervening vacation);
- an ITT course not exceeding 2 years in length which a student began to attend before 1<sup>st</sup> September 2006 immediately following certain first degree courses (disregarding the intervening vacation). It is important to note that students going immediately on from a first degree course to an ITT course, e.g. a PGCE course, starting on or after 1<sup>st</sup> September 2006, will no longer be considered end-on students. However, those who have already gone end-on to these courses prior to 2006/07 will continue to be assessed as "old system" students on end-on courses.

**NB.** From 1<sup>st</sup> September 2012, where the student switches mode of study, the new course is no longer deemed 'end on'.

## Grants for Living and Other Costs

Higher Education Grant ("old system" students)

**23.** The HE Grant will be payable potentially to eligible "old system" students, who started a designated course of one of the types listed below on or after 1<sup>st</sup> September 2004 (see Regulation 37):

- Full-time course;
- Sandwich course (but generally not in the sandwich year – see Regulations 25(5) and 25(6)); or
- Part-time initial teacher training course (where full-time attendance is 6 weeks or more).

The HE Grant is not available to eligible "old system" students who:

- are on a designated course being taken 'end-on' to a course which began before 1<sup>st</sup> September 2004;
- are on a designated course attended by an eligible student which began in 2004/05 or a subsequent academic year and to which the student has had his eligibility transferred from a course starting prior to 1<sup>st</sup> September 2004;
- are eligible to apply for an income based healthcare bursary or Scottish healthcare allowance in the 2012/13 academic year;

- fall within paragraph 9 of Part 2 of Schedule 1 to the Regulations and not within any other paragraph of that Schedule;
  - do not qualify for fee support in connection with the 2012/13 academic year (this does **not** apply to students who do not qualify for fee support because 2012/13 is an Erasmus year or who are on an old flexible postgraduate ITT course, namely a flexible postgraduate ITT course which the student started to attend before 1<sup>st</sup> September 2008). LAs should refer to the 'Assessing Eligibility' guidance chapter which deals with eligibility for fee support (including the previous study rules).
24. There are no age restrictions for the HE grant.
25. Regulation 37 states that the maximum amount of Higher Education Grant that a student can receive for the 2012/13 academic year will be £1,000.
26. An "old system" student will not qualify for the HE grant in respect of an academic year unless the student qualifies for fee support for that year. However, if the only reason that a student does not qualify for fee support is because the student is overseas on the ERASMUS programme or is on a postgraduate flexible ITT course that started before September 2008, this will not prevent the student from qualifying for the HE grant. LAs should refer to the 'Assessing Eligibility' guidance chapter for how the new previous study rules affect eligibility for the HE grant.
27. The financial assessment for the HE Grant will be based on the household income. This will be determined from the main income assessment.
28. Where the household income is £16,765 or less, the student will be entitled to receive the maximum amount of grant. This will then decrease by £1 for every complete £6.30 above this threshold. Where the household income is £22,750, a minimum grant of £50 will be payable. No HE Grant will be payable where the household income is more than £22,750 (See Annex F, section E2)

#### Case Study: HE Grant

<b>"old system" Student – Household Income £20,000</b>		
A	Household Income	<b>£20,000</b>
B	HE Grant Threshold	<b>£16,765</b>
C	Difference (A-B)	<b>£ 3,235</b>
D	Divide C by £6.30 and round down to the nearest pound.	<b>£ 513</b>
E	£1000 minus D = <b>HE Grant payable</b>	<b>£ 487</b>

29. "old system" students will be informed of how much HE Grant they will receive on their Support Notification Letter. The HE Grant will be paid with the loan for living costs in three instalments by the SLC.

#### Assembly Learning Grant

30. The means-tested Assembly Learning Grant (Regulations 38-41) is generally payable to eligible "new system" students (all cohort groups) attending:

- a full-time course;
- a sandwich course (but not generally in the sandwich year – see Regulations 25(5) and 25(6));

However, an eligible “new system” student will not qualify for Assembly Learning Grant if:

- the only paragraph of Schedule 1 Part 2 to the Regulations into which the student falls is paragraph 9;
  - the student is eligible to apply for an income based healthcare bursary or Scottish Healthcare allowance in the 2012/13 academic year;
  - the student qualifies for a Special Support Grant;
  - the student does not qualify for a fee loan for the 2012/13 academic year (this does not apply to students who do not qualify for fee support because they are on an Erasmus year). LAs should refer to the ‘Assessing eligibility’ chapter for guidance on eligibility for fee support (including the rules on previous study).
31. There are no age restrictions in relation to the Assembly Learning Grant.
32. “new system” students will be informed of how much Assembly Learning Grant they will receive on their Support Notification Letter. The Assembly Learning Grant will be paid with the loan for living costs in three instalments by the SLC.

#### Assembly Learning Grant: “2012” cohort students

33. The maximum amount of Assembly Learning Grant that ‘2012 cohort’ students (including students on full-time ITT courses) can receive for the 2012/13 academic year will be £5,000 (see Regulation 40).
34. The amount of Assembly Learning Grant payable will be determined by reference to household income. Household income will be determined from the main income assessment.
35. Where the household income is £18,370 or less the student will be entitled to receive the maximum amount of grant. This will then decrease by £1 for every complete £3.77 above this threshold up to a household income of £26,500. Where the household income exceeds £26,500, the grant entitlement (in this case a reduced amount of £2,844) will decrease by £1 for every complete £4.315 above this threshold up to a household income of £34,000. Where the household income exceeds £34,000, the grant entitlement (in this case a reduced amount of £1,106) will decrease by £1 for every complete £15.17 above this threshold up to a household income of £50,020. Where the household income is £50,020, a minimum grant of £50 will be payable. No Assembly Learning Grant will be payable where the household income is more than £50,020.
36. Students who get the Assembly Learning Grant may also be eligible for a loan for living costs. In some cases the amount of loan they are entitled to receive will be reduced by a £0.60 for every £1 of Assembly Learning Grant received up to a maximum of £2,844 (see Regulation 51).

#### **Case Studies: Assembly Learning Grant for ‘2012 cohort’ students (including full-time ITT students)**

<b>'2012 cohort' Student A – Household Income £20,000</b>		
A	Household Income	<b>£20,000</b>
B	Assembly Learning Grant Threshold 1	<b>£18,370</b>
C	Difference A – B	<b>£1,630</b>
D	Divide C by £3.77 and round down to the nearest pound	<b>£432</b>
E	£5,000 minus D = <b>Assembly Learning Grant payable</b>	<b>£4,568</b>

<b>'2012 cohort' Student B - Household Income £30,000</b>		
A	Household Income	<b>£30,000</b>
B	Assembly Learning Grant Threshold 2	<b>£26,500</b>
C	Difference A-B	<b>£3,500</b>
D	Divide C by £4.315 and round to the nearest pound	<b>£811</b>
E	£2,844 minus £811 = <b>Assembly Learning Grant payable</b>	<b>£2,033</b>

<b>'2012 cohort' Student C – Household Income £50,020</b>		
A	Household Income	<b>£50,020</b>
B	Assembly Learning Grant Threshold 3	<b>£34,000</b>
C	Difference A - B	<b>£16,020</b>
D	Divide C by £15.17 and round to the nearest pound	<b>£1056</b>
E	£1,106 minus D = <b>Assembly Learning Grant payable</b>	<b>£50</b> (minimum grant)

<b>'2012 cohort' Student D – Household Income £50,021</b>		
A	Household Income	<b>£50,021</b>
B	<b>Assembly Learning Grant payable</b>	<b>Nil</b>

37. **'2012 cohort' ITT students are not classified as Type 1, 2 or 3 ITT students.** As such, the case studies above apply to all full-time '2012 cohort' students, including full-time ITT students. For '2012 cohort' students, full-time ITT courses that lead to a first degree are defined in the Regulations as per all full-time non-ITT courses that lead to a first degree

(no change). Full-time ITT courses that do *not* lead to a first degree (PGCE courses) are courses of at least one academic year but no more than two academic years in length, where the periods of study in each academic year are at least 300 hours. A week of study can be considered as 30 hours. Paragraph 108 clarifies what qualifies as periods of study.

For support available to part-time ITT students commencing courses in 2012/13, please refer to the 'Fee and Course Grants for Part-time Students' guidance chapter when issued later in the year.

Assembly Learning Grant: "2011" cohort students

38. The maximum amount of Assembly Learning Grant that '2011 cohort' students (including students on full-time ITT courses) can receive for the 2012/13 academic year will be £5,600 (see Regulation 41).
39. The amount of Assembly Learning Grant payable will be determined by reference to household income. Household income will be determined from the main income assessment.
40. Where the household income is £18,370 or less the student will be entitled to receive the maximum amount of grant. This will then decrease by £1 for every complete £3.77 above this threshold up to a household income of £26,500. Where the household income exceeds £26,500, the grant entitlement (in this case a reduced amount of £3,444) will decrease by £1 for every complete £4.315 above this threshold up to a household income of £34,000. Where the household income exceeds £34,000, the grant entitlement (in this case a reduced amount of £1,706) will decrease by £1 for every complete £9.67 above this threshold up to a household income of £50,020. Where the household income is £50,020, a minimum grant of £50 will be payable. No Assembly Learning Grant will be payable where the household income is more than £50,020.
41. Students who get the Assembly Learning Grant may also be eligible for a loan for living costs. In some cases the amount of loan they are entitled to receive will be reduced by a £0.60 for every £1 of Assembly Learning Grant received up to a maximum of £2,844 (see Regulations 51 and 52).

**Case Studies: Assembly Learning Grant for '2011 cohort' students (including full-time ITT students)**

<b>'2011 cohort' Student A – Household Income £20,000</b>		
A	Household Income	<b>£20,000</b>
B	Assembly Learning Grant Threshold 1	<b>£18,370</b>
C	Difference A – B	<b>£1,630</b>
D	Divide C by £3.77 and round down to the nearest pound	<b>£432</b>
E	£5,600 minus D = <b>Assembly Learning Grant payable</b>	<b>£5,168</b>

<b>'2011 cohort' Student B- Household Income £30,000</b>		
A	Household Income	<b>£30,000</b>
B	Assembly Learning Grant Threshold 2	<b>£26,500</b>
C	Difference A - B	<b>£3,500</b>
D	Divide C by £4.315 and round to the nearest pound	<b>£811</b>
E	£3,444 minus D = <b>Assembly Learning Grant payable</b>	<b>£2,633</b>

<b>'2011 cohort' Student C – Household Income £50,020</b>		
A	Household Income	<b>£50,020</b>
B	Assembly Learning Grant Threshold 3	<b>£34,000</b>
C	Difference A - B	<b>£16,020</b>
D	Divide C by £9.67 and round to the nearest pound	<b>£1,656</b>
E	£1,706 minus D = <b>Assembly Learning Grant payable</b>	<b>£50</b> (minimum grant)

<b>'2011 cohort' Student D – Household Income £50,021</b>		
A	Household Income	<b>£50,021</b>
B	<b>Assembly Learning Grant payable</b>	<b>Nil</b>

42. **'2011 cohort' ITT students are not classified as Type 1, 2 or 3 ITT students.** As such, the case studies above apply to all full-time '2011 cohort' students, including full-time ITT students. For '2011 cohort' students, full-time ITT courses that lead to a first degree are defined in the Regulations as per all full-time non-ITT courses that lead to a first degree (*no change*). Full-time ITT courses that do *not* lead to a first degree (PGCE courses) are courses of at least one academic year but no more than two academic years in length, where the periods of study in each academic year are at least 300 hours. A week of study can be considered as 30 hours. Paragraph 108 clarifies what qualifies as periods of study.

For support available to part-time ITT students commencing courses in 2012/13, please refer to the 'Fee and Course Grants for Part-time Students' guidance chapter when issued later in the year.

Assembly Learning Grant: '2010 cohort' students

43. The maximum amount of Assembly Learning Grant that '2010 cohort' students (including students on full-time ITT courses) can receive for the 2012/13 academic year is £5,000 (see Regulation 40).

44. The amount of Assembly Learning Grant payable will be determined by reference to household income. Household income will be determined from the main income assessment.
45. Where the household income is £18,370 or less the student will be entitled to receive the maximum amount of grant. This will then decrease by £1 for every complete £3.77 above this threshold up to a household income of £26,500. Where the household income exceeds £26,500, the grant entitlement (in this case a reduced amount of £2,844) will decrease by £1 for every complete £4.315 above this threshold up to a household income of £34,000. Where the household income exceeds £34,000, the grant entitlement (in this case a reduced amount of £1,106) will decrease by £1 for every complete £15.17 above this threshold up to a household income of £50,020. Where the household income is £50,020, a minimum grant of £50 will be payable. No Assembly Learning Grant will be payable where the household income is more than £50,020.
46. Students who get the Assembly Learning Grant may also be eligible for a loan for living costs. In some cases the amount of loan they are entitled to receive will be reduced by £0.60 for every £1 of Assembly Learning Grant received up to a maximum of £2,844 (see Regulation 49).

**Case Studies: Assembly Learning Grant for '2010 cohort' students (including full-time ITT students)**

<b>'2010 cohort' Student A – Household Income £20,000</b>		
A	Household Income	<b>£20,000</b>
B	Assembly Learning Grant Threshold	<b>£18,370</b>
C	Difference A – B	<b>£1,630</b>
D	Divide C by £3.77 and round down to the nearest pound	<b>£432</b>
E	£5,000 minus D = <b>Assembly Learning Grant payable</b>	<b>£4,568</b>

<b>'2010 cohort' Student B- Household Income £30,000</b>		
A	Household Income	<b>£30,000</b>
B	Assembly Learning Grant Threshold 2	<b>£26,500</b>
C	Difference A - B	<b>£3,500</b>
D	Divide C by £4.315 and round to the nearest pound	<b>£811</b>
E	£2,844 minus D = <b>Assembly Learning Grant payable</b>	<b>£2,033</b>

<b>'2010 cohort' Student C – Household Income £50,020</b>		
A	Household Income	<b>£50,020</b>

B	Assembly Learning Grant Threshold 3	<b>£34,000</b>
C	Difference A - B	<b>£16,020</b>
D	Divide C by £15.17 and round to the nearest pound	<b>£1,056</b>
E	£1,106 minus D = <b>Assembly Learning Grant payable</b>	<b>£50</b> (minimum grant)

<b>'2010 cohort' Student D – Household Income £50,021</b>		
A	Household Income	<b>£50,021</b>
B	<b>Assembly Learning Grant payable</b>	<b>Nil</b>

47. "2010 Cohort" ITT students are not classified as Type 1, 2 or 3 ITT students. From 1<sup>st</sup> September 2010, new students starting full-time postgraduate or equivalent initial teacher training courses are eligible for the same maintenance support package as new full-time undergraduate students. As such, the case studies above apply to all full-time students, including full-time ITT students. Full-time ITT courses that lead to a first degree are defined in the Regulations as per all full-time non-ITT courses that lead to a first degree (*no change*). Full-time ITT courses that do *not* lead to a first degree (PGCE courses) are courses of at least one academic year but no more than two academic years in length, where the periods of study in each academic year are at least 300 hours. A week of study can be considered as 30 hours. Paragraph 108 clarifies what qualifies as periods of study.

**From 1<sup>st</sup> September 2010, new students starting part-time ITT courses are no longer eligible for the full-time fee and maintenance support package.** Part-time students who commenced ITT courses in 2010/11 (unless they are 2010 gap year students, Reg 2(12)-(15)) are only eligible for the part-time support package, rather than the reduced rate full-time support package that "new system" ITT students who are neither 2010, 2011 *nor* 2012 cohort students will receive. For support available to part-time ITT students who commenced courses from AY 2010/11, please refer to the 'Fee and Course Grants for Part-time Students' guidance chapter when issued.

Assembly Learning Grant: "new system" students who are neither 2010, 2011 *nor* 2012 cohort students)

48. The maximum amount of Assembly Learning Grant that "new system" students who are neither 2010, 2011 *nor* 2012 cohort' (including students on ITT courses who are not type 1 or type 3 teacher training students) can receive for the 2012/13 academic year is £2,906 (see Regulation 39). The rules for calculating the amount of Assembly Learning Grant payable to type 1, 2 and type 3 ITT students are covered separately in the section on ITT students on page 48 onwards. Regulation 2(1) defines type 1, 2 and type 3 teacher training students.
49. The amount of Assembly Learning Grant payable will be determined by reference to household income. Household income will be determined from the main income assessment.
50. Where the household income is £18,370 or less the student will be entitled to receive the maximum amount of grant. This will then decrease by £1 for

every complete £5.86 above this threshold up to a household income of £27,852. Where the household income exceeds £27,852, the grant entitlement (in this case a reduced amount of £1,288) will decrease by £1 for every complete £9.27 above this threshold up to a household income of £39,329. Where the household income is £39,329, a minimum grant of £50 will be payable. No Assembly Learning Grant will be payable where the household income is more than £39,329.

51. “new system” students who are neither 2010, 2011 nor 2012 cohort’ who get the Assembly Learning Grant may also be eligible for a loan for living costs. In some cases the amount of loan they are entitled to receive will be reduced by a £1 for every £1 of Assembly Learning Grant received up to a maximum of £1,288 (see Regulations 49 and 50).

**Case Studies: Assembly Learning Grant (not including type 1, 2 or 3 ITT students - as defined under Regulation 2(1))**

<b>“new system” Student A (not 2010, 2011 or 2012 cohort) – Household Income £20,000</b>		
A	Household Income	<b>£20,000</b>
B	Assembly Learning Grant Threshold	<b>£18,370</b>
C	Difference A – B	<b>£1,630</b>
D	Divide C by £5.86 and round down to the nearest pound	<b>£278</b>
E	£2,906 minus D = <b>Assembly Learning Grant payable</b>	<b>£2,628</b>

<b>“new system” Student B (not 2010, 2011 or 2012 cohort)- Household Income £30,000</b>		
A	Household Income	<b>£30,000</b>
B	Assembly Learning Grant Threshold 1	<b>£27,852</b>
C	Difference A - B	<b>£2,148</b>
D	Divide C by £9.27 and round to the nearest pound	<b>£231</b>
E	£1,288 minus D = <b>Assembly Learning Grant payable</b>	<b>£1,057</b>

<b>“new system” Student C (not 2010, 2011 or 2012 cohort) – Household Income £39,329</b>		
A	Household Income	<b>£39,329</b>
B	Assembly Learning Grant Threshold 2	<b>£27,852</b>
C	Difference A - B	<b>£11,477</b>

D	Divide C by £9.27 and round to the nearest pound	<b>£1,238</b>
E	£1,288 minus D = <b>Assembly Learning Grant payable</b>	<b>£50</b> (minimum grant)

<b>“new system” Student D (not 2010, 2011 or 2012 cohort) – Household Income £39,330</b>		
A	Household Income	<b>£39,330</b>
B	<b>Assembly Learning Grant payable</b>	<b>Nil</b>

52. Case Studies for type 1, 2 and 3 ITT students are covered in the section on ITT Students.

Special Support Grant: ('2012 cohort' students, '2011 cohort', '2010 cohort' students and “new system” students who are neither 2012, 2011 nor 2010 cohort')

53. A student will be potentially eligible for Special Support Grant (Reg 43) if they are a “new system” student (generally for all cohorts) and during the relevant academic year they either:

- (a) fall within one of the categories of people prescribed for the purposes of section 124(1)(e) of the Social Security Contributions and Benefits Act 1992 in Regulation 4ZA of the Income Support (General) Regulations 1987 (SI 1987/1967); or
- (b) are treated as being liable to make payments in respect of a dwelling prescribed for the purposes of section 130(2) of the Social Security Contributions and Benefits Act 1992 in Regulation 56 of the Housing Benefit Regulations 2006 (SI 2006/213).

The categories of students who are potentially eligible for the Special Support Grant are set out below. It is likely that some of these categories will only rarely apply to higher education students, but cannot be ruled out altogether:

- a) The student is a lone parent who is responsible for a child  
or  
a young person aged under 20 (i.e. aged 19 or younger) who is:
  - a member of the student’s household; and
  - in full-time non-advanced education.
- b) The student is a lone foster parent of a child or young person aged

- under 20 (i.e. aged 19 or younger).
- c) The student has a partner who is also a full-time student and one or both of them are responsible for a child or young person aged under 20 (i.e. aged 19 or younger) who is in full-time non-advanced education.
  - d) The student has a disability and qualifies for a Disability Premium or Severe Disability Premium.
  - e) The student has been treated as incapable of work for a continuous period of at least 28 weeks (two or more periods of incapacity separated by a break of no more than 8 weeks count as one continuous period).
  - f) The student is deaf and qualifies for Disabled Students' Allowances.
  - g) The student is waiting to go back to a course having taken approved time out because of an illness or caring responsibility that has now come to an end for a period not exceeding one year.
  - h) The student is from abroad and entitled to an Income Support urgent cases payment because they are temporarily without funds for a period of up to six weeks.
  - i) The student is aged 60 or over.
  - j) The student has a disability and qualifies for income-related Employment and Support Allowance

There are no age restrictions on the availability of the Special Support Grant.

- 54.** However, a “new system” student will not qualify for a Special Support Grant if:
- the only paragraph of Schedule 1 into which the student falls is paragraph 9 (i.e. an EC national or family member of such a national entitled only to fee support);
  - the student is eligible to apply for an income based healthcare bursary or Scottish healthcare allowance in the 2012/13 academic year;
  - the student is a “new system” student who is neither 2010, 2011 nor 2012 cohort’) and is on an ITT course where the periods of full-time attendance (including attendance for the purposes of teaching practice) are in aggregate less than 6 weeks;

- the student is on a sandwich course and the periods of full-time study are in aggregate less than 10 weeks (this does not apply if the periods of work experience constitute periods of unpaid service);
  - the student does not qualify for a fee loan for the 2012/13 academic year (this does not apply if the student does not qualify for such a loan because they are on a flexible postgraduate ITT course that started before September 2008 or an Erasmus year). LAs should refer to the 'Assessing Eligibility' chapter for guidance on eligibility for fee support (including previous study rules).
- 55.** The current Regulations relevant to the criteria specified in paragraph 54, are the Income Support (General) Regulations 1987 (SI 1987/1967) and the Housing Benefit Regulations 2006 (SI 2006/213) respectively. The Income Support (General) Regulations 1987 have been extensively amended. Care must be taken to refer to the current version.
- 56.** A student does not have to satisfy any of the DWP eligibility criteria that determine whether a person will actually receive Income Support or Housing Benefit. Whether a student would actually qualify for Income Support or Housing Benefit is irrelevant to whether he/she can claim Special Support Grant, it does not matter if a student would be precluded from claiming either benefit because the student has, for example, a large amount of capital. A student does not need to have applied for Income Support or Housing Benefit in order to be eligible for the Special Support Grant. What matters for Special Support Grant purposes is that the student falls within one or more of the categories of people as set out in paragraph 54.
- 57.** For example, one of the prescribed categories of person for the purposes of the Income Support (General) Regulations 1987 is a lone parent who is responsible for a child who is a member of the student's household and is in full time non-advanced education. Such a student would be eligible for Special Support Grant even if the student did not in fact qualify for Income Support, had never applied for it or was not in receipt of it for the whole year.
- 58.** It should also be noted that not falling within one of the categories prescribed in the Income Support Regulations does not preclude the student falling within one of the categories prescribed in the Housing Benefit Regulations and vice versa.
- 59.** Where a student's circumstances change part way through the academic year and consequently falls within one of the categories of people set out in paragraph 54, the student may be awarded Special Support Grant in respect of the whole of that year. Take for example a student who splits up with their partner part way through the year and becomes a lone parent within the meaning of paragraph 54. In this situation Special Support Grant may be awarded in respect of the whole of that academic year, subject of course to income assessment. The student does not need to have actually received, applied for or be eligible for Income Support or Housing Benefit.
- 60.** If the student was already receiving Assembly Learning Grant, this would need to be reassessed and Special Support Grant awarded in its place. Any loan substitution that has taken place would also need to be reassessed and the student invited to apply for the additional amount of loan if they wish to do so.
- 61.** Any "new system" student who qualifies for the Special Support Grant will not qualify for the Assembly Learning Grant. The Special Support Grant

uses the same tapers and thresholds as the Assembly Learning Grant. However, students in receipt of the Special Support Grant will not have their loan for living costs reduced.

The rules for determining the amount of Special Support Grant payable to “new system” students who are neither 2010, 2011 nor 2012 cohort’ and who are Type 1, 2 or 3 ITT students are dealt with in the ITT section of this chapter (see paragraph 142 onwards).

**Case Studies: ‘2012 cohort’ students who are eligible for Special Support Grant (including full-time ITT students)**

<b>‘2012 cohort’ Student A – Household Income £20,000</b>		
A	Household Income	<b>£20,000</b>
B	Special Support Grant Threshold 1	<b>£18,370</b>
C	Difference A – B	<b>£1,630</b>
D	Divide by £3.77 and round down to the nearest pound	<b>£432</b>
E	£5,000 minus D = <b>Special Support Grant payable</b>	<b>£4,568</b>

<b>‘2012 cohort’ Student B – Household Income £30,000</b>		
A	Household Income	<b>£30,000</b>
B	Special Support Grant Threshold 2	<b>£26,500</b>
C	Difference A - B	<b>£3,500</b>
D	Divide C by £4.315 and round down to the nearest pound	<b>£811</b>
E	£2,844 minus D = <b>Special Support Grant payable</b>	<b>£2,033</b>

<b>‘2012 cohort’ Student C – Household Income £50,020</b>		
A	Household Income	<b>£50,020</b>
B	Special Support Grant Threshold 3	<b>£34,000</b>
C	Difference A - B	<b>£16,020</b>
D	Divide C by £15.17 and round to the nearest pound	<b>£1,056</b>
E	£1,106 minus D = <b>Special Support Grant Payable</b>	<b>£50</b> (minimum grant)

<b>'2012 cohort' Student D – Household Income £50,021</b>		
A	Household Income	<b>£50,021</b>
B	<b>Special Support Grant payable</b>	<b>Nil</b>

**Case Studies: '2011 cohort' students who are eligible for Special Support Grant (including full-time ITT students)**

<b>'2011 cohort' Student A – Household Income £20,000</b>		
A	Household Income	<b>£20,000</b>
B	Special Support Grant Threshold 1	<b>£18,370</b>
C	Difference A – B	<b>£1,630</b>
D	Divide by £3.77 and round down to the nearest pound	<b>£432</b>
E	£5,600 minus D = <b>Special Support Grant payable</b>	<b>£5,168</b>

<b>'2011 cohort' Student B – Household Income £30,000</b>		
A	Household Income	<b>£30,000</b>
B	Special Support Grant Threshold 2	<b>£26,500</b>
C	Difference A - B	<b>£3,500</b>
D	Divide C by £4.315 and round down to the nearest pound	<b>£811</b>
E	£3,444 minus D = <b>Special Support Grant payable</b>	<b>£2,633</b>

<b>'2011 cohort' Student C – Household Income £50,020</b>		
A	Household Income	<b>£50,020</b>
B	Special Support Grant Threshold 3	<b>£34,000</b>
C	Difference A - B	<b>£16,020</b>
D	Divide C by £9.67 and round to the nearest pound	<b>£1,656</b>
E	£1,706 minus D = <b>Special Support Grant Payable</b>	<b>£50</b> (minimum grant)

<b>'2011 cohort' Student D – Household Income £50,021</b>		
A	Household Income	<b>£50,021</b>
B	<b>Special Support Grant payable</b>	<b>Nil</b>

**Case Studies: '2010 cohort' students who are eligible for Special Support Grant (including full-time ITT students)**

<b>'2010 cohort' Student A – Household Income £20,000</b>		
A	Household Income	<b>£20,000</b>
B	Special Support Grant Threshold 1	<b>£18,370</b>
C	Difference A – B	<b>£1,630</b>
D	Divide by £3.77 and round down to the nearest pound	<b>£432</b>
E	£5,000 minus D = <b>Special Support Grant payable</b>	<b>£4,568</b>

<b>'2010 cohort' Student B – Household Income £30,000</b>		
A	Household Income	<b>£30,000</b>
B	Special Support Grant Threshold 2	<b>£26,500</b>
C	Difference A - B	<b>£3,500</b>
D	Divide C by £4.315 and round down to the nearest pound	<b>£811</b>
E	£2,844 minus D = <b>Special Support Grant payable</b>	<b>£2,033</b>

<b>'2010 cohort' Student C – Household Income £50,020</b>		
A	Household Income	<b>£50,020</b>
B	Special Support Grant Threshold 3	<b>£34,000</b>
C	Difference A - B	<b>£16,020</b>
D	Divide C by £15.17 and round to the nearest pound	<b>£1,056</b>
E	£1,106 minus D = <b>Special Support Grant payable</b>	<b>£50</b> (minimum grant)

<b>'2010 cohort' Student D – Household Income £50,021</b>		
A	Household Income	<b>£50,021</b>
B	<b>Special Support Grant payable</b>	<b>Nil</b>

**Case Studies: Special Support Grant for “new system” students who are neither 2010, 2011 nor 2012 cohort’ (not including type 1, 2 or 3 ITT students)**

<b>“new system” Student A (not 2010, 2011 or 2012 cohort) – Household Income £20,000</b>		
A	Household Income	<b>£20,000</b>
B	Special Support Grant Threshold 1	<b>£18,370</b>
C	Difference A – B	<b>£1,630</b>
D	Divide by £5.86 and round down to the nearest pound	<b>£278</b>
E	£2,906 minus D = <b>Special Support Grant payable</b>	<b>£2,628</b>

<b>“new system” Student B (not 2010, 2011 or 2012 cohort) – Household Income £30,000</b>		
A	Household Income	<b>£30,000</b>
B	Special Support Grant Threshold 2	<b>£27,852</b>
C	Difference A - B	<b>£2,148</b>
D	Divide C by £9.27 and round down to the nearest pound	<b>£231</b>
E	£1,288 minus D = <b>Special Support Grant payable</b>	<b>£1,057</b>

<b>“new system” Student C (not 2010, 2011 or 2012 cohort) – Household Income £39,329</b>		
A	Household Income	<b>£39,329</b>
B	Special Support Grant Threshold 2	<b>£27,852</b>
C	Difference A - B	<b>£11,477</b>
D	Divide C by £9.27 and round to the nearest pound	<b>£1,238</b>

E	£1,288 minus D = <b>Special Support Grant payable</b>	<b>£50</b> (minimum grant)
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<b>“new system” Student D (not 2010, 2011 or 2012 cohort) – Household Income £39,330</b>		
A	Household Income	<b>£39,330</b>
B	<b>Special Support Grant payable</b>	<b>Nil</b>

## Loans for Living Costs (old and “new system” students)

General rates applicable

62. Since academic year 2009/10, new full-time students who already hold an Honours Degree are not eligible for a loan for living costs for courses leading to qualifications in landscape architecture, landscape design, landscape management, town planning and town and country planning. Students who started studying on these courses prior to 1<sup>st</sup> September 2009 and are continuing on the course in 2012/13 will continue to be eligible for support.
63. The age limit on loans for living costs was increased to 60 in 2006/07, and the requirement to declare an intention to go into employment or onto another HE course was removed at that time. This applies to all students studying in 2012/13.
64. In order to qualify for a loan for living costs, eligible students will need to be (or have been) below the age of 60 on the first day of the first academic year of the specified designated course. (Please note the comments on the end-on and transfer provisions at paragraph 22 which explain how to determine when the course started).
65. Students do not qualify for a loan for living costs in connection with attendance on a designated course if that course is a flexible post graduate course for the initial training of teachers which is **less** than an academic year’s duration. (To note that from 1<sup>st</sup> September 2010 new students starting part-time or flexible ITT courses of a year or more in length may be eligible for the part-time support package. However, flexible postgraduate ITT courses of less than one academic year in length no longer attract support).

### Case Studies: Age Limits for Loans for Living Costs

- **Student A** starts his four year course on 1<sup>st</sup> September 2011, aged 59. He will qualify for a loan for living costs for the duration of that course.
- **Student B** started her five year course on 1<sup>st</sup> September 2005 aged 56. She was unable to qualify for a loan for living costs on the basis of her age for the first year of her course. However, for subsequent years of her course she is able to qualify for a loan for living costs.
- **Student C** is aged 59. He starts a Foundation Degree on 1<sup>st</sup> September 2010. He qualifies for a loan for living costs for the duration of his Foundation Degree. He then moves ‘end-on’ to an honours degree course on 1<sup>st</sup> September 2012. Although he will be aged 61 when he

starts his honours degree course he will still qualify for a loan for living costs because he was under age 60 on the first day of the first academic year of the Foundation Degree.

66. The loan for living costs' rates vary according to where the student lives and studies, Regulations 48 to 52 set out the maximum amounts applicable in each case. Please note the conditions under which the London rate of loan is applicable (Regulation 60(b)) and the related definition of the former Metropolitan Police District in Regulation 2(1)).
67. Old and "new system" students are entitled to at least a loan at 75% of the maximum rate applicable to them (unless substitution with Loan for Living Costs applies, in which case the loan entitlement may be less than 75% of the maximum amount). The remaining 25% of the loan is income assessed.

#### Loan for living costs – '2012 cohort' students

68. '2012 cohort' students who are in receipt of an Assembly Learning Grant can also receive a loan for living costs, but the maximum amount of loan they are entitled to receive will be reduced by a £0.60 for every £1 of Assembly Learning Grant received up to a maximum reduction of £2,844 (see Regulation 51). In some instances, this will mean that entitlement to the loan for living costs falls below the 75% level mentioned in the paragraph above.
69. '2012 cohort' students with a household income of up to and including £50,778 are entitled to the full loan for living costs.
70. '2012 cohort' students with household incomes above £50,778 will be assessed to make a contribution to their total support available under the Regulations (see regulation 64), which will be calculated at £1 for every £5 of income above £50,778. For these students the loan for living costs will be reduced on this basis until 75% of the loan remains.

#### Case Studies: Loans for Living Costs ('2012 cohort' students)

**All students in the case studies are living away from the parental home and studying outside of London and are not in the final year of a course other than an intensive course**

<b>'2012 cohort' Student A eligible for Assembly Learning Grant – Household Income £20,000</b>		
A	Assembly Learning Grant payable (see case studies for Assembly Learning Grant)	<b>£4,568</b>
B	Loan for Living Costs payable (£4,745 less £2,740 (4,568 x 0.60, capped at £2,844) Assembly Learning Grant substituted for loan)	<b>£1,901</b>

<b>'2012 cohort' Student B - eligible for Special Support Grant – Household Income £20,000</b>		
A	Special Support Grant payable	<b>£4,568</b>

B	Loan for Living Costs payable (no substitution for loan for living costs)	<b>£4,745</b>
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**'2012 cohort' Student C eligible for Assembly Learning Grant – Household Income £26,500**

A	Assembly Learning Grant payable	<b>£2,844</b>
B	Loan for Living Costs payable (£4,745 less £1,706 (2,844 x 0.60) Assembly Learning Grant substituted for loan)	<b>£3,039</b>

**'2012 cohort' Student D eligible for Assembly Learning Grant – Household Income £30,000**

A	Assembly Learning Grant payable	<b>£2,033</b>
B	Loan for Living Costs payable (£4,745 less £1,219 (2,633 x 0.60) Assembly Learning Grant substituted for loan)	<b>£3,526</b>

**'2012 cohort' Student E - eligible for Special Support Grant – Household Income £30,000**

A	Special Support Grant payable	<b>£2,033</b>
B	Loan for Living Costs payable (no substitution for loan for living costs)	<b>£4,745</b>

**'2012 cohort' Student F - eligible for Assembly Learning Grant – Household Income £50,020**

A	Assembly Learning Grant payable	<b>£50</b>
B	Loan for Living Costs payable (£4,745 less £30 (50 x 0.60) Assembly Learning Grant substituted for loan)	<b>£4,715</b>

**'2012 cohort' Student G - eligible for Assembly Learning Grant – Household Income £50,021 to £50,778**

A	Assembly Learning Grant payable	<b>£0</b>
B	Loan for Living Costs payable (no income above £50,503 therefore no assessed contribution)	<b>£4,745</b> (100% loan)

<b>'2012 cohort' Student H – Household Income £56,708</b>		
A	Household Income	<b>£56,708</b>
B	Loan for Living Costs Threshold	<b>£50,778</b>
C	Difference A – B	<b>£5,930</b>
D	Divide by £5 and round down to the nearest pound to give the contribution to Loan for Living Costs	<b>£1,186</b>
E	£4,745 minus D = Loan for Living Costs payable	<b>£3,559</b>  (75% non-means tested element of maximum entitlement to loan)

### Loan for living costs – '2011 cohort' students

71. '2011 cohort' students who are in receipt of an Assembly Learning Grant can also receive a loan for living costs, but the maximum amount of loan they are entitled to receive will be reduced by a £0.60 for every £1 of Assembly Learning Grant received up to a **maximum reduction of £2,844** (see Regulation 52). In some instances, this will mean that entitlement to the loan for living costs falls below the 75% level mentioned in the paragraph above.
72. '2011 cohort' students with a household income over £50,020 up to and including £50,503 are entitled to the full loan for living costs.
73. '2011 cohort' students with household incomes above £50,503 will be assessed to make a contribution to their support, which will be calculated at £1 for every £5 of income above £50,503. For these students the loan for living costs will be reduced on this basis until 75% of the loan remains.

### Case Studies: Loans for Living Costs ('2011 cohort' students)

**All students in the case studies are living away from the parental home and studying outside of London and are not in the final year of a course other than an intensive course**

<b>'2011 cohort' Student A eligible for Assembly Learning Grant – Household Income £20,000</b>		
A	Assembly Learning Grant payable (see case studies for Assembly Learning Grant)	<b>£5,168</b>
B	Loan for Living Costs payable (£4,745 less £2,844 (5,168 x 0.60, capped at £2,844) Assembly Learning Grant substituted for loan)	<b>£1,901</b>

<b>'2011 cohort' Student B eligible for Special Support Grant – Household Income £20,000</b>		
A	Special Support Grant payable	<b>£5,168</b>
B	Loan for Living Costs payable (no substitution for loan for living costs)	<b>£4,745</b>

<b>'2011 cohort' Student C eligible for Assembly Learning Grant – Household Income £26,500</b>		
A	Assembly Learning Grant payable	<b>£3,444</b>
B	Loan for Living Costs payable (£4,745 less £2,066 (3,444 x 0.60) Assembly Learning Grant substituted for loan)	<b>£2,679</b>

<b>'2011 cohort' Student D eligible for Assembly Learning Grant – Household Income £30,000</b>		
A	Assembly Learning Grant payable	<b>£2,633</b>
B	Loan for Living Costs payable (£4,745 less £1,579 (2,633 x 0.60) Assembly Learning Grant substituted for loan)	<b>£3,166</b>

<b>'2011 cohort' Student E eligible for Special Support Grant – Household Income £30,000</b>		
A	Special Support Grant payable	<b>£2,633</b>
B	Loan for Living Costs payable (no substitution for loan for living costs)	<b>£4,745</b>

<b>'2011 cohort' Student F eligible for Assembly Learning Grant – Household Income £50,020</b>		
A	Assembly Learning Grant payable	<b>£50</b>
B	Loan for Living Costs payable (£4,745 less £30 (50 x 0.60) Assembly Learning Grant substituted for loan)	<b>£4,715</b>

<b>'2011 cohort' Student G eligible for Assembly Learning Grant – Household Income £50,021 to £50,503</b>		
A	Assembly Learning Grant payable	<b>£0</b>

B	Loan for Living Costs payable (no income above £50,503 therefore no assessed contribution)	<b>£4,745</b>  (100% loan)
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<b>'2011 cohort' Student H – Household Income £56,434</b>		
A	Household Income	<b>£56,434</b>
B	Loan for Living Costs Threshold	<b>£50,503</b>
C	Difference A – B	<b>£5,931</b>
D	Divide by £5 and round down to the nearest pound to give the contribution to Loan for Living Costs	<b>£1,186</b>
E	£4,745 minus D = Loan for Living Costs payable	<b>£3,559</b>  (75% non-means tested element of maximum entitlement to loan)

#### Loan for living costs – '2010 cohort' students

74. The maximum amount of loan that 2010 cohort students are entitled to receive will be reduced by a £0.60 for every £1 of Assembly Learning Grant received up to a maximum reduction of £2,844 (see Regulation 51). In some instances, this will mean that entitlement to the loan for living costs falls below the 75% non-means tested level.
75. '2010 cohort' students with a household income over £50,020 and up to and including £50,778 are entitled to the full loan for living costs.
76. '2010 cohort' students with household incomes above £50,778 will be assessed to make a contribution to their support, which will be calculated at £1 for every £5 of income above £50,778. For these students the loan for living costs will be reduced on this basis until 75% of the loan remains.

#### Case Studies: Loans for Living Costs ('2010 cohort' students)

**All students in the case studies are living away from the parental home and studying outside of London and are not in the final year of a course other than an intensive course**

<b>'2010 cohort' Student A eligible for Assembly Learning Grant – Household Income £20,000</b>		
A	Assembly Learning Grant payable (see case studies for Assembly Learning Grant)	<b>£4,568</b>
B	Loan for Living Costs payable (£4,745 less £2,740 (4,568 x 0.60) Assembly Learning Grant substituted for loan)	<b>£2,005</b>

<b>'2010 cohort' Student B eligible for Special Support Grant – Household Income £20,000</b>		
A	Special Support Grant payable	<b>£4,568</b>
B	Loan for Living Costs payable (no substitution for loan for living costs)	<b>£4,745</b>

<b>'2010 cohort' Student C eligible for Assembly Learning Grant – Household Income £26,500</b>		
A	Assembly Learning Grant payable	<b>£2,844</b>
B	Loan for Living Costs payable (£4,745 less £1,706 (2,844 x 0.60) Assembly Learning Grant substituted for loan)	<b>£3,039</b>

<b>'2010 cohort' Student D eligible for Assembly Learning Grant – Household Income £30,000</b>		
A	Assembly Learning Grant payable	<b>£2,033</b>
B	Loan for Living Costs payable (£4,745 less £1,219 (2,033 x 0.60) Assembly Learning Grant substituted for loan)	<b>£3,526</b>

<b>'2010 cohort' Student E eligible for Special Support Grant – Household Income £30,000</b>		
A	Special Support Grant payable	<b>£2,033</b>
B	Loan for Living Costs payable (no substitution for loan for living costs)	<b>£4,745</b>

<b>'2010 cohort' Student F eligible for Assembly Learning Grant– Household Income £50,020</b>		
A	Assembly Learning Grant payable	<b>£50</b>
B	Loan for Living Costs payable (£4,745 less £30 (50 x 0.60) Assembly Learning Grant substituted for loan)	<b>£4,715</b>

<b>'2010 cohort' Student G eligible for Assembly Learning Grant– Household Income £ £50,021 to £50,778</b>		
A	Assembly Learning Grant payable	<b>£0</b>

B	Loan for Living Costs payable (no income above £50,778 therefore no assessed contribution)	<b>£4,745</b> (100% loan)
<b>'2010 cohort' Student H – Household Income £56,708</b>		
A	Household Income	<b>£56,708</b>
B	Loan for Living Costs Threshold	<b>£50,778</b>
C	Difference A – B	<b>£5,930</b>
D	Divide by £5 and round down to the nearest pound to give the contribution to the Loan for Living Costs	<b>£1,186</b>
E	£4,745 – D = Loan for Living Costs payable	<b>£3,559</b> (75% non-means tested element of maximum entitlement to loan)

**Loan for living costs: “new system” students who are neither 2010, 2011 nor 2012 cohort’**

77. “new system” students who are neither 2010, 2011 nor 2012 cohort’ and who are in receipt of an Assembly Learning Grant can also receive a loan for living costs, but the maximum amount of loan they are entitled to receive will be reduced by £1 for every £1 of Assembly Learning Grant received up to £1,288 (see Regulation 49). In some instances, this will mean that entitlement to the loan for living costs falls below the 75% non means tested level.
78. Students with a household income over £39,329 and up to and including £39,793 are entitled to the full loan for living costs.
79. Students with household incomes above £39,793 will be assessed to make a contribution to their support, which will be calculated at £1 for every £9.27 of income above £39,793. For these students the loan for living costs will be reduced on this basis until 75% of the loan remains.

**Case Studies: Loans for Living Costs (“new system” students who are neither 2010, 2011 nor 2012 cohort students’)**

**All students in the case studies are living away from the parental home and studying outside of London, and are not in the final year of a course other than an intensive course**

<b>“new system” student A (not 2010, 2011 or 2012 cohort) eligible for Assembly Learning Grant – Household Income £20,000</b>		
A	Assembly Learning Grant payable (see case studies for Assembly Learning Grant)	<b>£2,628</b>

B	Loan for Living Costs payable (£4,745 less £1,288 Assembly Learning Grant substituted for loan)	<b>£3,457</b>
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**“new system” student B (not 2010, 2011 or 2012 cohort) eligible for Special Support Grant – Household Income £20,000**

A	Special Support Grant payable	<b>£2,628</b>
B	Loan for Living Costs payable (no substitution for loan for living costs)	<b>£4,745</b>

**“new system” student C (not 2010, 2011 nor 2012 cohort) eligible for Assembly Learning Grant - Household Income £27,852**

A	Assembly Learning Grant payable	<b>£1,288</b>
B	Loan for Living Costs payable (£4,745 less £1,288 Assembly Learning Grant substituted for loan)	<b>£3,457</b>

**“new system” student D (not 2010, 2011 or 2012 cohort) eligible for Assembly Learning Grant – Household Income £30,000**

A	Assembly Learning Grant payable	<b>£1,057</b>
B	Loan for Living Costs payable (£4,745 less £1,057 Assembly Learning Grant substituted for loan)	<b>£3,688</b>

**“new system” student E (not 2010, 2011 or 2012 cohort) eligible for Special Support Grant – Household Income £30,000**

A	Special Support Grant payable	<b>£1,057</b>
B	Loan for Living Costs payable (no substitution for loan for living costs)	<b>£4,745</b>

**“new system” student F (not 2010, 2011 or 2012 cohort) eligible for Assembly Learning Grant– Household Income £39,329**

A	Assembly Learning Grant payable	<b>£50</b>
B	Loan for Living Costs payable (£4,745 less £50 Assembly Learning Grant substituted for loan)	<b>£4,695</b>

**“new system” Student G (not 2010, 2011 or 2012 cohort) eligible for Assembly Learning Grant – Household Income £ £39,330 to £39,793**

A	Assembly Learning Grant payable	<b>£0</b>
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B	Loan for Living Costs payable (no income above £39,793 therefore no assessed contribution)	<b>£4,745</b>  (100% loan)
<b>“new system” student H (not 2010, 2011 or 2012 cohort) eligible for Assembly Learning Grant or Special Support Grant – Household Income £50,788</b>		
A	Household Income	<b>£50,788</b>
B	Loan for Living Costs Threshold	<b>£39,793</b>
C	Difference A – B	<b>£10,995</b>
D	Divide by £9.27 and round down to the nearest pound to give contribution to Loan for Living Costs	<b>£1,186</b>
E	£4,745 minus D = Loan for Living Costs payable	<b>£3,559</b>  (75% non-means tested element of maximum entitlement to loan)

#### Loans for Living Costs – students with reduced entitlement

- 80.** Different rates of loan for living costs apply to both “old system” students and “new system” who are neither 2010, 2011 nor 2012 cohort’ on part-time courses of initial teacher training (ITT) who attend for less than 6 weeks; and to all students on certain types of sandwich year courses; for students in their final year of study; and students who are eligible to apply for income assessed NHS bursaries. Students who choose not to be income-assessed will only be able to apply for a reduced rate loan for living costs which is 75% of the maximum entitlement (Regulation 53).

#### Students who live at their parent’s home treated as living elsewhere

- 81.** Where an “old system” student began the specified designated course (defined in Regulation 2) before 1<sup>st</sup> September 2004, the LA can, where they feel it is appropriate, award a higher rate of loan to that student if they are living at the parental home and if their parents cannot be expected to support them due to age, incapacity or otherwise (Regulation 54(1)). Where a student began that course on or after 1<sup>st</sup> September 2004, the LA can no longer award a higher rate of loan to a student in such circumstances (Regulation 54(2)).
- 82.** There is no longer a provision in the Regulations which allows LAs to award the parental rate of loan in the situation where a student did not live at the parental home, but the LA was satisfied that they could have conveniently attended the course from the parental home. Since 2004/05 all students living away from the parental home have been eligible for the rate of loan applicable to their site of study.

### Students who are members of religious orders

- 83.** Since 2009/10, separate student support arrangements no longer apply for new full-time students identifying themselves as living in a House of Religious Order. Students who are already defined as living in a House of Religious Order and who are continuing a course in the 2012/13 academic year (and which the student started before 1<sup>st</sup> September 2009) will remain eligible for their existing package of support. However, the separate House of Religious Order category will no longer appear on the paper or online application forms for new or continuing students.

### College Fee Loans – Oxford and Cambridge

- 84.** Regulation 62 and Schedule 4 provide that graduate students may qualify for a (new) loan to cover college fee costs if they are undertaking a second degree at either Oxford or Cambridge University. The loan, which is administered by the SLC, is available to an eligible student (or person treated as an eligible student) who:

(i) already has an honours degree from a UK institution:

(ii) is attending:

(a) a course of a standard not higher than a first degree leading to qualification as:

- o a medical doctor
- o a dentist,
- o a veterinary surgeon,
- o an architect,

or, if the course started before 1<sup>st</sup> September 2009,

- o a landscape architect,
- o a landscape designer,
- o a landscape manager,
- o a town planner or town and country planner

(b) a course leading to qualification as a social worker; or

(c) a course of which any academic year is a bursary year. That is, a year in respect of which the student is eligible to apply for an income related healthcare bursary or Scottish Healthcare Allowance

(iii) is a member of a college or permanent private hall of the University of Oxford or a member of a college of the University of Cambridge;

(iv) was under 60 on the first day of the first academic year of the course in (i); and

(v) started the course on or after 1<sup>st</sup> September 2006 and is continuing on it in 2012/13 or starts the course on or after 1st September 2012.

A person treated as an eligible student is defined in Part 2 of Schedule 1

- 85.** Paragraph 10 in Schedule 4 sets out the level of support that will be provided.

#### Overseas study

- 86.** Since 1<sup>st</sup> September 2007, students attending an overseas institution are no longer required to attend that institution for a period of eight consecutive weeks in the academic year in order to qualify for the overseas rate of loan (Regulation 60).
- 87.** Students studying at an overseas institution or the University of London Institute in Paris now merged with Royal Holloway University of London will now all fall within Category 3 (Regulation 60).
- 88.** In 2003/04, the two overseas rates were replaced. The current overseas rate now applies irrespective of the country in which the overseas study is undertaken.
- 89.** Where students change their circumstances exactly half way through an academic quarter, they will be entitled to the higher of the two possible rates of loan for living costs (see Regulation 56(c)(ii)). A student attending an overseas institution for 50% of the quarter and spending the remaining 50% at their parental home, would receive the higher overseas rate of loan for the relevant quarter. This will be the case even if the student does not spend 8 weeks overseas. A student attending an overseas institution for 50% of the quarter and studying in London (not residing at home) for the remaining 50% of the quarter would qualify for the London rate of loan in that quarter.
- 90.** Students who are attending an overseas institution or the University of London Institute in Paris (now merged with Royal Holloway University of London) for less than 50% of an academic quarter are normally entitled to the same rate of loan for living costs that would apply if they were studying for the entire quarter in the UK. For example, a student spending 60% of the quarter at their parental home and the remaining 40% overseas would qualify for the home rate of loan. However, Regulation 56 was amended in the 2007/08 academic year so that students whose circumstances change more than once during an academic quarter may still be eligible for the overseas rate of loan. The requirement that a student spends at least half of an academic quarter in order to qualify for the overseas rate of loan for that quarter has been removed.
- 91.** Now, as in any other case, the student who has a period of attendance at an overseas institution and who has more than one other change of circumstance in the quarter will qualify for the rate of loan for living costs covering the longest period in that quarter. For example, a student spending 40% of a quarter overseas, 30% away from home outside London and 30% at the parental home, would be entitled to the overseas rate of loan for living costs for that quarter.
- 92.** For students who spend less than a full year overseas, LAs should calculate the loan entitlement by determining which loan rate should apply for each of the quarters during which instalments are paid (see paragraphs 90 to 92 for additional information on changes made during the year).

#### Loans for extra weeks' attendance

- 93.** Additional support for extra weeks of attendance above 30 weeks and 3 days is in the form of a loan for living costs, with a fixed amount being

available per extra week, or part of a week, up to 45 weeks of study. Students studying for 45 weeks or more in any 52 week period are treated as if they are studying for the full 52 weeks and their extra weeks' loan is calculated accordingly.

- 94.** The amount payable for extra weeks attendance is determined by reference to the Category into which the student falls (Regulation 58, see also Section G of Annex F and Annex G).

#### Students on accelerated courses

- 95.** Students on 'accelerated' degrees which last for two academic years, and which require students to undertake more than 40 weeks in the final year, are, if they qualify for a loan, entitled to the full year loan rate in the final year and also for the extra weeks' loan for attendance above 30 weeks and 3 days. Students on designated Fast Track degrees or Compressed degrees, also delivered over two long academic years are, if they qualify, entitled to the same support package, but are not required to be in attendance for the full duration of the award. A list of designated Fast Track awards is available at <http://practitioners.studentfinanceengland.co.uk/pls/portal/docs/PAGE/PPIP/G001/PPIPS001/PPIPS036/PPIPS069/7.DOC>

#### Changes during the year

- 96.** Broadly, the loan for living costs is payable in respect of three quarters of the academic year. With the exception of loans for living costs to be paid to compressed degree students, the three quarters these are depends on which quarter the longest vacation falls in (see Regulation 55). Where the loan for living costs is payable to a compressed degree student (courses only available in England), the Welsh Ministers will determine which quarter in respect of which the loan is not payable. Where students' circumstances change during the year the rate of loan applicable to them may also change (e.g. where they move away from the parental home or where they transfer from studying a course in London to studying a course elsewhere in the UK or attending an overseas institution as part of their course). In these cases, the rate of loan which applies will depend on what the student's circumstances were for the majority of the relevant quarter, or where a student changes their circumstances exactly half way through a quarter, which of the two possible rates of loan is higher - see Regulation 56.
- 97.** For example, in the case of a student studying outside London, and living in the parental home, the appropriate amount of loan is the parental home rate. If however the student moves away from the parental home after the first or second week of the relevant quarter, they would be entitled to the elsewhere rate for that quarter and subsequent quarters. If the student were to move away from the parental home exactly half-way through a quarter, the higher of the two possible rates of loan for living costs would be applicable, which in this instance would be the elsewhere rate of loan (see tables 1 and 2 below).
- 98.** For students whose circumstances change more than once during an academic quarter, the rate of loan for living costs covering the longest period in the academic quarter will apply. For example, a student spending 40% of a quarter away from home in London, 30% away from home outside London and 30% at the parental home, would be entitled to the London rate of loan for living costs for that quarter.

Table 1

Quarter	1 <sup>st</sup> quarter				2 <sup>nd</sup> quarter			3 <sup>rd</sup> quarter		
Month	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Student position	Student at parental home								Student living away from home	
Entitlement for quarter	Parental home rate								Elsewhere rate	

Table 2

Quarter	1 <sup>st</sup> quarter				2 <sup>nd</sup> quarter			3 <sup>rd</sup> quarter		
Month	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Student position	Student at parental home								Student living away from home	
Entitlement for quarter	Parental home rate								Elsewhere rate	

### Grants for Fees ("old system" students)

General rates applicable to students who are studying at publicly-funded institutions

99. "old system" students may qualify for grant support towards tuition fees, subject to certain criteria which include the provisions on previous study (as set out in the 'Assessing Eligibility Chapter').
100. Regulation 17(1) provides that the maximum level of grant support towards tuition fees applicable to most "old system" students for 2012/13 is £1,380. There are, however, certain exceptions. The following groups of "old system" students are subject to a maximum tuition fee grant of £680

Students in the final year which is ordinarily required to be completed after less than 15 weeks' attendance;

Students on a sandwich course, in respect of an academic year:

- (i) During which any periods of full-time study are in aggregate less than 10 weeks, (as calculated by paragraph 102-105 below); or
- (ii) In respect of that academic year and any previous academic years of the course, the aggregate of any one or more periods of attendance which are not periods of full-time study at the institution (disregarding intervening vacations) exceeds 30 weeks (calculated in accordance with paragraph 102 -105);

Students on an ITT course, where any periods of full-time study in the academic year are in aggregate less than 10 weeks.

Students studying on a course provided in conjunction with an overseas institution, where in an academic year:

- (i) Any periods of full-time study at the UK institution are in aggregate less than 10 weeks; or
- (ii) In respect of that academic year and any previous academic years of the course the aggregate of any one or more periods which are not periods of full-time study at the UK institution (disregarding intervening vacations) exceeds 30 weeks (calculated in accordance with paragraph 90).

- 101.** Paragraphs 106 to 109 below set out how periods of full-time study are calculated for ITT courses which started before 1<sup>st</sup> September 2010 (or for “new system” ‘2010 gap year’ students continuing courses in 2012/13).

Calculation of weeks’ full-time study

Sandwich Courses

- 102.** The calculation of 10 weeks study at paragraph 100 above should be on the basis that not only weeks of full-time study, but also (or alternatively) any days of full-time study which fall in any week which also includes work experience, are aggregated.
- 103.** Only days of full-time study (not part days) should be counted. Also, when counting days of study to make up a number of weeks of study, the divisor should be 5 rather than 7 – e.g. 50 days would produce 10 weeks.
- 104.** In relation to 10, 15 or 30 weeks at paragraph 88, parts of weeks cannot be counted.
- 105.** Study includes *learning in the workplace*, where that is a course requirement. Such learning is a feature of some foundation degree courses. It may also occur in courses other than foundation degree courses. Please see the definition of learning in the workplace which can be found in the ‘Assessing Eligibility’ guidance chapter.

ITT Courses

- 106.** The calculation of 10 weeks at paragraph 100 above should be on the basis that not only weeks of full-time study, but also hours and part days of study should be counted. For determining the periods of full-time study, it would be reasonable for an LA to aggregate periods of part-time attendance or study into periods of full-time study/attendance.

- 107.** For these purposes we advise that it would be reasonable to treat a week as comprising 30 hours in total. For example, a student attending a course totalling 180 hours in the academic year will be regarded as attending that course for six weeks. However, the requirement in the Regulations is in terms of weeks and it is for LAs to consider whether the attendance requirements have been met sufficiently with a different total number of hours.
- 108.** The Welsh Government takes the view that the following may qualify as periods of study where they are explicitly part of the course:
- Lectures
  - Seminars
  - Taught sessions and tutorials
  - Directed study at or through the college/HEI
  - Teaching practice (whether observed or not)
  - Assessment of peers' teaching at the college/HEI or a study centre
  - Course related meetings with mentors and contact with tutors
  - Course related learning sets/groups
  - Development of personal development plans in college/HEI
  - Literacy, numeracy and ICT skills development, including requirements of the national minimum core.
  - Periods between them on the same day
- 109.** For '2010 cohort', '2011 cohort' and '2012 cohort' students, full-time ITT courses starting on or after 1<sup>st</sup> September 2010 that do not lead to a first degree (PGCE courses) are courses of at least one academic year but no more than two academic years in length, where the periods of study in each academic year are at least 300 hours. A week of study can be considered as 30 hours. Paragraph 108 clarifies what qualifies as periods of study. These courses will attract the standard full-time package of support.

#### Students at private HEIs

- 110.** "old system" students continuing on designated courses at private HEIs in 2012/13 will remain eligible for a non means-tested fee grant of up to a maximum of £1,285 (see Regulation 18(1)(a)). "old system" students on designated courses at the University of Buckingham will continue to receive a higher rate of non means tested fee grant of £3,275 (see Regulation 18(2)). All fee grant payments to private HEIs are made by the SLC. These students are not eligible for the fee contribution loan.

#### Students on courses provided by private HEIs on behalf of publicly-funded institutions

- 111.** "old system" students studying on courses provided at private HEIs on behalf of a publicly funded institution that began on or after the 1<sup>st</sup> September 2001 will continue to be eligible for the income assessed fee grant of up to a maximum of £1,285 (see Regulation 17(1)). These students may be eligible for a fee contribution loan.

#### Guildhall School of Music and Drama and Heythrop College

- 112.** Guildhall School of Music and Drama became a publicly funded HEI on 1<sup>st</sup> August 2006, and Heythrop College became a publicly funded HEI from 1<sup>st</sup> September 2006. However, "old system" students will continue to be eligible for non means-tested fee grants of £5,030 and £2,465 respectively in 2012/13 (see Regulation 17).

- 113.** Students starting courses in 2006/07 or later at Guildhall and Heythrop will be treated in the same way as other current system students at publicly funded institutions.

University of London Institute in Paris (formerly British Institute in Paris)

- 114.** The level of grant for tuition fees for “old system” students studying at the University of London Institute in Paris, now merged with Royal Holloway University of London on or after 1<sup>st</sup> September 2001 is as for publicly-maintained UK institutions in general – £1,380 in 2012/13. Students who started their course before then are eligible for the half rate of grant for fees – £680.

Sandwich courses (including foundation degree sandwich courses)

### **General**

#### **a) Calculating weeks of full-time study**

- 115.** Where students will be undertaking alternate periods of full-time study in an institution and periods of work experience, the term dates from the HEI course database provided by the Student Loans Company will not provide sufficient information for LAs to determine the appropriate level of support. LAs will need to refer to the information provided by students in their applications; and they may also need to contact HEIs to ascertain attendance patterns. The LA authorising officer should make changes to the amounts shown on the system to reflect the amount of support before authorising the release of a Support Notification letter and payment(s) to students following this pattern of study. Further information can be found in the chapter on 'Guidance on General Eligibility and Entitlement Assessment Administration' under 'Students attending for less than a full year when issued later in the year'.

#### **b) Learning in the workplace**

- 116.** Study includes learning in the workplace, where that is a course requirement. Please see the definition of learning in the workplace which can be found in the 2012/13 'Assessing Eligibility' guidance chapter.

Sandwich courses - support for fees

- 117.** Please note paragraphs 102 to 105 above carefully: the 10 weeks should aggregate entire weeks of full-time study, days of full-time study which occur in the same weeks as work experience, or, if necessary, both. (Full-time study, as noted above, may include learning in the workplace). Where the aggregate is 10 weeks or more, the grant for fees is £1,380. Where it is less than 10 weeks, the grant for fees is £680.
- 118.** The £680 fee is also payable where the aggregate of any one or more periods of attendance in respect of the current academic year and any previous academic years which are not periods of full-time study at the institution, exceeds 30 weeks (see Regulation 17(4)(b)(ii)). This is to allow for the fact that, although a student may spend significant periods which are not full-time study at the institution, those periods may occur over more than one academic year. Paragraphs 102 to 105 set out how weeks' study should be calculated.

## Tuition Fee Grant (“new system” students who are neither 2010, 2011 nor 2012 cohort’)

- 119.** “new system” students who are neither 2010 nor 2011 cohort’ are eligible to apply for a Tuition Fee Grant (Regulation 19) up to a maximum of £2,085 in respect of their attendance on a qualifying designated course provided by a publicly-funded institution in Wales. A student qualifies for the Tuition Fee Grant if they started their studies on or after 1<sup>st</sup> September 2006 and before 1<sup>st</sup> September 2010 (unless they are 2010 gap year students) and whom the Welsh Ministers have determined falls within one of the categories set out in Part 2 of Schedule 1. The maximum amount of grant payable under Regulation 19 where one of the circumstances in Regulation 17(4) applies is £1,045 or the amount by which the fees payable by him or her exceed £680, whichever is the lesser.

## Loans for Fees (old and “new system” students)

### Fee Contribution Loans - “old system” students

- 120.** “old system” students may be eligible for a non income assessed fee loan to pay for their assessed fee contribution up to a maximum of £1,380 (2012/13 academic year). The fee contribution loan is available where a student qualifies for a means-tested fee grant (or would qualify for it if they had applied for it) even if the amount they qualify for is nil. The designated course must be provided by or on behalf of an institution that was publicly funded as at 1<sup>st</sup> August 2005.
- 121.** The maximum amount of fee contribution loan is £680 if any of the cases set out in Reg 17(4) apply (see paragraph 102).
- 122.** “old system” students at private HEIs, Guildhall School of Music and Drama and Heythrop College will not be eligible for a fee contribution loan.

### Fee Loan and New Fee Grant – 2012 cohort students

- 123.** ‘2012 cohort’ students may qualify for loan support towards their tuition fees, subject to certain criteria which include the provisions on previous study as set out in the ‘Assessing Eligibility’ chapter.
- 124.** Regulation 23 provides that the maximum level of loan support towards tuition fees applicable to 2012 cohort students for 2012/13 where the course is provided by a publicly funded institution, is £3,465. There are, however, certain exceptions. The following groups of “new system” students are subject to a maximum fee loan of £1,725 (see Regulation 17(4)):
- a) Students in the final academic year which is ordinarily required to be completed after less than 15 weeks’ attendance;
  - b) Students on a sandwich course, where in an academic year:
    - (i) Any periods of full-time study are in aggregate less than 10 weeks; or
    - (ii) the aggregate of any one or more periods of attendance which are not periods of full-time study at the institution in respect of the current academic year and any previous academic years, exceeds 30 weeks.
  - c) Students studying on a course provided in conjunction with an overseas institution, where

- (i) the periods of full-time study in the academic year at the UK institution are in aggregate less than 10 weeks; or
  - (ii) where the aggregate of any one or more periods of attendance which are not periods of full-time study, in respect of the current academic year and any previous academic years, exceeds 30 weeks;
- 125.** Regulation 24A introduces a new fee loan for '2012 cohort' students starting courses at private institutions after 1 September 2012. It provides that the maximum level of loan support towards tuition fees is £6,000, or the fees charged by the private institution for the academic year, whichever is less. The fee charged may exceed £6,000; any fee charged above £6,000 must be self-funded by the student. If any of the exceptions listed under paragraph 124 above apply, the maximum tuition fee loan available to the student is £3,000, or the fee charged for the academic year, whichever is less.
- 126.** Paragraphs 102 to 105 (Sandwich Course) above set out how periods of full-time study are calculated.
- 127.** In addition to the fee loan, Regulation 20 provides that where the tuition fee charge exceeds £3,465, a 2012 cohort student on a course provided by a publicly funded institution, will qualify for a fee grant to cover the cost of tuition above £3,465 (up to a maximum of £5,535 fee grant), (e.g where the tuition fee charge is £8,000, the student will be awarded a tuition fee loan of £3,465 and a fee grant of £4,535). The total fee loan and grant will not exceed £9,000 in any academic year (Regulation 20(3)). Note that where the course is provided by a privately funded institution, no fee grant is available (see paragraph 125 above).
- 128.** An eligible 2012 cohort student on a course provided by a publicly funded institution does not have to specify at application that they wish to receive the fee grant. Where the tuition fee charge exceeds £3,465, and the student has requested a tuition fee loan, an amount of fee grant will be automatically awarded which equals the amount of fee charged less £3,465.

#### Fee Loans - "new system" students

- 129.** "new system" (all cohort groups **except 2012 cohort students**) students may qualify for loan support towards their tuition fees, subject to certain criteria which include the provisions on previous study as set out in the 'Assessing Eligibility' chapter.
- 130.** Regulation 23(2) provides that the maximum level of loan support towards tuition fees applicable to most "new system" students for 2012/13 is the fee charged or £3,465 (whichever is less). There are, however, certain exceptions. The following groups of "new system" students are subject to a maximum fee loan of £1,725 or the fee charged (whichever is less, see Regulation 17(4)):
- d) Students in the final academic year which is ordinarily required to be completed after less than 15 weeks' attendance;
  - e) Students on a sandwich course, where in an academic year:
    - (i) Any periods of full-time study are in aggregate less than 10 weeks; or
    - (ii) the aggregate of any one or more periods of attendance which are not periods of full-time study at the institution in

respect of the current academic year and any previous academic years, exceeds 30 weeks.

- f) Students on an ITT course, where any periods of full-time study in the academic year are in aggregate less than 10 weeks (this only applies to “new system” students who are neither 2010, 2011 nor 2012 cohort’);
- g) Students studying on a course provided in conjunction with an overseas institution, where
  - (i) the periods of full-time study in the academic year at the UK institution are in aggregate less than 10 weeks; or
  - (ii) where the aggregate of any one or more periods of attendance which are not periods of full-time study, in respect of the current academic year and any previous academic years, exceeds 30 weeks;

**131.** Paragraphs 102 to 105 (Sandwich Course), paragraphs 106 to 109 (ITT students who are not 2010, 2011 or 2012 cohort), paragraph 119 (‘2010 and 2011 cohort’ ITT students) above set out how periods of full-time study are calculated.

Courses at Guildhall School of Music and Drama and Heythrop College

**132.** As mentioned in paragraph 100, Guildhall School of Music and Drama and Heythrop College became publicly funded HEIs from 1<sup>st</sup> August 2006 and 1<sup>st</sup> September 2006 respectively. “new system” students starting a designated course at Guildhall or Heythrop in 2006/07 or later are eligible for the same package of fee support as other “new system” students starting courses at other publicly funded HEIs

University of London Institute in Paris

**133.** “new system” students studying at the University of London Institute in Paris (now merged with Royal Holloway University of London) on or after 1<sup>st</sup> September 2006 qualify for the appropriate package of support for “new system” students depending on their cohort group. The tuition fee grant, which is available to “new system” students who are neither 2010, 2011 nor 2012 cohort’, is not included as part of the package of support as the institution is outside of Wales.

Old and “new system” students on ITT courses

“old system” ITT students

**134.** Part-time courses of initial teacher training are designated under Regulation 5 of the Student Support Regulations. From 1<sup>st</sup> September 2010, new students who start part-time ITT courses are no longer eligible for the full-time fee and maintenance support package. Rather, they will be eligible to apply for the part-time means tested fee grant, the part-time means-tested course grant and, where eligible, part-time grants for dependants. Students who started their ITT course before 1<sup>st</sup> September 2010 and who are continuing their course in 2012/13 will be eligible for the same support as in 2010/11. As explained in the following paragraphs, for “old system” students there is a 6-week full-time attendance threshold which determines the amount of living cost support a student can receive and a 10-week full-time study threshold which applies to tuition fee support.

- 135.** Calculation of the 6 week and the 10 week threshold should be on the basis set out in paragraphs 106 - 109 above.

Living cost support for “old system” ITT students

**6 or more weeks’ full-time attendance**

- 136.** Students, who are completing an ITT course where the periods of full-time attendance in the academic year, including attendance for the purpose of teaching practice, are 6 weeks or more may be eligible, subject to income assessment, to 100% loans for living costs and to grants for living costs where appropriate.

**Less than 6 weeks’ full-time attendance**

- 137.** Students who are completing an ITT course where the periods of full-time attendance including teaching practice are less than 6 weeks, are eligible for a reduced rate loan for living costs (Reg 53(1)(b)). They are not eligible for grants for living costs and other costs, with the exception of Disabled Students’ Allowance.

Tuition fee support for “old system” ITT students

- 138.** A tuition fee grant of a maximum of £1,380 or the actual fee charged (whichever is the lesser) will be available to “old system” students on an ITT course (apart from a flexible ITT course) where any periods of full-time study (excluding teaching practice) are 10 weeks or more (see Regulation 17(1)). A fee grant of £680 or the actual fee charged (whichever is the lesser) will be available to “old system” students on ITT courses (apart from a flexible ITT course), where any periods of full-time study (excluding teaching practice) are in aggregate less than 10 weeks.
- 139.** The tuition fee grant is not income assessed where the ITT course is a course other than a first degree course.

Flexible postgraduate ITT courses

- 140.** The Training and Development Agency for Schools (TDA) paid the tuition fees directly to HEIs for all students continuing on flexible ITT courses, in England, which are recognised and funded as meeting the TDA’s flexible modular criteria and which commenced **before** 1<sup>st</sup> September 2008. These students are therefore not eligible for any fee support under the Regulations. Since 2007/08, the only provider of this flexible provision in Wales is the Open University (OU). Refer to SFWIN 05/2008 for continuing “new system” students.
- 141.** Flexible ITT courses are normally up to 2½ years long, but can be longer, and are designed for students who choose not to follow the traditional 1 year ITT course. At the start of the training there will be an initial assessment of the candidate’s training needs. That assessment will last several weeks. It will be used to design a training programme to meet the individual’s needs. In cases where candidates already have appropriate teaching experience, no further training may be necessary for the award of Qualified Teacher Status (QTS). Other candidates will be told how much longer they need to study to gain QTS.
- 142.** Most students on flexible ITT courses may be employed, or be in receipt of a training salary, or both. New students who started flexible postgraduate ITT courses of a year or more in length in 2010/11, 2011/12 [or 2012/13](#)

may be eligible for the part-time support package. However, flexible postgraduate ITT courses of less than one academic year in length will no longer attract any support.

ITT students – “new system” students who are not 2010, 2011 or 2012 cohort.

143. Part-time courses of initial teacher training are designated under Regulation 91 of the The Assembly Learning Grants and Loans (Higher Education) (Wales) (No.2) Regulations 2011 as amended by The Education (Student Fees, Awards and Support) (Wales) Regulations 2011 and The Assembly Learning Grants and Loans (Higher Education) (Wales) (No.2) (Amendment) Regulations 2012 other than ITT courses which began before 1 September 2010. As explained in the following paragraphs, for “new system” students who are neither 2010, 2011 nor 2012 cohort’ there is a 10-week full-time study threshold which determines the amount of fee loan a student can receive and 6-week full-time attendance threshold which determines the amount of living cost loan support a student can receive. In addition, if the student is not completing a first degree course, 6 and 10 week full-time attendance thresholds determine the amount of Assembly Learning Grant or Special Support Grant the student can receive.
144. Fee support only will be available for students starting flexible ITT courses from 6 weeks up to one academic year in length on or after 1<sup>st</sup> September 2008 and before 1<sup>st</sup> September 2010 (unless the student qualifies as a 2010 gap-year student – see paragraph 7).
145. Students on ITT courses (other than flexible postgraduate ITT courses that commenced before 1<sup>st</sup> September 2008) will only qualify for an Assembly Learning Grant or Special Support Grant in 2012/13 if they also qualify for a fee loan (Regulation 25(9)).
146. As with “old system” students, calculation of the 6 and 10 week thresholds for fee support should be on the basis that not only weeks of full-time study but also hours and part days of study should be counted. Part days and hours can be aggregated to make individual days of full-time study (excluding teaching practice) for calculating fee support, which then can be aggregated to make weeks of study. Calculation of the 6 and 10 week attendance threshold for the Assembly Learning Grant / Special Support Grant would be on same basis as for fee support but should also include teaching practice.
147. Welsh domiciled students who began flexible ITT courses through the Open University in Wales after 1<sup>st</sup> September 2008 and before 1<sup>st</sup> September 2010 may be eligible for the tuition fee grant up to a maximum of £2,085 in 2012/13. If the Welsh domiciled student undertakes this provision through an accredited provider in England, they do not qualify for the Tuition Fee Grant, and can instead apply for a Tuition Fee Loan to cover the full fee.

Fee support

#### **10 weeks or more full-time study**

148. “new system” ITT students who are neither 2010, 2011 nor 2012 cohort students, whose course includes 10 or more weeks of full-time study (excluding teaching practice) in the academic year, may qualify for the full-rate non means-tested fee loan of up to £3,465 (see Regulation 23(2)).

#### **Less than 10 weeks’ full-time study**

- 149.** “new system” ITT students who are neither 2010, 2011 nor 2012 cohort students, whose course includes less than 10 weeks of full-time study (excluding teaching practice) in the academic year may qualify for a half-rate non means-tested fee loan of up to £1,725 (see Regulation 23(2)).

Support for living costs

**6 weeks or more full-time attendance**

- 150.** “new system” students who are neither 2010, 2011 nor 2012 cohort students on ITT courses will only qualify for grants for living costs in 2012/13 if the periods of full-time attendance (including attendance for the purposes of teaching practice) in that academic year are in aggregate 6 weeks or more (Regulation 25(3)).

Assembly Learning Grant for Living Costs and Special Support Grant

- 151.** “new system” students who are neither 2010, 2011 nor 2012 cohort students who qualify for fee support and whose ITT course is:

(a) not a course for a first degree; and

(b) includes periods of full-time attendance (including teaching practice) of 6 weeks or more but less than 10 weeks in the academic year,

may qualify for a means-tested Assembly Learning Grant for Living Costs or Special Support Grant of up to £1,453 (see Regulations 39(2)(a) and 43(1)(a)). For these students the first £809 of the Assembly Learning Grant or Special Support Grant is means tested (using a £1 in £11.72 taper), but all students in this category will be entitled to £644 of grant regardless of their actual household income (Regulations 39(4)(c) and 43(2)(c)).

- 152.** “new system” students who are neither 2010, 2011 nor 2012 cohort students who qualify for fee support and whose ITT course is:

(a) not a course for a first degree; and

(b) includes periods of full-time attendance (including teaching practice) of 10 weeks or more in the academic year,

may qualify for a means-tested Assembly Learning Grant or Special Support Grant of up to £2,906 (see Regulations 39(1)(b) and 43(1)(b)). The first £1,618 of the Assembly Learning Grant or Special Support Grant is means-tested on the same basis as applies to all “new system” students (using a £1 in £5.86 taper). However all ITT students in this category will be entitled to £1,288 of the Assembly Learning Grant or Special Support Grant regardless of their actual household income (Regulations 39(5)(c) and 43(3)(c)).

- 153.** Paragraph 150 means that where ITT students (excluding those on a first degree) have a household income above £27,852 they will still be able to receive a non-means tested Assembly Learning Grant or Special Support Grant.

- 154.** A student who qualifies for fee support and whose ITT course is:

(a) leading to a first degree; and

(b) includes periods of full-time attendance (including teaching practice) of 6 weeks or more in the academic year but less than 10 weeks,

may qualify for a means tested Assembly Learning Grant or Special Support Grant of up to £2,906 (see Regulations 39(1)(d) and 43(1)(d)).

**155.** All “new system” ITT students who are neither 2010, 2011 nor 2012 cohort and whose course includes 6 or more weeks in aggregate of full-time attendance (including attendance for the purposes of teaching practice) in the academic year are eligible, to loans for living costs, 25% of which are subject to a household income assessment.

**156.** All “new system” ITT students who are neither 2010, 2011 nor 2012 cohort and whose course includes 6 or more weeks in aggregate of full-time attendance (including attendance for the purposes of teaching practice) in the academic year may also be eligible for Adult Dependants’ Grant, Childcare Grant and Parents’ Learning Allowance.

#### **Less than 6 weeks’ full-time attendance**

**157.** All “new system” ITT students who are neither 2010, 2011 nor 2012 cohort and whose course includes less than 6 weeks of full-time attendance (including attendance for the purpose of teaching practice) in the academic year are eligible for a reduced rate loan for living costs (Regulation 53(1)(b)). However they are not eligible for grants for living and other costs (Regulation 25(3)(b)) with the exception of Disabled Students’ Allowances (Regulation 25(4)).

#### **Further Education ITT Courses (courses undertaken in England only)**

**158.** From September 2007, reformed pathways for ITT students saw all further education teachers working towards either Associate Teacher Learning and Skills (ATLS) status or Qualified Teacher Learning and Skills status. Qualified Teacher Learning and Skills (QTLS) in the Further Education sector is the equivalent of Qualified Teacher Status (QTS) in schools (but does not lead to QTS). Teachers will achieve ATLS status by studying a Certificate in Teaching in the Lifelong Sector (CTLLS) and QTLS by studying a Diploma in Teaching in the Lifelong Learning Sector (DTLLS). Courses may continue to be badged as CertEd or PGCE courses or given new titles e.g. Professional Diploma in Education (in Wales, the Professional Graduate Diploma in Education (PGDE) course at Aberystwyth University qualifies for support as it leads to QTS). However, since 2008/09, courses validated by awarding bodies can also be specifically designated for student support (undertaken in England only). This means that students enrolling on such courses will be eligible to apply for fee and living costs support under the Regulations. LAs should ensure that courses meet the criteria set out in Regulation 5. Refer to the 2012 ‘Assessing Eligibility’ Guidance chapter paragraphs 214 – 219 for determining eligibility for support.

#### **Case Studies: Assembly Learning Grant – Type 1 or Type 2 ITT students (not a first degree student)**

**“new system” Student A (not 2010, 2011 or 2012 cohort) (10 weeks’ attendance) – Household Income £20,000**

A	Household Income	<b>£20,000</b>
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B	Assembly Learning Grant Threshold	<b>£18,370</b>
C	Difference A – B	<b>£1,630</b>
D	Divide by £5.86 and round down to the nearest pound	£278
E	£2,906 minus D = <b>Assembly Learning Grant payable</b>	<b>£2,628</b>

**“new system” Student B (not 2010, 2011 or 2012 cohort) (10 weeks’ attendance) – Household Income £25,000**

A	Household Income	<b>£25,000</b>
B	Assembly Learning Grant Threshold	<b>£18,370</b>
C	Difference A – B	<b>£6,630</b>
D	Divide by £5.86 and round down to the nearest pound	<b>£1,131</b>
E	£2,906 – D = <b>Assembly Learning Grant payable</b>	<b>£1,775</b>

**“new system” Student C (not 2010, 2011 or 2012 cohort) (10 weeks’ attendance) – Household Income £30,000**

A	Household Income	<b>£30,000</b>
B	<b>Assembly Learning Grant payable</b>	<b>£1,288</b>

**“new system” Student D (not 2010, 2011 or 2012 cohort) (8 weeks’ attendance) – Household Income £25,000**

A	Household Income	<b>£25,000</b>
B	Assembly Learning Grant Threshold	<b>£18,370</b>
C	Difference A – B	<b>£6,630</b>
D	Divide by £5.86 and round down to the nearest pound	<b>£1,131</b>
E	Divide D by 2 and round down to the nearest pound	<b>£565</b>
F	£1,453 - £565 = <b>Assembly Learning Grant payable</b>	<b>£888</b>

**“new system” Student E (not 2010, 2011 or 2012 cohort) (7 weeks’ attendance) – Household Income £30,000**

A	Household Income	<b>£30,000</b>
B	<b>Assembly Learning Grant payable</b>	<b>£644</b>

**Case Studies: Special Support Grant – Type 1 or Type 2 ITT students**

**“new system” student A (not 2010, 2011 or 2012 cohort) (10 weeks’ attendance) – Household Income £30,000**

A	Household Income	<b>£30,000</b>
B	<b>Special Support Grant payable</b>	<b>£1,288</b>

<b>“new system” Student B (not 2010, 2011 or 2012 cohort) (7 weeks’ attendance) – Household Income £30,000</b>		
A	Household Income	<b>£30,000</b>
B	<b>Special Support Grant payable</b>	<b>£644</b>

ITT students - ‘2010 cohort’, ‘2011 cohort’ and ‘2012 cohort’ students (defining ‘full-time’ and ‘part-time’ ITT students)

- 159.** For ‘2010 cohort’ and ‘2011 cohort’ students, the definitions of full-time and part-time ITT courses have changed. Guidance on the definition of ITT courses for ‘2010 cohort’ ‘2011 cohort’ and ‘2012 cohort’ students is as follows:

*Full-time ITT courses*

Full-time ITT courses that lead to a first degree are defined in the Regulations as per all full-time non ITT courses that lead to a first degree (*no change*). Full time ITT courses that do not lead to a first degree (PGCE courses) are courses of at least one academic year but no more than two academic years in length, where the periods of study in each academic year are at least 300 hours. A week of study can be considered as 30 hours.

*Part-time ITT courses*

ITT courses that that are at least 1 year and no more than 4 years in length and do not meet the minimum hours criteria as set out above for full-time non-first degree courses are considered to be part-time ITT courses. These courses attract the part-time support package only, (Part 12 of the Regulations refers) regardless of whether or not the course leads to a first degree.

- 160.** ‘2012 cohort’ students starting full-time ITT courses on or after 1<sup>st</sup> September 2010 will be eligible for a fully mean-tested Assembly Learning Grant or Special Support Grant of up to £5,000. ‘2010 cohort’ and ‘2011 cohort’ students who are continuing on full-time ITT courses in AY 12/13 will be eligible for a fully mean-tested Assembly Learning Grant or Special Support Grant of up to £5,000 or £5,600 respectively. These students are not eligible for any guaranteed minimum non-means tested Assembly Learning Grant or Special Support Grant in 2012/13. ‘2010 cohort’ and ‘2011 cohort’ students are eligible for a tuition fee loan of up to £3,465 to cover the full cost of the tuition fee charged. ‘2012 cohort’ students are eligible for a tuition loan of £3,465, and a fee grant of up to £5, 535 This provision applies whether the full time course is an undergraduate or postgraduate full-time course. See paragraphs 66 to 68 and the case studies for information on calculation of maintenance loan support for full-time ‘2010 cohort’, ‘2011 cohort’ and ‘2012 cohort’ students on ITT courses.

- 161.** Students commencing part-time courses of initial teacher training on or after 1<sup>st</sup> September 2010 and who are not eligible as 2010 gap year students are not able to apply as full-time students. They will therefore not be eligible in 2012/13 for Assembly Learning Grant / Special Support Grant, loan for living costs, tuition fee loan or tuition fee grant. Instead, they should be directed to apply for the part-time support package (course grant, fee grant and part-time grants for dependants). (See the 'Fee and Course Grants for Part-time Study' guidance chapter.)
- 162.** The full-time support package (fee support only) was available for students starting flexible ITT courses from 6 weeks up to less than one academic year in length on or after 1<sup>st</sup> September 2008 but before 1<sup>st</sup> September 2010, and students who commenced courses in 2010/11 who are eligible as 2010 gap year students. '2010 cohort' '2011 cohort and '2012 cohort' students starting flexible ITT courses of under a year in length on or after 1<sup>st</sup> September 2010 are no longer designated for student support.

Students on sandwich courses including periods of unpaid service (Grants for living costs for old and "new system" students)

- 163.** Students on certain specified unpaid placements in the public or voluntary sectors are potentially entitled to grants for living costs subject to means testing even if the periods of full-time study in the academic year are less than 10 weeks (Regulation 25(5)). Placements which attract this support are specified in Regulation 25(6):
- a) Unpaid service in a hospital or in a public health service laboratory or with a primary care trust in the UK;
  - b) Unpaid service with a local authority in the UK acting in the exercise of its functions relating to the care of children and young persons, health or welfare, or with a voluntary organisation providing facilities or carrying out activities of a like nature in the UK;
  - c) Unpaid service in the prison or probation and aftercare service in the UK;
  - d) Unpaid research in a UK institution or, in the case of a student attending an overseas institution as a part of his course in an overseas institution;
  - e) Unpaid service with a Strategic Health Authority, a Special Health Authority or a Local Health Board; a Health Board or a Special Health Board in Scotland; or a Health and Social Services Board in Northern Ireland.

ERASMUS students (Living Cost Support for old and "new system" students)

- 164.** Students undertaking a period of study abroad under the ERASMUS scheme are assessed in the usual way for living cost support, in that they qualify for overseas rates of loan for living costs, and if eligible, grants for living costs and other costs. There are special arrangements for fee support where a student spends the entire year on an ERASMUS exchange. In that case all students (old and "new system") will be ineligible for fee support for this year (Regulations 16(3)(a), 19(2)(a), 20(2) and 21(2)(a)). Instead, HEFCW will fund the institution directly, as an incentive for students to take part in ERASMUS. For detailed information on ERASMUS students please refer to the 2012/13 'ERASMUS' guidance chapter.

#### Foundation degree courses

- 165.** Some foundation degree courses are full-time, some sandwich, and some part-time, and they attract support in the same ways as other such courses, the Regulations permitting. Some of the sandwich courses have periods of full-time study and work experience alternating within some or all weeks of the course. The arrangements discussed at paragraphs 102 to 105 in respect of determining full time study are intended to secure appropriate support for courses of this kind, related to the amount of full-time study in an academic year, and provided that they meet the definition of 'sandwich course' in Regulation 2(2).
- 166.** Some foundation degree courses feature learning in the workplace, which should be treated as full-time study for the purposes of the definition of a sandwich course and of determining levels of support. Please see the definition of learning in the workplace which can be found in the 'Assessing Eligibility' guidance chapter.

#### Students who are eligible for a Department of Health bursary

- 167.** DH provide bursaries for courses in nursing, occupational therapy, physiotherapy, radiography, midwifery, speech and language therapy, chiropody, dietetics, and prosthetics. Also see the full list in Annex 1 of the 'Assessing Eligibility' guidance chapter. Full-time health care students who are eligible to apply for bursaries (bestowed under section 63 of the Health Services and Public Health Act 1968), the amount of which is not determined by reference to the student's income are excluded from receiving student support under Regulation 4(3)(c).
- 168.** Students who are eligible to apply for DH bursaries (also paid under the 1968 Act) the amount of which is calculated by reference to the student's income are generally ineligible for fee support in any year in which such a bursary is paid (see Regulations 16(3), 19(2), 20(2) and 21(2)). Where these students are excluded from receiving fee support they will also be excluded from receiving grants for living and other costs (under part 5 of the The Assembly Learning Grants and Loans (Higher Education) (Wales) (No.2) Regulations 2011 as amended by The Education (Student Fees, Awards and Support) (Wales) Regulations 2011 and The Assembly Learning Grants and Loans (Higher Education) (Wales) (No.2) (Amendment) Regulations 2012 – see Regulation 25(3)(a)). However, means tested bursary holders may be eligible to receive a reduced rate loan for living costs under Regulation 53(1) (a). **NB: See paragraphs 14 & 15 of the Assessing Eligibility guidance chapter for 2012/13 changes and introduction of the £1,000 NHS bursary. Annex 1 provides full details.**
- 169.** Part-time health care students eligible to apply for any NHS bursaries paid under the 1968 Act are excluded from receiving any student support under Regulation 89(3)(a)(i).
- 170.** It is, therefore, recommended that before assessing eligibility for support from applicants in these subjects listed in paragraphs 166 & 167 above, LAs ascertain whether the individual will be eligible for a bursary, and if so whether or not it is means-tested.

#### NHS secondees

- 171.** Students who attend designated courses in the subjects listed in paragraph 166 above but who do not receive a DH bursary are eligible for support in accordance with the conditions in the Regulations in the same way as any

other applicant. The Department of Health has confirmed that health care students who are employed by NHS trusts and seconded onto health care courses are not eligible for NHS bursaries. These students continue to receive their salary and have their tuition fees paid by the NHS, but the payment of their fees falls outside the NHS bursary scheme. Such students, who receive assistance from the NHS only for their fees, are not excluded from the student support provisions and can therefore receive support for living costs and DSAs, subject to relevant means-testing and of course to their satisfying all the usual eligibility criteria.

- 172.** As seconded NHS employees will have their fees paid by the NHS, they will not be eligible for fee support. In order to prevent double funding of fee support, applications should be processed in the usual way through Protocol. However, when approving the application LAs should manually over-ride the tuition fee amounts and set them to zero. Setting the 'fee support' box (for public contributions) to zero will ensure the HEI is not paid a fee contribution by the SLC. Setting the 'contribution to fees' box (for students) to zero will ensure the HEI does not invoice the student for a contribution to fees.

#### Medical and dental students

- 173.** Most Medical and Dental students who started their courses in or after 1998/9 are entitled to receive funding through the Student Support Regulations for the first four years of the course. Once they enter the fifth year of the course they become eligible for the NHS income assessed bursary for the remainder of their course. Like other NHS students on the income assessed bursary scheme, the NHS will pay their tuition fees and an income assessed bursary, while they will also be eligible for a reduced-rate loan for living costs under Regulation 53(1)(a). These students will need to apply to their LA for the reduced-rate loan for living costs. They should be directed to the NHS Wales Student Awards Unit (3<sup>rd</sup> Floor, 14 Cathedral Road, Cardiff, CF11 9LJ, Tel: 029 2021 96167 (if domiciled in Wales) or to the NHS Careers Helpline, Tel: 0845 358 6655, website: [www.nhscareers.nhs.uk/](http://www.nhscareers.nhs.uk/), E-mail: [advice@nhscareers.nhs.uk](mailto:advice@nhscareers.nhs.uk) if domiciled in England) for the rest of their support.
- 174.** Financial support for students repeating a year during the period supported by BIS prior to 2006/07 is the responsibility of the Welsh Ministers. LAs will need to refer to the 'Assessing Eligibility' guidance chapter, as, since 2006/07 the rules on fee support for repeating years have been revised. Students are not eligible for NHS Bursary support until the 5th year of the medical programme i.e. the 6th year of study for students repeating 1 year.

#### Example:

##### Academic year

2005/06 – 2006/07 – Student undertakes first 2 years of medical or dental course, but fails second year.

2007/08 – Student repeats 2nd year but support remains responsibility of BIS (formerly DIUS).

2008/09 Student suspends study for a year.

2009/10 – 2010/11 – Student undertakes 3rd and 4th year of medical or dental course.

**2012/13 – Student reaches 5th year of medical or dental course. Eligible for NHS bursary.**

Intercalation counts towards the qualifying period for NHS Bursary support, i.e. if intercalation takes place in the first 4 years of the undergraduate programme, students transfer to NHS support in the 5th year of study (the 4th year of the medical or dental course). Students intercalating in year 5 of the course are supported by DH.

Example 1:

Academic year

2008/09 - 2009/10 – Student undertakes first 2 years of medical or dental course.

2010/11 – Student intercalates.

2011/12 – Student returns for 3rd year of medical course.

2012/13 – 4th year of medical course but student eligible for NHS Bursary.

Example 2:

Academic year

2008/09 – 2011/12 – Student undertakes first 4 years of medical or dental course.

2012/13 – Student intercalates but eligible for NHS Bursary.

- 175.** Students entering Year 2 or later of the graduate-entry accelerated four-year medical course ([where the course began before 1<sup>st</sup> September 2012](#)) are also eligible for the NHS income assessed bursary and reduced rate loan for living costs.
- 176.** [Students on a graduate entry accelerated programme \(a course leading to a qualification as a doctor or dentist which normally requires a first degree \(or equivalent\) as an entrance qualification and does not take longer than four years to complete\) are covered by the Regulations. Subject to meeting the usual eligibility conditions and income assessment, they are entitled to full grants for dependants and travel grants as well as a full maintenance loan in their first year of study. They will also be entitled to a reduced maintenance loan \(regulation 53\) subject to income assessment, in years 2 to 4 of their study. In most cases they will not be entitled to fee support or the Maintenance Grant or Special Support Grant because of previous study. However, there will be circumstances where previous study does not prevent graduate entrants from receiving fee support or the maintenance grant or special support grant. For example, Regulation 7 does not exclude students who obtained their first degree outside the UK. Therefore, graduate entrant medical students should be assessed for fee support and the Maintenance Grant or Special Support Grant for the first year of their course in the same manner as any other student, but with particular regard for the previous study rules. Note that where the graduate entry accelerated programme starts on or after 1<sup>st</sup> September 2012 \(AY 2012/13 only\) these students will be eligible for a partial tuition fee loan for each year of their course \(including the first year, which they would normally have to self fund\). These students are required to self fund the first £3,465 of the fee charged in year one, and can receive a partial tuition fee loan for any additional fee charged above £3,465, up to a maximum of £9,000. In](#)

subsequent years of the course the first £3,465 (or updated amount) will be paid by the Department of Health and the student can receive a tuition fee loan to fund the difference up to £9,000 or the actual fee charged if less. (please see Annex F Section I – Support available to Graduate Entry Medical and Dental students in AY 2012/13)

- 177.** Those students who are eligible to apply for income assessed Department of Health bursaries are not eligible for any grants, either for fees or living costs, or loans for fees under the Regulations other than the accelerated graduate entry fee loan in regulation 24B (Regulations 16(3), 19(2), 20(2), 21(2) and 25(3)). They are, however, eligible for loans for living costs at the reduced rates set out in Regulation 53(1)(a). The following points should be noted:
- a) Those students who are eligible to apply for income assessed DH bursaries must apply to an LA if they wish to use the loan facility. The normal rules on which LA should accept an application apply in the usual way.
  - b) LAs should still assess an applicant's eligibility for support under the Regulations. The eligibility rules for a DH bursary differ from those under the Regulations, and the fact that an applicant is eligible under DH rules should not be taken as proof of eligibility under the Regulations.
  - c) Loans for living costs at the rates set out in Regulation 53(1)(a) are not subject to an assessed contribution, by virtue of Regulation 59(2). Once the eligibility of the applicant has been confirmed, there is no need to assess him for a contribution.

#### Dance and Drama students

- 178.** Below paragraphs contain guidance for students on Higher Education Dance and Drama courses in AY 12/13, and will no longer be provided in separate guidance chapter. Since 1<sup>st</sup> September 2004 HE providers offering degrees and diplomas awarded by HE institutions have moved to mainstream funding arrangements under the Student Support Regulations, and as before the Central School of Ballet, the London Academy of Music and Dramatic Art (LAMDA), RADA, Bristol Old Vic, the London Contemporary Dance School and the Rambert School of Contemporary Dance are affiliates of the Conservatoire of Dance and Drama, which is a publicly funded institution.
- 179.** All eligible students who commence a specifically designated Dance and Drama course at a privately funded institution on or after 1<sup>st</sup> September 2006 but before 1<sup>st</sup> September 2012 are eligible for the same package of support available to new students who commenced courses at publicly funded institutions between 1<sup>st</sup> September 2006 but before 1<sup>st</sup> September 2012, i.e a non- income assessed Tuition Fee Loan of up to £3,465 for all current system cohort students, and maintenance support dependant upon their cohort.
- 180.** All eligible students who commence a specifically designated Dance and Drama course which is wholly provided by a privately funded institution on or after 1<sup>st</sup> September 2012, will be eligible for the package of support available to a 2012 cohort student starting a course at a private HEI on or after 1<sup>st</sup> September 2012 i.e a non- income assessed Tuition Fee Loan of up to £6,000, and the same maintenance support package available to other 2012 cohort students.

## FE Dance and Drama Awards

- 181.** FE Dance and Drama Awards are offered to students who attend a course offered by one of 21 specified private Dance and Drama schools to pursue the Trinity College London Diploma. This is an FE qualification, at level 5 or 6 on the national Qualifications Framework. These FE Awards are funded and managed by the Young People's Learning Agency (YPLA). Students in receipt of an FE Dance and Drama Award may apply for additional help from the Income Assessed Student Support Fund (IASSF). Applications for this additional support should be made to the Learner Support Service (LSS) who administers the Fund on behalf of the YPLA. The Fund is income assessed, and the amount of help given to a student will depend upon his/her family's household financial circumstances. Students should be advised to contact the LSS direct on 0800 121 8989 if they need any information about this fund. European Union (EU) students and those from England, Wales and Scotland are eligible to apply for fee support. Students from Northern Ireland should contact the Student Finance Section of the Western Education and Library Board for details of support available to them on 028 82 411 411 or email [student.awards@welbni.org](mailto:student.awards@welbni.org).
- 182.** Students from England, Wales and Scotland may also apply to the LSS for support towards their living and learning costs. Students from EU countries must contact their home authorities. Students from Northern Ireland should contact the Student Finance Section of the Western Education and Library Board for details of support available to them on 028 82 411 411 or email [student.awards@welbni.org](mailto:student.awards@welbni.org).

The LSS supplies application forms for all students to the Dance and Drama schools, who are asked to distribute them to students who are offered an FE Dance and Drama Award. All students should be advised to obtain an application form from the school providing the course they wish to attend for the Trinity College London Diploma or Certificate qualification.

A return envelope is provided with the IASSF application pack, but in the event of one not being provided, all completed application forms should be returned to:

DaDA  
Freepost RSLX- GJSR\_YYUU  
Learner Support Service  
Birmingham  
B24 9FD

### Dance and Drama Schools offering both FE and HE provision

- 183.** Some of the 22 private Dance and Drama schools offer both FE and HE provision (see paragraph 174). Students may decide to register for (and complete) a course leading to a higher education qualification (e.g. a first degree) at the same time that they are pursuing their Trinity College Level 5 or 6 qualification. However, they **must not apply** for both FE and HE support. Students who are offered an FE Dance and Drama Award are advised in their Award Letter that they must choose either to take up their FE Award or to apply for HE loans and grants instead; they cannot take up an FE Award **and** receive HE student support. Some students may, however, start their courses claiming HE student support and then subsequently transfer to an FE Dance and Drama Award. Such students will cease to be eligible for HE student support as soon as they transfer to an FE Dance and Drama Award.

- 184.** It follows therefore, that if an LA receives an application for HE student support from a student for a course which leads to an HE qualification in dance and/or drama, and the applicant states that he/she has been awarded an FE Dance and Drama Award, the LA should refuse the application for student support. Also, if a student already in receipt of HE student support reports that he/she has transferred to a Dance and Drama award, the LA should withdraw the HE support from the date on which the transfer took place.
- 185.** The Dance and Drama schools who are currently offering both FE and HE provision are:
- The Arts Educational School, London;
  - ALRA, London (South) and Wigan (North);
  - Bird College, Kent;
  - Guildford School of Acting (GSA), Guildford; (part of University of Surrey)
  - The Italia Conti Academy of Theatre Arts Ltd, London; and
  - Mountview Academy of Theatre Arts, London.
- 186.** For enquiries on FE Dance and Drama courses please contact the YPLA in Sheffield.

Emma Kershaw Tel: 0114 207 4529 (Emma.Kershaw@ypla.gov.uk )

**Please Note:** The YPLA can only offer advice on the FE Dance and Drama Awards. They are not able to offer advice to students who are seeking alternative means of funding, or to students who are applying to schools that are not eligible for Dance and Drama Award funding.

Further information on the DaDA scheme can be found on the website [www.direct.gov.uk/danceanddrama](http://www.direct.gov.uk/danceanddrama)

## Household income assessment

### Income assessment process

- 187.** The income assessment comprises four key stages:
- |        |   |
|--------|---|
| Step 1 | Determine whose income forms part of the household income - always include the student (see tables at paragraph 18)   |
| Step 2 | Determine the taxable income (as defined in paragraph 1(n) of Schedule 5) of each person whose income is specified to be part of the household income.  |
| Step 3 | Make the permitted deductions from taxable income to arrive at residual income and make any further deduction permitted by paragraph 3(3) of Schedule 5. The aggregate is the household income. |
| Step 4 | Calculate any:<br>Entitlement to the Higher Education Grant (for “old system” students) using the relevant taper:   |

Entitlement to the Assembly Learning Grant for living costs or Special Support Grant (for “new system” students) using the relevant tapers.

Apply substitution to the Loan for Living Costs where the student is eligible for an amount of Assembly Learning Grant.

Apply the contribution to the means tested support package.

### Step 1 - Determining whose income should be part of the household income assessment (All “new system” students)

- 188.** Schedule 5 paragraph 3 explains whose income should be included in the household income assessment. Once the residual income has been calculated for each person whose income is specified to be part of the household income, these amounts are then aggregated to form the household income taking into account any deduction under paragraph 3(3) of Schedule 5.
- 189.** The parent'(s) income (and where applicable their partner's income) should be assessed in the case of all students except those listed in Schedule 5, paragraph 2. Paragraph 22 of this guidance document summarises whose income should be included within the household income in relation to the year the student started their course. The 'end-on' and transfer provisions should be noted when using this table.

#### Independent students

- 190.** Some circumstances where the parental income should not be included in the household income assessment are listed below (for a full list see Schedule 5, paragraph 2(1) (a) - (k).
- 191.** Where the student married or entered into a civil partnership before the beginning of the academic year for which household income is being assessed. This applies whether or not the marriage/civil partnership is still subsisting (Schedule 5, paragraph 2(1)(b)).
- 192.** The student's parents have both died. This applies immediately the student is bereaved of both parents (Schedule 5, paragraph 2(1)(c)).
- 193.** Where the household income assessment is based on the income of one parent (e.g. where parents have separated) and that parent dies, then no parental income is required (Schedule 5, paragraph 2(1)(h)), even if that parent has a partner.
- 194.** If the student's parents are residing outside the European Community and the LA is satisfied that the assessment of a parental income would place them in jeopardy, or that it would not be reasonably practicable for them to send a contribution to the UK (Schedule 5, paragraph 2(1)(g)). Although this provision does not refer to a specific category of students, parents of refugees or those who have been granted exceptional leave to enter or remain in the UK or parents of those who have been granted humanitarian protection or discretionary leave are most likely to fall within its provisions.
- 195.** Where the student is a member of a religious order who resides in a house of that order and the student began the present course before 1<sup>st</sup> September 2009. (Schedule 5, paragraph 2(1)(i)).

### **Self-support**

- 196.** Parental income is not included in the household income assessment where the student has supported themselves for periods ending before the first academic year of the course amounting in aggregate to not less than 3 years (Schedule 5, paragraph 2(1)(k)). Any period of self-support, however short, may be counted, provided that it occurred before the first year of the course. Periods of self-support include, among other things, paid holidays, breaks between jobs when the person supported themselves from savings, and paid periods of experience on a sandwich course (other than the present course).
- 197.** Schedule 5, paragraph 2(1)(k) does not stipulate how much a student must have earned before being classed as self-supporting. To qualify, the student must be able to prove that they have earned enough to support themselves during the period in question. A person in part-time or temporary employment and living in the parental home may not wholly have paid for their keep, including their share of housing costs. A student living rent-free with parents should not normally be regarded as self-supporting unless they can clearly demonstrate that they have contributed appropriately to the household budget.
- 198.** Where the LA is satisfied that the student was self-supporting for a period when payments were received 'in kind', such periods may be counted as self-support.
- 199.** Notwithstanding the above, a student should be treated as having supported themselves for any period during which they fall into one of the categories listed in Schedule 5, paragraph 2(1)(k)(i) – (v). This includes periods when the student held a state studentship or comparable award (Schedule 5, paragraph 2(1)(k)(iv)): such awards could include research council studentships and other postgraduate awards to which no parental contribution provisions apply.

### **Student parents**

- 200.** Parental income is not included in the household assessment where the LA is satisfied that a student has care of a person under the age of 18 on the first day of the academic year for which they are applying for support (Schedule 5, paragraph 2(1)(j)).
- 201.** Any student who gains care of a person under 18 after the first day of the relevant academic year will not have the parental income taken into account in the income assessment from the start of the following academic year (assuming they still have care of the person under the age of 18 on the first day of that academic year).
- 202.** For the purposes of confirming independent status, 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 relationship with the child. This might include, for example, a student who is caring for the child of a partner, a student who has adopted a child or a student who has been appointed a guardian of a child.
- 203.** When completing their application forms, students should send their child's original birth certificates to confirm the date of birth and also provide evidence that they have care of the child, for example, evidence that they are receiving Child Benefit or Child Tax Credit.

- 204.** Students who qualify as independent students on this ground retain that status for the period of eligibility (paragraph 2(2) of Schedule 5).

**Case Studies: Student Parents**

- **Student A** is a 22 year old single parent who is living with his/her one year old daughter and is applying for student support for a three year degree course starting on 1<sup>st</sup> September 2012. He/she will be treated as an independent student from the start of her course.
- **Student B** is a 21 year old unmarried female student living away from home. She is starting a three year course on 1<sup>st</sup> September 2012 and will be assessed as a dependent student. In November 2011, the student has a baby. When the student applies for support for the second year of her course starting on 1<sup>st</sup> September 2013, she will be assessed as an independent student.
- **Student C** is a 22 year old unmarried female student living away from home. She is starting a three year course on 1<sup>st</sup> September 2011 and will be assessed as a dependent student. In November 2012, the student has a baby, but from January 2013 she no longer has care of that child. When the student applies for support for the second year of her course starting on 1<sup>st</sup> September 2013, she will still be assessed as a dependent student.

**Estrangement**

- 205.** Parental income is not included in the income assessment where the eligible student is irreconcilably estranged from their parents – Schedule 5, paragraph (2)(1)(e). They should be regarded as independent under this paragraph where:

(a) they have communicated with neither of the parents for the period of one year before the beginning of the relevant year for which they are being financially assessed; or

(b) they can demonstrate on other grounds that they are irreconcilably estranged from the parents.

In other words:

If they have not communicated with either parent during the year in question, they should be regarded as irreconcilably estranged.

If they *have* communicated with either of them during that year, they *can* nevertheless still be regarded as irreconcilably estranged, as aside from a year long absence of communication, the student may be able to demonstrate other grounds for being regarded as irreconcilably estranged from the parents.

- 206.** LAs should, as far as possible, satisfy themselves that the estrangement is genuine and that for the time being reconciliation is impossible (or at least highly unlikely). It is not enough that a student does not get on with their parents or that they have had a serious disagreement recently. The fact that a student may choose to live apart from their parents is not itself sufficient evidence of an irreconcilable estrangement. Similarly irreconcilable estrangement cannot be inferred simply on the ground that a parent refuses to co-operate with the LA in the financial assessment of the student (e.g. by

not replying to letters or refusing to complete income assessment forms), or does not provide financial support to him. These factors could, of course, be expected to be present if there has been a genuine estrangement.

- 207.** It is for the LA to decide in each case whether it has sufficient information and evidence to justify its opinion as to whether or not a student is irreconcilably estranged. In addition, the LA must satisfy itself each year before assessing the student that an estrangement still persists.
- 208.** There is no qualifying period which must be met before a student can be regarded as irreconcilably estranged (and, as noted above, Schedule 5, paragraph 2(1)(e) does not rule out contact even within a year before the year of assessment). But it is likely to be easier for a student to demonstrate that they are 'irreconcilably estranged' if the estrangement has endured for a significant length of time before the student applies for support. Care is needed where an estrangement is claimed to have started just before the student starts the course or during the course itself. Most LAs know of examples of difficulties being caused by a student's wish to leave the parental home and enter higher education. LAs should decide whether such difficulties are temporary or transitional, or whether a genuine estrangement has occurred. The possibility of fraudulent or unsubstantiated claims of estrangement should always be borne in mind.
- 209.** What is the student's position if estrangement either starts or ends during the course of an academic year? The Regulations do not provide specifically for a student to acquire or lose independent status during the course of a year, nor do they provide for recalculation of an independent student's entitlement to support if the estrangement comes to an end during the course of the year. Therefore, in cases where an LA has accepted a student as being estranged from their parents at the start of the year in which payments of support fall due, and that estrangement ends during the year, the student retains independent status until the end of that year. In cases where a student is not considered to be estranged from their parents at the start of a year, the parental income should be taken into account in the assessment of the household contribution. If an estrangement subsequently occurs during the course of the year, the household contribution assessed at the beginning of the year stands.

Dependent students

#### **Parental income**

#### **Reference to 'parent' – natural/adoptive parents and co-habiting partners**

- 210.** Depending on the year the student started their course, and subject to paragraph 211 below, the residual income of the natural / adoptive parent's partner may need to be included in the household income assessment for student support (see table at paragraph 22 - also noting the provision

covering 'end-on' courses and transfers). References to 'parent' from this paragraph through to paragraph 251 should be taken to also mean the partner of the student's natural / adoptive parent where applicable. Administrators should refer to paragraphs 220 and 221 on how to identify a co-habiting partner.

### **Parents who are separated**

- 211.** The parental income is usually based on the parents' joint income. But where the LA determines that the parents are separated, Schedule 5, paragraph 5(10) allows LAs discretion as to which parent's income should be assessed. This will normally be the parent with whom the student lives. Where parents have separated during the year in respect of which the student's resources fall to be assessed, the parental income should be assessed on a pro-rata basis taking the parents' joint income for such time as the parents were living together (Schedule 5, paragraph 5(11)).
- 212.** Where parents separate, but continue to live under the same roof, LAs may determine that the parents are now effectively residing in separate households

### **Parents with a partner**

- 213.** If a student began their course in 2004/05 or later, the parental income should be assessed on a pro-rata basis if the student's natural parents separate in the same year and the parent whose income was being assessed for a household contribution begins cohabiting with a new partner (this will include a same sex partner if the student started their course in 2005/06 or later). The income assessment should include the natural parents' joint income for such time as they were living together, the natural parent's single income for such time as that parent was not cohabiting, and the joint income of the natural parent and their cohabiting partner for such time as they were cohabiting together.

### **Student's partner's income**

- 214.** Under Schedule 5, paragraph 3(2)(b), where an independent eligible student has a spouse, civil partner, or cohabiting partner of the same or the opposite sex, the partner's residual income may be included in the household income assessment to determine the contribution to the student's support. Schedule 5, paragraph 6 provides that the partner's residual income is calculated in the same way that the parent's residual income is calculated under Schedule 5, paragraph 5 (other than sub-paragraphs (8), (9) and (10) of paragraph 5 which do not apply). References to parent(s) in Schedule 5, paragraph 5 should be construed as references to the eligible student's partner (as applicable and in accordance with paragraph 18 of this guidance).
- 215.** If an independent eligible student who is cohabiting (with a partner who is not a spouse or civil partner) turns 25 during the course of an academic year, that partner's income will not be taken into account for that academic year.
- 216.** Where an independent eligible student aged 25 or over ceases to cohabit with a partner during an academic year, the partner's income for that year is assessed in accordance with Schedule 5, paragraph 6(3).
- 217.** An independent eligible student's spouse or civil partner's residual income is normally taken into account where the student married or the civil partnership was formed before the start of the academic year. However, the

spouse or civil partner's income is not taken into account where a child of the student or of a spouse or civil partner is an eligible student in respect of whom household income has been calculated by reference to the residual income of: (a) the student, (b) the spouse or civil partner; or (c) both (Schedule 5, paragraph 3(4)). The income is also not taken into account where the LA determines that they are separated for the duration of the academic year

- 218.** Paragraph 6(3) of Schedule 5 provides that where it is determined that an eligible student and his or her partner have separated during the course of the relevant year, the partner's income is determined by reference to his/her income calculated under paragraph 6(1) divided by 52 and multiplied by the number of weeks in the relevant year for which it is determined that the eligible student and the partner are not separated.

#### **Advice on identifying a cohabiting couple**

- 219.** The application form includes a question on whether the student is living with a partner of the opposite sex as if they were husband and wife or with a partner of the same sex as if they were their civil partner. It directs students aged 25 or over to include information on their partner's income.

- Students aged 25 or over on the first day of the 2012/13 academic year and who started the specified designated course on or after 1<sup>st</sup> September 2000 (and the parent(s) of students who started the specified designated course in 04/05 or later) are required to provide evidence of their opposite sex cohabiting partner's income.
- Students aged 25 or over on the first day of the 2012/13 academic year and who started the specified designated course on or after 1<sup>st</sup> September 2005 (and the parent(s) of students who started their course in 05/06 or later) are required to provide evidence of their same sex or opposite sex cohabiting partner's income.
- Where a student declares on their application form that they are single, LAs can accept that response and rely on the fact that the student has signed a declaration that the information provided is true and accurate.
- If, however, an LA wants to challenge a student or a parent to prove that they are single (where it has real suspicions that the student or parent is not being honest), or where a student or parent queries what is meant by 'cohabiting', the LA might want to take into consideration similar factors to those applied by Local Authorities and Jobcentre Plus on claims for social security benefits and the relevant fraud prevention processes in place.

- 220.** Factors which could be taken into account include:

- Does the student spend the major part of their time in the same household as the person with whom they are in a relationship? If the student, parent or partner has a separate address where that person usually lives, they should not be considered to be cohabiting;
- Is one partner supported by the other or are household expenses shared? Where household expenses are shared, it is possible that rigidly sharing bills 50/50 may not imply cohabitation, whereas having a common fund for income and expenditure could;
- Is the relationship stable? An occasional or brief association should not be regarded as cohabiting;

- Do the couple have children? Where a student or a parent and their partner have had a child together and live in the same household there is a strong presumption of cohabitation;
- Does the student share a 'household' with another? Students commonly live in rented accommodation, sometimes with other students, sometimes as lodgers. A house can contain a number of separate households: if one person has exclusive occupation of separate accommodation from another, they will not be considered to be living in the same 'household'. Separate households might exist if there are independent financial arrangements, or if there are separate commitments for housing costs, even if the liability is to another person in the same premises.

## Step 2 - Determining the taxable income

### Year of assessment

- 221.** From AY 2009/10, the parental or partner's income for the tax year *prior* to the one that ended before the start of the academic year for which support is being assessed is taken into account. (Exceptions to this rule are set out in Schedule 5, paragraphs 5(3) and 5(4)). Therefore income for the tax year 2010/11 will be used in academic year 2012/13. See Schedule 5 paragraph 1 for definitions of 'prior financial year' and 'preceding financial year'.
- 222.** The student's income for the year in respect of which the student is applying for support is taken into account.

### What is taxable income?

- 223.** Schedule 5, paragraph 1(n) defines 'taxable income' as being:
- For the student - the taxable income from all sources computed for the purposes of the relevant tax legislation for the academic year in respect of which they are applying for support;
  - For the student's natural / adoptive parent(s), the parent's partner and the student's partner, subject to the exceptions in paragraph 5(3) – (5) of Schedule 5, taxable income from all sources computed for the purposes of the relevant tax legislation for the financial year prior to the financial year that ended before the start of the academic year in respect of which the student is applying for support. For example the household income in respect of 2010/11 will be used to calculate entitlement for academic year 2012/13.
- 224.** "Relevant tax legislation" means: (i) the Income Tax Acts, (ii) the income tax legislation of another EU member state or (iii) the tax legislation which the LA selects where the legislation of more than one EU member state applies. It follows that income which is wholly exempt from income tax does not count towards the taxable income. In the case of income computed as for the purposes of UK tax law, exempt income includes income from:
- Awards for gallantry;
  - Damages for personal injury;
  - SAYE interest and bonuses;
  - Savings certificates and Government securities;
  - Scholarships, exhibitions, bursaries etc;
  - Lump sums under term assurance, life, accident or medical insurance policies;
  - Most social security and other benefits, including child benefit, housing benefit and in most cases income support ;

- Dividends, interest and bonuses on ISAs, PEPs and TESSAs;
- War service pensions;
- Premium bond prizes and winnings from gambling, for example football pools and National Lottery;
- Long service awards to employees;
- Wounds and disability pensions.

A list of what constitutes taxable income (income which is subject to tax) can be found in Annexes A and B and non-taxable income (income which is not subject to tax) in Annexes C and D. However, this is not intended to be an exhaustive list, but instead offers guidance on the types of income that fall under these categories.

- 225.** In the case of income computed as for the purposes of UK tax law, a person's income tax liability will in many cases be assessed under the rules relating to income from self employment and other non-employment income, or the rules relating to employment income. In the former case, a person's gross income from self employment may be certified by an accountant. In the latter, because the income will have been subjected to tax through Pay As You Earn (PAYE), the gross employment income can be ascertained from the person's PAYE year-end Forms P60 supplied by employers to employees. It should, however, be noted that in neither case will the 'taxable income' for the purposes of the Regulations be shown if there is income of the kinds mentioned in the previous paragraph, and, in the case of employed persons, P60s only relate to income from employments and do not include income from investments.
- 226.** Where a parent's / partner's income is not regarded as forming part of their income for the purposes of income tax legislation for the reasons in Schedule 5, paragraph 5(6) then that income is to be regarded as though it were part of the parent's / partner's income for the purposes of income tax legislation. This does not apply to the student.

### **Income from savings and investments**

(Covers people taxed under the Income Tax Acts and not people taxed under the legislation of other Member States)

- 227.** Interest paid on bank, building society and authority savings, as well as dividend income from shares or investments, are subject to tax and should be counted as income for the purposes of the assessment. When calculating the interest from a bank or building society, the gross figure before any tax deductions should be counted as income. Dividends or interest from investment schemes may not actually be paid to the recipient at the time it arises but may simply be credited to or re-invested in their account with the scheme. Savings and investment schemes vary considerably in their terms and conditions, and so care is needed in determining when income has actually arisen and its amount. The following guidelines should be observed:
- a) Income arises only when it is placed at the disposal of the beneficiary;
  - b) Where a penalty has been incurred by taking income immediately, the amount of the income actually received (*i.e.* gross income less any penalty) should be counted as the income of the beneficiary once it is taken;
  - c) Where such a penalty is avoided by waiting until the income can be taken in full; the income arises when it is at the beneficiary's disposal;

- d) If the beneficiary has to give notice before withdrawing interest, the income will be at his/her disposal when that notice has expired;
- e) Where the rules of the scheme prevent the withdrawal of income for a given period (which may be the full duration of a time-limited scheme), the income will not be at the beneficiary's disposal until the expiry of the period in question. This will be the case even if income is nominally credited to the beneficiary's account in the interim;
- f) In the case of accumulation units in Authorised Unit Trusts (AUTs) and Open Ended Investment Companies (OEICs) the income is treated as arising to the beneficiary on the distribution date, even though the income is reinvested.

### **Foster payments**

**228.** Payments made to foster carers for providing care are exempt from income tax if they fall below an individual threshold. Payments received above the threshold are taxable if they result in the carer making a 'profit' from fostering. Any income that results in the student making a 'profit' from fostering is subject to tax. Any payments that are regular or paid in a lump sum to the student by their parent(s) and which have been determined in a court of law under Schedule 1 of the Children's Act 1989, are exempt from tax. As a result, they should not be counted as part of the student's income. Further information on foster payments can be found in 'Help Sheet IR236' on the Revenue and Customs website ([www.hmrc.gov.uk](http://www.hmrc.gov.uk)).

### **University of Buckingham**

**229.** Assistance to students under the University's fee remission scheme does not constitute a payment or income for the purposes of Schedule 5, paragraph 4(1).

### **Deductions not to be made in determining taxable income**

**230.** Paragraph 5(1) of Schedule 5 provides that, in determining the taxable income of the student's parents (and where applicable their relevant partner), certain deductions/exemptions which are made for income tax purposes shall not be made for student support assessment purposes. The deductions/exemptions which are not to be made are in brief:

- a) Personal reliefs provided for in Chapter 1 of Part VII of the Income and Corporation Taxes Act 1988, or any comparable reliefs in the case of income computed as for the purposes of the tax laws of another EU member state. In respect of UK tax law, these personal reliefs are, at the time of writing:
  - Personal allowances;
  - Married couples' allowances for those couples where one partner was born before 6<sup>th</sup> April 1935;
  - Blind person's allowance; and
  - Children's tax credit to 3<sup>rd</sup> April 2004.

It follows therefore, that deductions which attract tax relief but do not fall within Chapter 1 of Part VII of the Income and Corporation Taxes Act 1988 are disregarded from parental income.

Deductions/exemptions pursuant to any law under which payments which would otherwise form part of a person's income under UK law are not treated as income.

any deduction made under paragraph 5(2) of Schedule 5.

- 231.** Once the taxable income has been determined as above, the parents', parent's partner's or student's partner's residual income in any year is calculated by making deductions from it in accordance with paragraph 5(2) of Schedule 5. The student's residual income is determined by making deductions from their taxable income in accordance with paragraph 4(1) of Schedule 5. A deduction under Schedule 5, paragraph 3(3) may be made from the aggregate of the various amounts of residual income when determining household income (see step 3 below).

### Step 3 - Calculation of residual income and household income

#### **Deductions from parental, parent's partner's or student's partner's taxable income**

- 232.** Schedule 5, paragraph 5(2), prescribes the deductions that may be made from taxable income for the purpose of determining a parent's residual income. These are:
- 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— see Schedule 5, paragraph 5(2)(a) and (b).
  - Where the parent himself is an eligible student or holds a statutory award, the sum of £1,130. Schedule 5, paragraph 5(2)(c).
  - Since 1<sup>st</sup> September 2009, 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 the income taken into account for the means test for student support. Conversely, those students whose household income is in receipt of income under a pension arrangement made under an attachment order pursuant to the above legislation are required to include it in the means test for support. This ensures that pension income that is not available to a household is not included in the means test. This applies to both new and continuing students.

#### **Deductions from the student's taxable income**

- 233.** Schedule 5, paragraph 4(1) lists the payments which may be deducted from taxable income for the purposes of determining a student's residual income unless they have already been deducted for the purposes of determining taxable income.
- Schedule 5, paragraph 4(1)(a) provides that any earnings that the student makes from employment undertaken during any academic year of his course are deducted. However, where the student is on leave of absence from the employer or relieved of their normal duties in order to undertake a HE course, any salary or wages they receive in respect of the period or periods for which they are released or relieved should not be deducted from taxable income but counted as income for assessment purposes.

Leave of absence may be for the whole academic year, part of the academic year, or for individual days. Therefore if a student attends

their workplace for part of the week and is on leave of absence to attend their course for the rest of the week, it is only the pay they receive for the days on which they are released that should be taken into account in the main means test and not the pay they receive for the days when they are attending work.

- Schedule 5, paragraph 4(1)(b) provides that 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 can be deducted from the student's taxable income

### **Teacher training bursaries**

- 234.** Teacher training bursaries are available from the Welsh Government (Training and Development Agency for Schools in England) for eligible students on postgraduate courses which lead to qualified teacher status. Students are eligible provided that they do not already hold qualified teacher status and are not employed as a teacher in a school or a FE or HE institution. As the bursary is non-taxable, under the "new system" the whole amount will be ignored when assessing student income. There is no longer the requirement to have a specific disregard in the Regulations. Further information about bursaries can be found at:

[www.teachertrainingwales.org](http://www.teachertrainingwales.org)

### **Financial obligations incurred by the student before the course start**

- 235.** Financial obligations incurred by the student before the start of or during the course are not disregarded.

### **Maintenance payments received by the household**

- 236.** Maintenance payments are not normally subject to tax and therefore should not be taken into account when determining taxable income. There is no longer a provision in the Regulations to treat maintenance payments received by the student's parent, parent's partner or partner (as appropriate) for the benefit of the children as part of the taxable income.

### **Maintenance payments paid out by the household**

- 237.** The disregard for maintenance payments paid by the student for the benefit of a child was removed in 05/06. Therefore, taxable income should not be reduced to take account of such payments.

### **Maintenance payments and the Dependants' Grant means test**

- 238.** Maintenance payments must still be taken into account in the calculation of dependants' income for the purpose of assessing a student's entitlement to any Dependants' Grant. Where a student receives maintenance payments under an agreement that expressly or implicitly requires that these payments are to be made for the benefit of the student's child, this income should be treated as the child's income and taken into account in the Dependants' Grant means test.

### **Self-assessment**

- 239.** Self-assessment was introduced in the 1996-97 tax year. It mainly affects the self-employed, people deriving income as partners in a business, and employees who are higher rate tax payers. Taxpayers are required to

preserve the records needed to make a correct and complete tax return for the relevant period. Tax is assessed on the business profits of an accounting period ending in the current tax year rather than, as previously, the preceding one.

### **Finalising the parental income**

- 240.** The submission by the taxpayer to HMRC of a completed self-assessment return creates the legal charge to tax. LAs should base their determination of the parental income for the financial year on the self-assessment return made by the parent to the HMRC and ensure that the income figures submitted to them match those on the return.
- 241.** The dates for returning the completed tax forms to the HRMC are 30 September for those wanting the HMRC to calculate their tax and 31 January for those working out their tax independently. This means that those involved in self-assessment should now have the actual figures for the prior year's tax income available and this can be used regardless of the point in the academic year that they apply.
- 242.** If an LA is unsure of any self-assessment cases, they can send them to the HMRC for cross-checking.

### **Treatment of capital allowances**

- 243.** Capital allowances enable the costs of capital assets to be written off against a business's taxable profits. The tax allowances may be claimed for expenditure on assets such as industrial and agricultural buildings, and general business equipment such as vehicles and computers. The rate for buildings is normally 4% of the expenditure a year. The rate for plant and machinery is normally 25% a year (reducing balance basis), and there are special incentive rates for smaller businesses. Most capital allowances are claimed in the tax return with the deadline the same for making or amending a tax return.

### **Current-year assessments**

- 244.** Where an LA is satisfied that the residual parental income in the tax year beginning immediately before the academic year to which the support application ("current tax year") relates is likely to be not more than 85% of their residual income in the tax year prior to the one immediately preceding that academic year, Schedule 5, paragraph 5(3) allows for the residual parental income to be calculated by reference to the current tax year. This *must* be done to enable the student to attend the course without hardship. The current-year assessment will then be based on the parents' estimated residual income. In difficult cases where the LA cannot make a reasonable estimate, it may wish to consider making a provisional payment or payments, until the student has provided sufficient information to enable a reasonable estimate to be made.
- 245.** It is the Welsh Government's view, that once the LA has exercised its discretion to make a current-year assessment, it cannot reverse its decision if it later transpires that the residual parental income in the current tax year is more than 85% of their income in the prior tax year. Where the assessment is initially based on provisional income figures, any later adjustment made in the light of more up-to-date information should be made on a current-year basis.
- 246.** Where a parental contribution is assessed on a current-year basis for one year of the course, this will revert to a preceding year assessment for the

subsequent year of the course (unless there is another drop in income). This will mean that the same income might well be used to assess the parents' contribution for two consecutive years. Where a current year income assessment is requested in two subsequent years, the current year income in the second year will be compared to the previous year income (i.e. the income which was used as the current year income in the previous academic year) rather than the prior year income in order to ascertain if there has been a 15% drop in income.

- 247.** Under Schedule 5, paragraph 5(4), in an academic year immediately following one in which the parental income of the current financial year has been assessed, the LA must calculate entitlement using the income of the financial year that precedes the academic year being applied for, rather than the financial year that ended prior to the start of the preceding financial year.
- 248.** Students have a right to a full and clear explanation of how their support is being calculated. In all cases where the LA is considering exercising its discretion under Schedule 5, paragraphs 5(3) and 5(4) to make a current year assessment, it should advise the student and parents of how their contribution is to be assessed and how this will affect the amount of contribution they are assessed to make.

#### **Self-employed parents**

- 249.** Where authorities are satisfied that the parent's income is wholly or mainly derived from the profits of a business or profession, Schedule 5, paragraph 5(6) provides for the prior financial year to be taken as the accounting year which ends in the financial year prior to that preceding the academic year in respect of which the student is being assessed for support.
- 250.** For example, a student's academic year commences in September 2012. The student's parents are self-employed and their accounting year ends 30 June each year. The parents' income is therefore assessed according to profits or losses made in the accounting year running from 1<sup>st</sup> July 2009 to 30<sup>th</sup> June 2010. (This is the parents' accounting year that ends in the financial year ending 5<sup>th</sup> April 2011.)
- 251.** LAs should ensure that the necessary accounts relating to the business or profession support the information given on the application for student support.

#### **Step 4 - Calculate any entitlement and / or contribution to student support**

- 252.** Once the residual income has been calculated for each person whose income has to be taken into account for the purposes of the household income calculation, each amount of residual income is added together.
- 253.** Any deduction permitted under paragraph (3)(3) of Schedule 5 is made from this aggregate amount in order to give the household income for the academic year.
- 254.** Under paragraph 3(3) a deduction of £1,130 is permitted:
- For each child who is wholly or mainly financially dependent on the eligible student or eligible student's partner (as defined in Schedule 5).

- For each child other than the eligible student who is wholly or mainly financially dependent on the eligible student's parent or the eligible student's parent's partner whose residual income is being taken into account.

**255.** It is from this household income that:

- the amount of the Higher Education Grant payable to qualifying "old system" students is calculated
- the amount of Maintenance or Special Support Grant payable to qualifying current system students is calculated (see Annex F for related figures);
- Contribution towards the student's support is calculated (see below).

**"old system" dependent students and independent students with partner**

**256.** For "old system" dependent students and independent students with a partner, where the household income is £23,680, there will be a minimum contribution of £45. For every complete £8.78 by which the household income exceeds this amount, the contribution to student support will increase by £1 (Schedule 5, paragraph 8(1)). No household will be expected to contribute more than £7,992. See Annex E for worked examples.

**"old system" independent students without partner**

**257.** For "old system" independent students who do not have a partner (within the meaning of the Regulations), an income threshold of £11,025 applies (see Schedule 5, paragraph 8(2)(a)). Where the student's income is equal to this threshold they will be assessed for a minimum contribution of £45. This will then rise on the scale of £1 in every £8.61 above the £11,025 threshold. The maximum amount of contribution that a student can make will be £7,992.

**258.** Administrators should note that it is possible for "old system" single independent students who started their course in 2004/05 or later to receive the full HE Grant and still be expected to contribute towards their grant for fees e.g. an "old system" student who started their course in 05/06 and who in 2012/13 has an income of £16,765 will be eligible for the full HE Grant, however, they will be assessed for a contribution to the grant for fees. In some circumstances, "old system" single independent students whose income is around £20,000 will receive no grant for fees, have some of the loan for living costs means-tested and still receive a partial HE Grant. These students will be financially better off than in previous years because of a combination of the introduction of the HE Grant, the raising of the income threshold and the application of the £8.61 scale to income above that threshold. (See Annex E, Worked Examples, "old system" Student C).

**"new system" students who are neither 2010, 2011 nor 2012 cohort'**

**259.** For all "new system" students who are neither 2010, 2011 nor 2012 cohort, there will be a contribution of £1 for every complete £9.27 by which the household income exceeds £39,793 (Schedule 5, paragraph 9(1)). There will be no minimum contribution but the maximum contribution is £6,208.

**'2010 cohort' students**

**260.** For all '2010 cohort' students, there will be a contribution of £1 for every complete £5 by which the household income exceeds £50,778 (Schedule 5,

paragraph 9(2)). There will be no minimum contribution but the maximum contribution is £6,208.

**'2011 cohort' students**

- 261.** For all '2011 cohort' students, there will be a contribution of £1 for every complete £5 by which the household income exceeds £50,503 (Schedule 5, paragraph 9(3)). There will be no minimum contribution but the maximum contribution is £6,208.

**'2012 cohort' students**

- 262.** For all '2012 cohort' students, there will be a contribution of £1 for every complete £5 by which the household income exceeds £50,778 (Schedule 5, paragraph 9(2)). There will be no minimum contribution but the maximum contribution is £6,208.
- 263.** The means-testing arrangements for all "new system" students (all cohort groups) who are independent and do not have a partner (within the meaning of the Regulations) will be the same as for all other students.

**Case Study: "new system" Independent Students without a partner**

- **Student A** is 26 years old, lives alone and started an HE course at Northumbria University in September 2012. The student has worked for the police force since leaving school at 16 and is now being released by the employer to take a law degree. Student A will continue to receive a basic salary of £18,000 pa whilst on the course, and will therefore receive a full Assembly Learning Grant for living costs of £5,000 ('2012 cohort' rate) as the household income is less than £18,370.

### **Deducting the contribution from the support**

#### **“old system” students**

- 264.** Under Regulations 63 and 64, the contribution is offset, in turn, against one or more of the following:
- Grant for fees, unless the course is at a private HEI, or is an ITT course (other than a first degree course);
  - Grants for dependants (where applicable, in the following order): adult dependants’ grant; childcare grant; parents’ learning allowance.
  - Loan for living costs, but only the first 25%; and not at all if the student is an eligible student with reduced entitlement;
  - Grant for travel.
- 265.** That is to say, the contribution is first deducted from the grant for fees (except for certain categories of student); if it exceeds that grant, the excess is then deducted from the grants for dependants; and so on until, if the contribution is large enough, it cancels out the grants for fees and dependants, a quarter of the loan, and travel grant. It cannot cancel out more of the loan (if the loan is income assessed) than is indicated by the minima calculated under Regulations 64(1) to (14).

See below in relation to students on sandwich courses or ERASMUS years.

#### **Deducting the contribution from the support – “new system” students who are neither 2010, 2011 nor 2012 cohort’**

- 266.** Under Regulation 64 where the household income exceeds £39,793, the contribution is offset, in turn, against one or more of the following:
- Grants for dependants (where applicable, and in the following order); adult dependants’ grant; childcare grant; parents’ learning allowance.
  - Loans for living costs but only the first 25%; and not if a lower rate of loan applies under Regulation 63.
  - Grant for Travel.
- 267.** That is to say, the contribution is first deducted from the grant for dependants; if it exceeds that grant, the excess is then deducted from the means tested quarter of the loan for living costs and so on until, if the contribution is large enough, it cancels out the grants for dependants, a quarter of the loan, and the travel grant. It cannot cancel out more of the loan (if the loan is income assessed at all) than is indicated by the minima calculated under Regulation 64.

#### **Deducting the contribution from the support – ‘2010 cohort’ students**

- 268.** Under Regulation 64 where the household income exceeds £50,778, the contribution is offset, in turn, against one or more of the following:
- Grants for dependants (where applicable, and in the following order); adult dependants’ grant; childcare grant; parents’ learning allowance.
  - Loans for living costs but only the first 25%; and not if a lower rate of loan applies under Regulation 64.
  - Grant for Travel.

- 269.** That is to say, the contribution is first deducted from the grant for dependants; if it exceeds that grant, the excess is then deducted from the means tested quarter of the loan for living costs and so on until, if the contribution is large enough, it cancels out the grants for dependants, a quarter of the loan, and the travel grant. It cannot cancel out more of the loan (if the loan is income assessed at all) than is indicated by the minima calculated under Regulation 61.

#### **Deducting the contribution from the support – ‘2011 cohort’ students**

- 270.** Under Regulation 64 where the household income exceeds £50,503, the contribution is offset, in turn, against one or more of the following:
- Grants for dependants (where applicable, and in the following order); adult dependants’ grant; childcare grant; parents’ learning allowance.
  - Loans for living costs but only the first 25%; and not if a lower rate of loan applies under Regulation 64.
  - Grant for Travel.
- 271.** That is to say, the contribution is first deducted from the grant for dependants; if it exceeds that grant, the excess is then deducted from the means tested quarter of the loan for living costs and so on until, if the contribution is large enough, it cancels out the grants for dependants, a quarter of the loan, and the travel grant. It cannot cancel out more of the loan (if the loan is income assessed at all) than is indicated by the minima calculated under Regulation 64.

#### **Deducting the contribution from the support – ‘2012 cohort’ students**

- 272.** Under Regulation 64 where the household income exceeds £50,778, the contribution is offset, in turn, against one or more of the following:
- Grants for dependants (where applicable, and in the following order); adult dependants’ grant; childcare grant; parents’ learning allowance.
  - Loans for living costs but only the first 25%; and not if a lower rate of loan applies under Regulation 64.
  - Grant for Travel.
- 273.** That is to say, the contribution is first deducted from the grant for dependants; if it exceeds that grant, the excess is then deducted from the means tested quarter of the loan for living costs and so on until, if the contribution is large enough, it cancels out the grants for dependants, a quarter of the loan, and the travel grant. It cannot cancel out more of the loan (if the loan is income assessed at all) than is indicated by the minima calculated under Regulation 64.

#### **Exceptional treatment of the contribution - “old system” students**

- 274.** Where Regulation 64 applies, the student’s contribution is applied first to reduce the basic amount of the grant for fees. If the contribution is not extinguished, an amount equal to the basic amount of the grant for fees is deducted from the contribution. The contribution is to be reduced to no less than £0. If any contribution remains, it is then applied in accordance with Regulation 64.
- 275.** Regulation 64(2) only applies where the student qualifies for the lower rate of grant for fees under Regulation 17(2) and

- (a) is on a sandwich course of the type mentioned in Regulation 17(4)(b);
  - (b) is on a course provided in conjunction with an overseas institution of a type mentioned in Regulation 17(4)(d); or
  - (c) is on a course with the University of London Institute in Paris that he began before 1<sup>st</sup> September 2001.
- 276.** It should be noted that this exceptional treatment does not apply where the £680 tuition fee is payable in respect of an “old system” student on a course of initial teacher training (other than a first degree course). Under Regulation 64(3), a grant for fees for such a course is not income assessed at all.
- 277.** “old system” students spending an entire academic year on an ERASMUS exchange are not liable for any contribution to their tuition fees and are not eligible for a grant for fees or fee contribution loan for that year. Where an “old system” student is on an Erasmus year, their contribution should be reduced by £1,380 before being applied to any maintenance support for which they are eligible and which is subject to the assessed contribution. See Regulation 64.

#### **Families with two or more award holders (split contributions)**

##### **General**

- 278.** Paragraph 8(5) of Schedule 5 provides that where a contribution is payable in relation to two or more eligible students (none of whom are “new system” students) in respect of the same parental residual income under paragraph 5, (or under paragraphs 5 and 7 if the relevant parent’s partner’s residual income is taken into account); or where the household income consists of the residual income of an independent eligible student and partner both hold a statutory award, the aggregate contributions must not exceed £7,992.
- 279.** Paragraph 9(4) of Schedule 5 makes similar provision for where the 2 or more eligible students concerned are all “new system” students. In such cases the aggregate contributions must not exceed £6,208.
- 280.** The method for allocating the contribution where two or more children of a parent, or a student and parent or parent’s partner are eligible for support was revised to take account of changes to the income assessment from 2004/05. This was further revised in 2005/06 with the introduction of the income of cohabiting same sex partners and civil partners into the income assessment. Therefore, care should be taken to ensure that in appropriate cases regard is had for the income of the partner (as defined in Schedule 5 to the Regulations) of the parent on whom a student is deemed dependent (see tables at paragraph 18 of this guidance chapter). Care must also be taken to ensure that in appropriate cases regard is had for the income of the eligible student’s partner (as defined in Schedule 5 to the Regulations).
- 281.** The method of allocating the contribution where two or more children of a parent, or both a student and parent or parent’s partner are eligible for support have been further revised to accommodate household that have a mixture of old and “new system” students in the household. These changes take account of the different income thresholds that will apply when assessing a contribution to support (£23,680 for “old system” students, £39,793 for “new system” students who are neither 2010, 2011 nor 2012 cohort’, £50,778 for ‘2010 cohort’ students, £50,503 for ‘2011 cohort’ students and £50.778 for 2012 cohort students).

**A contribution is payable in relation to an eligible student who is not an independent eligible student**

***Eligible student has no residual income***

**All eligible students in the household are “old system” students or “new system” students**

**282.** Where

- more than one child of the eligible student’s parents;
- the eligible student’s parent; or
- the eligible student’s parent’s partner

is eligible to apply for an award not paid under the Regulations or the Education (Mandatory Awards) Regulations 2003 nor section 63 of the Health Services and Public Health Act 1968, the amount of contribution payable in respect of the eligible student will be the proportion of the household contribution calculated under paragraph 8 or 9 of Schedule 5 that the LA considers just. In determining what proportion of contribution is just, LAs must consult any other authority involved and have regard to the application of paragraph 7 of Schedule 5 to new eligible students (as defined by paragraph 1 of Schedule 5) and existing students (Schedule 5, paragraph 10)

**283.** Subject to paragraphs 284 to 289 below, in any year in which more than one child of the eligible student’s parent is:

- an “old system” student or a “new system” student and holds an award under the Regulations; or
- eligible to apply for an award under the Education (Mandatory Awards) Regulations 2003 or an award under section 63 of the Health Services and Public Health Act 1968,

the contribution payable in respect of the eligible student is the amount of contribution calculated under paragraph 8 or 9 of Schedule 5 divided by the number of children holding relevant awards (Schedule 5, paragraph 10)

If apportioning equally leaves any contribution unapplied against the eligible student’s award, the remaining contribution should be disregarded. Since AY 2009/10, leftover contribution from the assessment of a student is no longer applied to the support of any other student in the household.

**284.** Despite paragraph 283 in any case where:

- the eligible student’s parent whose income is assessed under Schedule 5 has a partner;
- the residual income of that parent is taken into account in calculating the contribution payable in respect of more than one eligible student who is the child of the parent or partner; and
- the amount of contribution payable in respect of each eligible student is different,

the contribution in respect of an eligible student is the amount of contribution calculated under paragraph 8 or 9 of Schedule 5 divided by the number of

eligible students in relation to whom a contribution is payable and the parent's residual income has been taken into account in determining the amount of that contribution.

Where the contribution is not extinguished by applying it to the eligible student's support, the remainder of the contribution is disregarded. It is not applied to the statutory awards of any other eligible student.

### **Households with "old system" and "new system" students (all cohort groups)**

- 285.** Despite paragraph 283 above, for households with a mixture of old and "new system" students, the contribution payable in respect of the eligible student should be divided by the total number of eligible student children (whether children of the eligible student's parent or partner) in respect of whom a contribution is payable and the eligible student's parent's residual income has been taken into account in determining the amount of that contribution. Any remaining contribution is disregarded. It is not applied to the statutory awards of any other eligible student. (Schedule 5, paragraph 10).
- 286.** This method means that the assessed contribution will continue to be split between the eligible students in the household where there is more than one eligible student. However, it takes into account the differing amount of contribution that result from using different income thresholds. This means that a student will only have a contribution applied to reduce their support if it was determined on the same basis as the contribution payable in respect of them.

### **More than one child who is an eligible student and any of those children have residual income greater than nil**

(Case studies 7-9, Annex H)

- 287.** Despite paragraph 283 above, where a contribution taking into account the residual income of the eligible student's parent is payable in respect of more than one child of that parent or the parent's partner and the residual income of any such eligible student is greater than nil, the contribution in relation to each eligible student in the household is calculated as follows (Schedule 5, paragraph 10)
- Calculate the contribution payable in respect of the student by reference to household income based only on the parent(s) or parent and parent's partner's income but otherwise in accordance with Schedule 5.
  - Apportion this contribution in accordance with paragraph 10 of Schedule 5.
  - Add the student's own income calculated under paragraph 4 of Schedule 5 to the parental or parent and parent's partner's income calculated under paragraphs 5 and 7("amount B").
  - Deduct from amount B the amount by which the parental or parent and parent's partners' income calculated under paragraphs 5 and 7 exceeds £23,680 if the eligible student is an "old system" student, or £39,793 if the eligible student is a "new system" student who is neither 2010, 2011 nor 2012 cohort', £50,778 if the eligible student is a '2010 cohort', student, £50,503 if the eligible student is a '2011 cohort' student or £50,778 if the eligible student is a '2012 cohort student' (the remaining amount is "amount C").

- Calculate an additional contribution for the eligible student based on amount C. The contribution is calculated at the rate of £1 for every £8.78 by which amount C exceeds £23,680 in the case of an “old system” student, £1 for every £9.27 by which amount C exceeds £39,793 in the case of a “new system” student who is neither 2010, 2011 nor 2012 cohort’, £1 for every £5 by which amount C exceeds £50,778 in the case of a ‘2010 cohort’ student, £1 for every £5 by which amount C exceeds £50,503 in the case of a ‘2011 cohort’ student or £1 for every £5 by which amount C exceeds £50,778 in the case of a ‘2012 cohort’ student.

### **A contribution is payable in respect of an independent eligible student**

- 288.** Where a contribution is payable under paragraph 8 or 9 in relation to an independent eligible student with a partner (as defined in paragraph 1(i) of Schedule 5), the contribution is payable as follows:
- (a) For any year in which the independent eligible student’s partner holds a statutory award which is not an award referred to in paragraph 10 of Schedule 5), the contribution payable in respect of the independent eligible student, as calculated under paragraph 8 or 9 of Schedule 5, is the proportion of the contribution calculated under paragraph 8 or 9 that the LA considers just. In determining what proportion is just, the LA must consult any other authority involved;
  - (b) For any year in which the independent eligible student’s partner holds a statutory award which is referred to in (paragraph 10 of Schedule 5), the contribution payable in respect of the independent eligible student is to be one half of the contribution calculated under paragraph 8 or 9.
- 289.** Where the contribution is reduced in accordance with (b) and is not extinguished by applying it to the independent eligible student’s own statutory award, the balance is disregarded. It is not applied to the statutory awards of any other student.

### **Administration**

- 290.** The administration of financial assessment is explained in ‘Guidance on General, Eligibility, and Financial Assessment Administration’.

### **Worked examples**

- 291.** Since academic year 2009/10, where there is more than one statutory award holder in a household, and one quits mid-year, the student or students in the household who remain in higher education are not reassessed. Therefore the amount of contribution applied to the means-tested support of the student or students who remain in education will not change.

#### **Example 1A**

1. Student A and Student B are both eligible “old system” students under the Student Support Regulations.
2. The applicable grant for fees rate is £1,380.
3. The applicable loan rate is £4,745.
4. Assessed parental contribution is £1,400, split equally between the two students (£700 each).

5. Grant for fees per student is £680 (£1,380 - £700).
6. Maximum amount of loan available per student is £4,745

***Student A quits at beginning of November***

None of the £700 of contribution allocated to Student A is re-allocated to Student B, whose support remains unchanged. This applies regardless of whether or not the HEI has invoiced for fees.

**Example 1B**

1. Student A and Student B are both eligible “new system” students (any cohort) under the Student Support Regulations.
2. The applicable loan rate is £4,745.
3. Assessed parental contribution is £2,000 split equally between the two students (£1,000 each).
4. Maximum amount of loan available per student is £3,745 (£4,745 - £1,000).

***Student A quits at the end of February***

Student A only received two instalments of loan for living costs. Amount of contribution applicable to loan for living costs in case of Student A is £1,000. As Student A has not received one third of the loan for which he was originally assessed, one third of £1,000 contribution (£334) has not been absorbed. The £334 leftover contribution is not applied to the remaining means-tested support of student B.

## Annex A

### TAXABLE INCOME

- Interest from a bank, building society or local authority;
- Interest from National Savings (other than first £70 of National Savings Ordinary Account interest) and Investments;
- Interest distributions from authorised unit trusts and open-ended investment companies;
- Dividends from shares, UK authorised unit trusts and open-ended investment companies;
- Private pensions, i.e. pensions from previous employers, personal pensions, retirement annuities;
- Earning from employment;
- Earnings from self-employment after deduction of allowable expenses;
- Rent from letting property;
- Income from trust funds;
- Chargeable event gains from life insurance policies;
- Income from outside the UK;
- Share of joint income.

## Annex B

### TAXABLE SOCIAL SECURITY BENEFITS

- Bereavement Allowance – (replaced Widow's Pension from 09/04/01 although WP is still paid to widows whose entitlement arose before 09/04/01);
- Bereavement Benefit
- Care Allowance
- Employment Support Allowance (Contributory based only as income based is not taxable)
- Income Support when paid to strikers or people involved in a trade dispute;
- Payments of Incapacity Benefit over 28 weeks;
- Pensions payable under the Industrial Death Benefit Scheme;
- Jobseekers Allowance;
- Retirement Pension;
- Statutory Adoption Pay
- Statutory Sick Pay;
- Statutory Maternity Pay;
- Statutory Paternity Pay
- Widowed Parent's Allowance.

## Annex C

### NON-TAXABLE INCOME

- Income from tax-free National Savings and Investments, e.g. savings certificates;
- Interest, dividends and other income from investments held in a Personal Equity Plan, (PEP);
- Interest, dividends and bonuses from a Tax Exempt Special Savings Account (TESSA), unless it was closed before the five years were up;
- Interest, dividends and other income from an Individual Savings Account (ISA);
- Interest and terminal bonuses under Save As You Earn schemes;
- Premium Bonds, National Lottery winnings or gambling prizes;
- Child and Working Tax Credits;
- Income from a scholarship, exhibition, bursary or similar educational endowment.

## Annex D

### NON-TAXABLE SOCIAL SECURITY BENEFITS

- Attendance Allowance;
- Back to Work Bonuses;
- Bereavement Payment – replaced Widow's Payment from 09/04/01;
- Child Benefit;
- Child's Special Allowance;
- Cold Weather Payments;
- Council Tax Benefit – administered by local authorities;
- Constant Attendance Allowance – see industrial disablement benefit;
- Disability Living Allowance;
- Disabled Person's Tax Credit, now part of Working Tax Credit;
- Employment Support Allowance (Income based only)
- Exceptionally Severe Disablement Allowance;
- Guardian's Allowance;
- Housing Benefit;
- Incapacity Benefit for the first 28 weeks of entitlement;
- Income Support – most payments;
- Industrial Injuries Benefit – a general term covering industrial injuries pension, reduced earnings allowance, retirement allowance, constant attendance allowance and exceptionally severe disablement allowance;
- Invalidity Benefit – replaced by Incapacity Benefit from April 1995 but still payable where invalidity commenced before April 1995;
- Maternity Allowance;
- Pensioner's Christmas Bonus;
- Social Fund payments to people on a low income to help with maternity expenses, funeral costs, financial crises and community care grants and any interest free loans paid out;
- War widow's pension;
- Winter Fuel payment.

## Annex E

WORKED EXAMPLES - "old system" students who started their course before 1<sup>st</sup> September 2006 and are continuing their course in 2012/13

### **Student A**

Student A is 23 years old and is studying on a BA honours degree course which they started in September 2005 and lives away from home. The student has no income. The parents have joint earnings of £28,000. They contribute £3,000 a year into a stakeholder pension and have no other children.

#### **General Means-Test**

**Step 1** – Determine whose income should be included in the household income assessment

#### **Student and her parents**

**Step 2** – Determine taxable income of those assessed for a contribution – in this case, the student (£0) and parents (£28,000);

**Step 3** – Make permitted deductions – pension premium of £3,000.

$$£28,000 - £3,000 = £25,000$$

**Step 4** – Calculate contribution based on household income

$$£25,000 - £23,680 = £1,320$$

$$£1,320 / 8.78 = £150 \text{ (rounded down to the nearest £1)}$$

$$£150 + £45 = £195$$

The assessed contribution for Student A will be £195

Student A will be entitled to a grant for fees of £1,185 (£1,380 – £195)

They will also be entitled to an 'elsewhere' rate of loan for living costs of £4,745

#### **HE Grant assessment**

The residual income of the household is £25,000 which is above the upper threshold of £22,750, so student A will not be entitled to any Higher Education Grant

### **Student B**

Student B is 24 years old and studying on a BSc course which was started in September 2005 at Imperial College London and is living away from home. The student has a trust fund income of £2,000 a year. The student's mother earns £10,000 a year and step-father earns £8,000. They receive £80 a week from Working Tax Credit. They have two other children.

**Step 1** – Determine whose income should be included in the household income assessment

**Student, mother and step-father (as the student started in 04/05 or later).**

**Step 2** – Determine taxable income of those assessed for a contribution – in this case the student (£2,000) plus the parents' income (£10,000 + £8,000 = £18,000) = £20,000. Working Tax Credit is non-taxable so excluded.

**Step 3** – Make permitted deductions - £2,260 for two dependent children. £20,000 - £2,260 = £17,740

**Step 4** – Calculate contribution based on the household income. The household income is less than the threshold of £23,680

Student B will be entitled to full grant for fees of £1,380 and London rate of loan for living costs of £6,648.

**HE Grant assessment**

**Step 1** – Subtract the lower HEG threshold of £16,765 from the residual household income, in this case £17,740 – £16,765 = £975.

**Step 2** –  $£975/6.3 = £154.76$ , rounded down to nearest pound is £154

**Step 3** – £1,000 – £154 = £846

Student B will be entitled to an HE Grant of £846.

WORKED EXAMPLES - "new system" students who are neither 2010, 2011 nor 2012 cohort

**Student A**

Student A is 22 years old and started a BA Honours Degree in September 2009. She lives away from home, outside London and has no income. The parents have joint earnings of £45,000. They contribute £4,000 a year into a stakeholder pension and have no other children.

**General Means-Test**

**Step 1** – Determine whose income should be included in the household income assessment

**Student and her parents**

**Step 2** – Determine taxable income of those assessed for a contribution – in this case the student (£0) and parents (£45,000);

**Step 3** – Make permitted deductions – pension premium of £4,000.

£45,000 - £4,000 = £41,000

**Step 4** – Calculate contribution based on household income

£41,000 – £39,793 = £1,207

£1,207/9.27 = £130.20

The assessed contribution for Student A will be £130 (rounded down to the nearest pound)

Student A will receive an 'elsewhere' rate of loan for living costs of £4,615 (£4,745 - £130)

### **Student B**

Student B is married with one child, lives at home and started a degree course in September 2009. The student has no income, but the husband earns £55,000 p.a. and contributes £2,500 a year to a stakeholder pension.

**Step 1** – Determine whose income should be included in the household income assessment

#### **Student and husband**

**Step 2** – Determine taxable income of those assessed for a contribution – in this case the husband's income (£55,000).

**Step 3** – Make permitted deductions - pension premium of £2,500 and £1,130 disregard for dependent child;

Student = £0

Husband £55,000 – (£2,500+ £1,130)

Total = £51,370

**Step 4** – Calculate contribution based on the household income of £51,370.

$£51,370 - £39,793 = £11,577$

$£11,577/9.27 = £1,248.86$

The assessed contribution for Student A will be £1,248 (rounded down to the nearest pound)

Student A will receive a 'living at home' rate of loan for living costs of £2,755 (£3,673 - £918). The 25% income assessed loan of £918 has been assessed away, and the remaining contribution is discarded.

### WORKED EXAMPLES – "2010 cohort" students

#### **Student A**

Student A is 21 years old and started a BA Honours Degree in September 2010. The student lives away from home, outside London and has no income. The student's parents have joint earnings of £65,000. They contribute £4,000 a year into a stakeholder pension and have no other children.

#### **General Means-Test**

**Step 1** – Determine whose income should be included in the household income assessment

#### **Student and parents**

**Step 2** – Determine taxable income of those assessed for a contribution – in this case the student (£0) and parents (£65,000);

**Step 3** – Make permitted deductions – pension premium of £4,000.

$$£65,000 - £4,000 = £61,000$$

**Step 4** – Calculate contribution based on household income

$$£61,000 - £50,778 = £10,222$$

$$£10,222/5 = £2,044.40$$

The assessed contribution for Student A will be £2,044 (rounded down to the nearest pound)

Student A will receive an 'elsewhere' rate of loan for living costs of £3,559 (£4,745 - £1,186). The 25% income assessed loan of £1,186 has been assessed away, and the remaining contribution is discarded.

### **Student B**

Student B is married with one child, lives at home and started a degree course in September 2010. The student has no income, but the husband earns £55,000 p.a. and contributes £2,500 a year to a stakeholder pension.

**Step 1** – Determine whose income should be included in the household income assessment

#### **Student and husband**

**Step 2** – Determine taxable income of those assessed for a contribution – in this case the husband's income (£55,000).

**Step 3** – Make permitted deductions - pension premium of £2,500 and £1,130 disregard for dependent child;

Student = £0

Husband £55,000 – (£2,500+ £1,130)

Total = £51,370

**Step 4** – Calculate contribution based on the household income of £51,370.

$$£51,370 - £50,778 = £592$$

$$£592/5 = £118.40 \text{ (rounded down to } £118)$$

Student B will receive a 'living at home' rate of loan for living costs of £3,555 (£3,673 - £118).

WORKED EXAMPLES – "2011 cohort" students

### **Student A**

Student A is 21 years old and starts a BA Honours Degree in September 2011. The student lives away from home, outside London and has no income. The student's parents have joint earnings of £65,000. They contribute £4,000 a year into a stakeholder pension and have no other children.

### **General Means-Test**

**Step 1** – Determine whose income should be included in the household income assessment

#### **Student and parents**

**Step 2** – Determine taxable income of those assessed for a contribution – in this case, the student (£0) and parents (£65,000);

**Step 3** – Make permitted deductions – pension premium of £4,000.

$$£65,000 - £4,000 = £61,000$$

**Step 4** – Calculate contribution based on household income

$$£61,000 - £50,503 = £10,497$$

$$£10,497/5 = £2,099.40$$

The assessed contribution for Student A will be £2,099 (rounded down to the nearest pound)

Student A will receive an 'elsewhere' rate of loan for living costs of £3,559 (£4,745 - £1,186). The 25% income assessed loan of £1,186 has been assessed away, and the remaining contribution is discarded.

### **Student B**

Student B is married with one child, lives at home and started a degree course in September 2011. The student has no income, but her husband earns £55,000 p.a. and contributes £2,500 a year to a stakeholder pension.

**Step 1** – Determine whose income should be included in the household income assessment

#### **Student and husband**

**Step 2** – Determine taxable income of those assessed for a contribution – in this case the husband's income (£55,000).

**Step 3** – Make permitted deductions - pension premium of £2,500 and £1,130 disregard for dependent child;

$$\text{Student} = £0$$

$$\text{Husband } £55,000 - (£2,500 + £1,130)$$

$$\text{Total} = £51,370$$

**Step 4** – Calculate contribution based on the household income of £51,370.

$$£51,370 - £50,503 = £867$$

$$£867/5 = £173.40 \text{ (rounded down to } £173)$$

Student B will receive a 'living elsewhere' rate of loan for living costs of £4,572 (£4,745 - £173).

## WORKED EXAMPLES – “2012 cohort” students

### Student A

Student A is 21 years old and starts a BSc Honours Degree in September 2012. The student lives away from home, outside London and has no income. The student's parents have joint earnings of £61,000. They contribute £3,000 a year into a stakeholder pension and have no other children.

#### **General Means-Test**

**Step 1** – Determine whose income should be included in the household income assessment

#### **Student and parents**

**Step 2** – Determine taxable income of those assessed for a contribution – in this case, the student (£0) and parents (£61,000);

**Step 3** – Make permitted deductions – pension premium of £3,000.

$$£61,000 - £3,000 = £58,000$$

**Step 4** – Calculate contribution based on household income

$$£58,000 - £50,778 = £7,222$$

$$£7,222/5 = £1,444$$

The assessed contribution for Student A will be £1,444 (rounded down to the nearest pound)

Student A will receive an 'elsewhere' rate of loan for living costs of £3,559 (£4,745 - £1,186). The 25% income assessed loan of £1,186 has been assessed away, and the remaining contribution is discarded.

### Student B

Student B is married with one child, lives at home and started a degree course in September 2012. The student has no income, but her husband earns £55,000 p.a. and contributes £2,000 a year to a stakeholder pension.

**Step 1** – Determine whose income should be included in the household income assessment

#### **Student and husband**

**Step 2** – Determine taxable income of those assessed for a contribution – in this case the husband's income (£55,000).

**Step 3** – Make permitted deductions - pension premium of £2,000 and £1,130 disregard for dependent child;

$$\text{Student} = £0$$

$$\text{Husband } £55,000 - (£2,000 + £1,130)$$

$$\text{Total} = £51,870$$

**Step 4** – Calculate contribution based on the household income of £51,870.

$$£ 51,870 - £50,778 = £1,092$$

$$£1,092/5 = £218.40 \text{ (rounded down to £218)}$$

Student B will receive a 'living elsewhere' rate of loan for living costs of £4,527  
(£4,745 - £218)

## Annex F

### THE WELSH GOVERNMENT

#### **Loan, Grant and Fee Rates for Full and Part-Time Higher Education Study in Academic Year 2012/13**

#### **Memorandum: Support Available under the Assembly Learning Grants and Loans (Higher Education) (Wales) (No.2) Regulations 2011 (as amended) version.1**

*All figures shown are in pounds.*

This Memorandum describes the main and supplementary loan and grant rates, the contribution scales and the tuition fee rates for the 2012/13 academic year. Guidance for students will be available online and as hard copy via the new style Student Finance Wales booklet entitled “A guide to financial support for higher education students in 2012/13” due to be issued early in 2012. The Assembly Learning Grants and Loans (Higher Education) (Wales) (No.2) Regulations (“the Student Support Regulations”) came into force in April 2011. The Student Support Regulations are already subject to a number of amendments are due to be amended further in the early part of 2012. These amendments will cover areas such as the support available for courses at private institutions, full-time distance learning courses and certain graduate entry medical and dentistry courses. As a result, please note that the sections of this document relating to full-time distance students are still subject to amending regulations.

The figures shown in this Memorandum relate to students who started their course on or after 1st September 1998 (apart from those who have exceptionally been treated as having started in the 1997/98 academic year), and who are eligible for loans and for income-assessed support under the Student Support Regulations.

The figures shown in this Memorandum are divided into nine sections:

- Section A:** The rates of the **basic** student loans for living costs, which are available to all full-time undergraduate students.
- Section B:** The elements of support that are available to full-time **2012/13 cohort students** only (i.e. students who start courses of higher education in academic year 2012/13, including those who took a gap year in AY 11/12), including tables setting out illustrative levels of income, the amounts of maintenance loan and grant (or, where appropriate, Special Support Grant) available to different groups of students, and the appropriate household contribution scales.
- Section C:** The elements of support that are available to full-time **2011/12 cohort students**, who will be continuing students in 2012/13 (i.e. students who started their courses in 2011/12, (excluding AY 10/11 gap year students), and the appropriate household contribution scales.
- Section D:** The elements of support that are available to full-time **2010/11 cohort students**, who will be continuing students in 2012/13 (i.e. students who started their courses in 2010/11, and also to those eligible gap year students who commenced their courses in 2011/12), and the appropriate household contribution scales.
- Section E:** The elements of support that are available to full-time **“new system” students**, who will be continuing students in 2012/13 (i.e. students who started their courses in 2006/07, 2007/08, 2008/09 or 2009/10, and also to those eligible gap year students who commenced courses in 2010/11) and the appropriate household contribution scales.
- Section F:** The elements of support that are available to full-time **“old system” students** who will be continuing students in 2012/13 (i.e. students who started their courses before 2006/07) and the appropriate household contribution scales.
- Section G:** The other elements of support that are available to **all** eligible full-time students - Extra Weeks' Loans; Disabled Students' Allowances; Adult Dependants' Grant; Childcare Grant; Parents' Learning Allowance; and the dependants' income thresholds.
- Section H:** Support available in 2012/13 to all part-time and distance learner students; Disabled Students' Allowances; Fee Grant; Course Grant; Adult Dependants' Grant; Childcare Grant; Parents' Learning Allowance.
- Section I:** Support available in 2012/13 for NHS courses.

## Enquiries

If you require further clarification, please email:  
[studentfinancedivision@wales.gsi.gov.uk](mailto:studentfinancedivision@wales.gsi.gov.uk)

## SECTION A: LOANS FOR LIVING COSTS IN 2012/13 (Available to full-time students)

TABLE A1: BASIC STUDENT LOAN

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental	1,744	3,673
London	3,268	6,648
Elsewhere	2,324	4,745
Overseas	2,780	5,658
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental	1,324	3,324
London	2,498	6,053
Elsewhere	1,811	4,396
Overseas	2,031	4,920

*For 2010/11 cohort, 2011/12 cohort and 2012/13 cohort students the maximum amount of main maintenance loan will be reduced by 60p for every £1 of maintenance grant received, up to a maximum £2,844 reduction. This applies to new students who commence their studies **on or after** 1 September 2010 (except eligible gap year students who entered HE in 2010/11).*

*For continuing ““new system”” students the maximum amount of maintenance loan will be reduced by £1 for every £1 of maintenance grant received, up to a maximum £1,288 reduction. This applies to continuing students who started their studies **before** 1 September 2010 (which includes 2010 gap-year students – see SFWIN 04/2009 for more information on gap-year eligibility).*

All eligible students who are on full-time courses, including those students starting full-time courses of Initial Teacher Training (ITT) on or after 1 September 2010 and students on part-time ITT courses with six weeks' or more full-time attendance who started their courses before 1 September 2010 and who are continuing their course in 2012/13, are eligible for the appropriate main loan rate, a quarter of which is income-assessed (see table A2). Students who start a part-time course of ITT on or after 1 September 2010 and future academic years are eligible for the standard part-time package set out in **Section H** of this Memorandum.

For students who are continuing on ITT courses which commenced before 1 September 2010, Regulation 2 of the Assembly Learning Grants and Loans (Higher Education) (Wales) (No.2) Regulations 2011 provides definitions of Type 1, Type 2 and Type 3 courses of ITT.

**Note 1:** From 1 September 2010 and future academic years, students who start a full-time course of initial teacher training will be eligible for a fully means tested Assembly Learning Grant for living costs / special support grant, available under the

standard full-time student package (as set out in Tables B3 and B4 for 2012/13 cohort students; Tables C3 and C4 for 2011/12 cohort students; Tables D3 and D4 for 2010/11 cohort students).

The following groups of students are eligible for the reduced, non-income assessed loan rates:

- (i) Eligible students on part-time courses of ITT that require less than six weeks of full-time attendance in the year, where the course started before 1 September 2010 and who are continuing on their course in 2012/13;
- (ii) Eligible students on full-year sandwich course paid placements where the periods of full time study are less than 10 weeks in aggregate;
- (iii) Students who are eligible for means-tested NHS bursaries or means tested Scottish Health Care allowances (note: the full year reduced overseas loan rate for these students is £2,324 and the final year reduced overseas loan rate is £1,811).
- (iv) Students who do not provide information needed to calculate household income.
- (v) Students who are eligible for the maximum reduced fee loan of £1,725 (e.g. where the student spends significant time away from the public institution) will have the balance made up as fee grant of £2,775 where the maximum fee chargeable is £4,500. Students in a similar position at a private institution will be eligible for a maximum reduced fee loan of £3,000 only.

**TABLE A2: MAXIMUM LOAN RATES: 25% INCOME ASSESSED AND 75% NON-INCOME ASSESSED ELEMENTS**

<b>FULL YEAR STUDENTS</b>	<b>MAIN RATE (100%) (Table A1)</b>	<b>NON-INCOME ASSESSED (75%) (nearest £1)</b>	<b>INCOME ASSESSED (25%) (balance)</b>
Parental	3,673	2,755	918
London	6,648	4,986	1,662
Elsewhere	4,745	3,559	1,186
Overseas	5,658	4,244	1,414
<b>FINAL YEAR STUDENTS</b>	<b>MAIN RATE (100%) (Table A1)</b>	<b>NON-INCOME ASSESSED (75%) (nearest £1)</b>	<b>INCOME ASSESSED (25%) (balance)</b>
Parental	3,324	2,493	831
London	6,053	4,540	1,513
Elsewhere	4,396	3,297	1,099
Overseas	4,920	3,690	1,230

## **SECTION B: SUPPORT AVAILABLE TO NEW FULL-TIME 2012/13 COHORT STUDENTS**

### **B1: SUPPORT FOR FEES**

The level of fee which full-time students who start courses of higher education in 2012/13 will be expected to pay will be dependent on where and what they choose to study. Students who normally live in Wales and study at a publicly funded UK university or college, will be able to apply for a **non means-tested fee loan** of up to £3,465, to cover all or the first part of their tuition fee. These students will also be eligible to apply for a **non means-tested fee grant** to cover the difference between the maximum £3,465 fee loan and the actual fee charged by the University or College (up to a maximum of £9,000). The non-means tested fee grant does not have to be repaid.

**Full-time students who will be new entrants to higher education in 2012/13 studying specifically designated courses at private institutions within the UK will have access to a non means-tested fee loan of up to £6,000 to cover all or part of the costs of their tuition fee.**

#### *Maximum Fee Support in Special Cases*

The maximum tuition fee support available will be reduced in relation to certain courses, including sandwich courses where a student spends a significant amount of time away from their institution and courses provided in conjunction with overseas institutions where a student spends a significant amount of time abroad. The tuition fee support available for such courses will be £4,500 for those provided at publicly funded institutions and £3,000 for those provided at private institutions.

## **B2: SUPPORT FOR LIVING COSTS**

In addition to the fee support detailed in B1, full-time 2012/13 cohort students will be able to apply for:

- (1) A means-tested Assembly Learning Grant for living costs of up to **£5,000**;
- (2) The basic student loan for living costs shown in Section A, 75% of which will not be subject to income assessment.
- (3) Certain students will be potentially eligible for a Special Support Grant instead of the Assembly Learning Grant for living costs. These students include those who (a) have dependent children and do not have a partner; (b) have dependent children and their partner is also a full-time student; or (c) are eligible for certain specified disability benefits.

### **TABLES B3 & B4 – AMOUNTS OF ASSEMBLY LEARNING GRANT (OR SPECIAL SUPPORT GRANT) AVAILABLE FOR ILLUSTRATIVE LEVELS OF HOUSEHOLD INCOME**

**Table B3** applies to students who are undertaking full-time courses including full-time initial teacher training (ITT) courses, and who are eligible for the Assembly Learning Grant for living costs. **Table B4** applies to students who are undertaking full-time courses, including full-time initial teacher training (ITT) courses, and who are eligible for the Special Support Grant.

The support available for ITT courses starting on or after 1 September 2010 and future academic years will depend on whether it is undertaken on a full-time or part-time basis. The Assembly Learning Grant and Special Support Grant are fully means-tested for **all** students who start their studies on or after 1 September 2010.

Students who start a part-time course of ITT on or after 1 September 2010 including the flexible provision provided by the Open University in Wales are eligible for the standard part-time student support package set out at section H (part-time support).

### **TABLE B5 – HOUSEHOLD CONTRIBUTION SCALE**

**Table B5** sets out the assessed household contribution that full-time entrants will be assessed for in 2012/13, for illustrative levels of household income.

***For details of other loan and grant support that is available to full-time new entrants, see section G.***

**B3: ASSEMBLY LEARNING GRANT AND LOAN ENTITLEMENT:  
ILLUSTRATIVE LEVELS OF INCOME – INCLUDING FULL-TIME ITT COURSES.**

INCOME (£)	ASSESSED CONTRIBUTION (£)	ASSEMBLY LEARNING GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
<b>Student living at home</b>			<b>Maximum £3,673(*)</b>	
18,370	0	5,000	829	5,829
20,000	0	4,568	933	5,501
25,000	0	3,242	1,728	4,970
26,500	0	2,844	1,967	4,811
30,000	0	2,033	2,454	4,487
34,000	0	1,106	3,010	4,116
40,000	0	711	3,247	3,958
45,000	0	381	3,445	3,826
50,020	0	50	3,643	3,693
50,778	0	0	3,673	3,673
55,000	844	0	2,829	2,829
55,368	918	0	2,755(+)	2,755
<b>Student studying in London</b>			<b>Maximum £6,648(*)</b>	
18,370	0	5,000	3,804	8,804
20,000	0	4,568	3,908	8,476
25,000	0	3,242	4,703	7,945
26,500	0	2,844	4,942	7,786
30,000	0	2,033	5,429	7,462
34,000	0	1,106	5,985	7,091
40,000	0	711	6,222	6,933
45,000	0	381	6,420	6,801
50,020	0	50	6,618	6,668
50,778	0	0	6,648	6,648
55,000	844	0	5,804	5,804
59,088	1,662	0	4,986(+)	4,986
<b>Student studying outside London</b>			<b>Maximum £4,745(*)</b>	
18,370	0	5,000	1,901	6,901
20,000	0	4,568	2,005	6,573
25,000	0	3,242	2,800	6,042
26,500	0	2,844	3,039	5,883
30,000	0	2,033	3,526	5,559
34,000	0	1,106	4,082	5,188
40,000	0	711	4,319	5,030
45,000	0	381	4,517	4,898
50,020	0	50	4,715	4,765
50,778	0	0	4,745	4,745
55,000	844	0	3,901	3,901
56,708	1,186	0	3,559(+)	3,559

(\*) The amount of loan for which students are eligible will be reduced by 60p for every £1 of grant to which they are entitled, up to a maximum of £2,844.

For income between £18,371 and £26,500, the grant is reduced by £1 for every complete £3.77 by which the income exceeds £18,370. For income between £26,501 and £34,000, the grant is reduced by £1 for every complete £4.315 by which the income exceeds £26,500. For income between £34,001 and £50,020, the grant is reduced by £1 for every complete £15.17 by which the income exceeds £34,000.

A student whose income is £50,020 will be eligible for the minimum grant of £50. A student whose income exceeds £50,020 will not be eligible for any grant. Where students' income exceeds £50,778, the amount of loan to which they are entitled is reduced by £1 for every complete £5 by which the income exceeds £50,778 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

**B4: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME – INCLUDING FULL TIME ITT COURSES.**

<b>INCOME(£)</b>	<b>ASSESSED CONTRIBUTION (£)</b>	<b>SPECIAL SUPPORT GRANT (£)</b>	<b>MAINTENANCE LOAN (£)</b>	<b>TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)</b>
<b>Student living at home</b>			<b>Maximum £3,673</b>	
18,370	0	5,000	3,673	8,673
20,000	0	4,568	3,673	8,241
25,000	0	3,242	3,673	6,915
26,500	0	2,844	3,673	6,517
30,000	0	2,033	3,673	5,706
34,000	0	1,106	3,673	4,779
40,000	0	711	3,673	4,384
45,000	0	381	3,673	4,054
50,020	0	50	3,673	3,723
50,778	0	0	3,673	3,673
55,000	844	0	2,829	2,829
55,368	918	0	2,755(+)	2,755
<b>Student studying in London</b>			<b>Maximum £6,648</b>	
18,370	0	5,000	6,648	11,648
20,000	0	4,568	6,648	11,216
25,000	0	3,242	6,648	9,890
26,500	0	2,844	6,648	9,492
30,000	0	2,033	6,648	8,681
34,000	0	1,106	6,648	7,754
40,000	0	711	6,648	7,359
45,000	0	381	6,648	7,029
50,020	0	50	6,648	6,698
50,778	0	0	6,648	6,648
55,000	844	0	5,804	5,804
59,088	1,662	0	4,986(+)	4,986
<b>Student studying outside London</b>			<b>Maximum £4,745</b>	
18,370	0	5,000	4,745	9,745
20,000	0	4,568	4,745	9,313
25,000	0	3,242	4,745	7,987
26,500	0	2,844	4,745	7,589
30,000	0	2,033	4,745	6,778
34,000	0	1,106	4,745	5,851
40,000	0	711	4,745	5,456
45,000	0	381	4,745	5,126
50,020	0	50	4,745	4,795
50,778	0	0	4,745	4,745
55,000	844	0	3,901	3,901
56,708	1,186	0	3,559(+)	3,559

For income between £18,371 and £26,500, the grant is reduced by £1 for every complete £3.77 by which the income exceeds £18,370. For income between £26,501 and £34,000, the grant is reduced by £1 for every complete £4.315 by which the income exceeds £26,500. For income between £34,001 and £50,020, the grant is reduced by £1 for every complete £15.17 by which the income exceeds £34,000.

A student whose income is £50,020 will be eligible for the minimum grant of £50. A student whose income exceeds £50,020 will not be eligible for any grant.

Where students' income exceeds £50,778, the amount of loan to which they are entitled is reduced by £1 for every complete £5 by which the income exceeds £50,778 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

**TABLE B5: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR FULL-TIME 2012/13 COHORT STUDENTS**

Assessments will be calculated as follows:

Household income **£50,778 or less:** no contribution

Household income of **£50,778 or more:** contribution of £1 for each additional £5 of household income

The maximum contribution is £6,208. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,130** for any child (other than the student) who is wholly or mainly financially dependent upon the parent.

**ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME**

HOUSEHOLD INCOME	ASSESSMENT CONTRIBUTION	HOUSEHOLD INCOME	ASSESSMENT CONTRIBUTION	HOUSEHOLD INCOME	ASSESSMENT CONTRIBUTION
50,778	0	61,000	2,044	72,000	4,244
51,000	44	62,000	2,244	73,000	4,444
52,000	244	63,000	2,444	74,000	4,644
53,000	444	64,000	2,644	75,000	4,844
54,000	644	65,000	2,844	76,000	5,044
55,000	844	66,000	3,044	77,000	5,244
56,000	1,044	67,000	3,244	78,000	5,444
57,000	1,244	68,000	3,444	79,000	5,644
58,000	1,444	69,000	3,644	80,000	5,844
59,000	1,644	70,000	3,844	81,000	6,044
60,000	1,844	71,000	4,044	81,818	6,208

For residual incomes below **£50,778**, no contribution is assessed.  
For residual incomes above **£81,818** the assessed contribution is **£6,208**.

***For details of other loan and grant support that is available to full-time continuing students, see section G.***

## **SECTION C: SUPPORT AVAILABLE TO FULL-TIME STUDENTS WHO WILL BE CONTINUING 2011/12 COHORT STUDENTS IN 2012/13**

**Note: This section applies to all full time entrants, irrespective of whether they will be at publicly funded or privately funded institutions.**

### **C1: SUPPORT FOR FEES**

The level of fee which full-time 2011/12 cohort students who will be continuing students on designated higher education courses in 2012/13 will be expected to pay will be dependent on where and what they choose to study. They will be able to apply for a **non means-tested fee loan** of up to £3,465, depending upon the actual fee charged by their institution.

#### *Maximum Fee Support in Special Cases*

The maximum tuition charge payable, and therefore the maximum tuition loan entitlement, for courses, including sandwich courses, where a student spends a significant time during the year away from his or her institution will be **£1,725**.

## **C2: SUPPORT FOR LIVING COSTS**

In addition to the fee loan, continuing full-time 2011/12 cohort students will be able to apply for:

- (1) A means-tested Assembly Learning Grant for living costs of up to **£5,600**;
- (2) The basic student loan for living costs shown in Section A, 75% of which will not be subject to income assessment.
- (3) Certain students will be potentially eligible for a Special Support Grant instead of the Assembly Learning Grant for living costs. These students include those who (a) have dependent children and do not have a partner; (b) have dependent children and their partner is also a full-time student; or (c) are eligible for certain specified disability benefits.

For new entrants in academic year 2011/12, the Welsh National Bursary was integrated into the HE statutory support system as an integral part of the Assembly Learning and Special Support Grants. The Welsh Government's statutory student support arrangements for living costs are for Welsh domiciled students only (namely students who are ordinarily resident in Wales). Institutions are no longer required to pay a minimum national bursary to **new entrants from 2011/12** but can continue to make their own institutional awards.

### **TABLES C3 & C4 – AMOUNTS OF ASSEMBLY LEARNING GRANT (OR SPECIAL SUPPORT GRANT) AVAILABLE FOR ILLUSTRATIVE LEVELS OF HOUSEHOLD INCOME**

**Table C3** applies to students who are undertaking full time courses including full-time initial teacher training (ITT) courses, and who are eligible for the Assembly Learning Grant for living costs. **Table C4** applies to students who are undertaking full time courses, including full-time initial teacher training (ITT) courses, and who are eligible for the Special Support Grant;

The support available for ITT courses starting on or after 1 September 2010 and future academic years will depend on whether it is undertaken on a full time or part-time basis. The Assembly Learning Grant and Special Support Grant are fully means-tested for **all** students who start their studies on or after 1 September 2010 and future academic years.

- 292.** Students who start a part-time course of ITT on or after 1 September 2010 and future academic years including the flexible provision provided by the Open University in Wales are eligible for the standard part-time student support package set out at section H (part-time support).

### **TABLE C5 – HOUSEHOLD CONTRIBUTION SCALE**

**Table C5** sets out the assessed household contribution that continuing full-time 2011/12 cohort students will be assessed for in 2012/13, for illustrative levels of household income.

***For details of other loan and grant support that is available to full-time new entrants, see section G.***

**C3: ASSEMBLY LEARNING GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME – INCLUDING FULL-TIME ITT COURSES.**

INCOME (£)	ASSESSED CONTRIBUTION (£)	ASSEMBLY LEARNING GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
<b>Student living at home</b>			<b>Maximum £3,673(*)</b>	
18,370	0	5,600	829	6,429
20,000	0	5,168	829	5,997
25,000	0	3,842	1,368	5,210
26,500	0	3,444	1,607	5,051
30,000	0	2,633	2,094	4,727
34,000	0	1,706	2,650	4,356
40,000	0	1,086	3,022	4,108
45,000	0	569	3,332	3,901
50,020	0	50	3,643	3,693
50,503	0	0	3,673	3,673
55,000	899	0	2,774	2,774
55,094	918	0	2,755(+)	2,755
<b>Student studying in London</b>			<b>Maximum £6,648(*)</b>	
18,370	0	5,600	3,804	9,404
20,000	0	5,168	3,804	8,972
25,000	0	3,842	4,343	8,185
26,500	0	3,444	4,582	8,026
30,000	0	2,633	5,069	7,702
34,000	0	1,706	5,625	7,331
40,000	0	1,086	5,997	7,083
45,000	0	569	6,307	6,876
50,020	0	50	6,618	6,668
50,503	0	0	6,648	6,648
55,000	899	0	5,749	5,749
58,814	1,662	0	4,986(+)	4,986
<b>Student studying outside London</b>			<b>Maximum £4,745(*)</b>	
18,370	0	5,600	1,901	7,501
20,000	0	5,168	1,901	7,069
25,000	0	3,842	2,440	6,282
26,500	0	3,444	2,679	6,123
30,000	0	2,633	3,166	5,799
34,000	0	1,706	3,722	5,428
40,000	0	1,086	4,094	5,180
45,000	0	569	4,404	4,973
50,020	0	50	4,715	4,765
50,503	0	0	4,745	4,745
55,000	899	0	3,846	3,846
56,434	1,186	0	3,559(+)	3,559

(\*) The amount of loan for which students are eligible will be reduced by 60p for every £1 of grant to which they are entitled, up to a maximum of £2,844.

For income between £18,371 and £26,500, the grant is reduced by £1 for every complete £3.77 by which the income exceeds £18,370. For income between £26,501 and £34,000, the grant is reduced by £1 for every complete £4.315 by which the income exceeds £26,500. For income between £34,001 and £50,020, the grant is reduced by £1 for every complete £9.67 by which the income exceeds £34,000.

A student whose income is £50,020 will be eligible for the minimum grant of £50. A student whose income exceeds £50,020 will not be eligible for any grant. Where students' income exceeds £50,503, the amount of loan to which they are entitled is reduced by £1 for every complete £5 by which the income exceeds £50,503 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

**C4: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME – INCLUDING FULL-TIME ITT COURSES.**

<b>INCOME(£)</b>	<b>ASSESSED CONTRIBUTION (£)</b>	<b>SPECIAL SUPPORT GRANT (£)</b>	<b>MAINTENANCE LOAN (£)</b>	<b>TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)</b>
<b>Student living at home</b>			<b>Maximum £3,673</b>	
18,370	0	5,600	3,673	9,273
20,000	0	5,168	3,673	8,841
25,000	0	3,842	3,673	7,515
26,500	0	3,444	3,673	7,117
30,000	0	2,633	3,673	6,306
34,000	0	1,706	3,673	5,379
40,000	0	1,086	3,673	4,759
45,000	0	569	3,673	4,242
50,020	0	50	3,673	3,723
50,503	0	0	3,673	3,673
55,000	899	0	2,774	2,774
55,094	918	0	2,755(+)	2,755
<b>Student studying in London</b>			<b>Maximum £6,648</b>	
18,370	0	5,600	6,648	12,248
20,000	0	5,168	6,648	11,816
25,000	0	3,842	6,648	10,490
26,500	0	3,444	6,648	10,092
30,000	0	2,633	6,648	9,281
34,000	0	1,706	6,648	8,354
40,000	0	1,086	6,648	7,734
45,000	0	569	6,648	7,217
50,020	0	50	6,648	6,698
50,503	0	0	6,648	6,648
55,000	899	0	5,749	5,749
58,814	1,662	0	4,986(+)	4,986
<b>Student studying outside London</b>			<b>Maximum £4,745</b>	
18,370	0	5,600	4,745	10,345
20,000	0	5,168	4,745	9,913
25,000	0	3,842	4,745	8,587
26,500	0	3,444	4,745	8,189
30,000	0	2,633	4,745	7,378
34,000	0	1,706	4,745	6,451
40,000	0	1,086	4,745	5,831
45,000	0	569	4,745	5,314
50,020	0	50	4,745	4,795
50,503	0	0	4,745	4,745
55,000	899	0	3,846	3,846
56,434	1,186	0	3,559(+)	3,559

For income between £18,371 and £26,500, the grant is reduced by £1 for every complete £3.77 by which the income exceeds £18,370. For income between £26,501 and £34,000, the grant is reduced by £1 for every complete £4.315 by which the income exceeds £26,500. For income between £34,001 and £50,020, the grant is reduced by £1 for every complete £9.67 by which the income exceeds £34,000.

A student whose income is £50,020 will be eligible for the minimum grant of £50. A student whose income exceeds £50,020 will not be eligible for any grant. Where students' income exceeds £50,503, the amount of loan to which they are entitled is reduced by £1 for every complete £5 by which the income exceeds £50,503 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

**TABLE C5: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR CONTINUING FULL-TIME 2011/12 COHORT STUDENTS**

Assessments will be calculated as follows:

Household income **£50,503 or less:** no contribution

Household income of **£50,504 or more:** contribution of £1 for each additional £5 of household income

The maximum contribution is £6,208. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,130** for any child (other than the student) who is wholly or mainly financially dependent upon the parent.

**ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME**

HOUSEHOLD INCOME	ASSESSMENT CONTRIBUTION	HOUSEHOLD INCOME	ASSESSMENT CONTRIBUTION	HOUSEHOLD INCOME	ASSESSMENT CONTRIBUTION
50,503	0	61,000	2,099	72,000	4,299
51,000	99	62,000	2,299	73,000	4,499
52,000	299	63,000	2,499	74,000	4,699
53,000	499	64,000	2,699	75,000	4,899
54,000	699	65,000	2,899	76,000	5,099
55,000	899	66,000	3,099	77,000	5,299
56,000	1,099	67,000	3,299	78,000	5,499
57,000	1,299	68,000	3,499	79,000	5,699
58,000	1,499	69,000	3,699	80,000	5,899
59,000	1,699	70,000	3,899	81,000	6,099
60,000	1,899	71,000	4,099	81,543	6,208

For residual incomes below **£50,503**, no contribution is assessed.  
For residual incomes above **£81,543** the assessed contribution is **£6,208**.

***For details of other loan and grant support that is available to full-time continuing students, see section G.***

## **SECTION D: SUPPORT AVAILABLE TO FULL-TIME STUDENTS WHO WILL BE CONTINUING 2010/11 COHORT STUDENTS IN 2012/13**

**Note: This section applies to all full-time entrants, irrespective of whether they will be at publicly funded or privately funded institutions.**

### **D1: SUPPORT FOR FEES**

The level of fee which full-time 2010/11 cohort students who will be continuing students to higher education in 2012/13 will be expected to pay will be dependent on where and what they choose to study. They will be able to apply for a **non means-tested fee loan** of up to £3,465, depending upon the actual fee charged by their institution.

#### *Maximum Fee Rates in Special Cases*

The maximum tuition charge payable, and therefore the maximum tuition loan entitlement, for courses, including sandwich courses, where a student spends a significant time during the year away from his or her institution will be **£1,725**.

## D2: SUPPORT FOR LIVING COSTS

In addition to the fee loan, continuing full-time 2010/11 cohort students will be able to apply for:

- (1) A means-tested Assembly Learning Grant for living costs of up to **£5,000**;
- (2) A means-tested bursary. Students with a household income of £18,370 or less, who are attending a university or college in Wales could apply for a minimum **bursary** of £347 from their institution. Students who are eligible for the full £5,000 Assembly Learning Grant or Special Support Grant for living costs, who are attending a university or college in **England** or **Northern Ireland**, and who are being charged the maximum £3,465 fee, may be entitled to a minimum **bursary** of £347 from their institution.
- (3) The basic student loan for living costs shown in Section A, 75% of which will not be subject to income assessment.
- (4) Certain students will be potentially eligible for a Special Support Grant instead of the Assembly Learning Grant for living costs. These students include those who (a) have dependent children and do not have a partner; (b) have dependent children and their partner is also a full-time student; or (c) are eligible for certain specified disability benefits.

### TABLES D3 & D4 – AMOUNTS OF ASSEMBLY LEARNING GRANT (OR SPECIAL SUPPORT GRANT) AVAILABLE FOR ILLUSTRATIVE LEVELS OF HOUSEHOLD INCOME

**Table D3** applies to students who are undertaking full-time courses including full-time initial teacher training (ITT) courses, and who are eligible for the Assembly Learning Grant for living costs. **Table D4** applies to students who are undertaking full-time courses, including full-time initial teacher training (ITT) courses, and who are eligible for the Special Support Grant;

The support available for ITT courses starting on or after 1 September 2010 and future academic years will depend on whether it is undertaken on a full-time or part-time basis. The Assembly Learning Grant and Special Support Grant are fully means-tested for **all** students who start their studies on or after 1 September 2010 and future academic years.

293. Students who start a part-time course of ITT on or after 1 September 2010 including the flexible provision provided by the Open University in Wales are eligible for the standard part-time student support package set out at section H (part-time support).

### TABLE D5 – HOUSEHOLD CONTRIBUTION SCALE

**Table D5** sets out the assessed household contribution that continuing full-time 2010/11 cohort students will be assessed for in 2012/13, for illustrative levels of household income.

***For details of other loan and grant support that is available to full-time new entrants, see section G.***

**D3: ASSEMBLY LEARNING GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME – INCLUDING FULL TIME ITT COURSES.**

INCOME (£)	ASSESSED CONTRIBUTION (£)	ASSEMBLY LEARNING GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
<b>Student living at home</b>			<b>Maximum £3,673(*)</b>	
18,370	0	5,000	829	5,829
20,000	0	4,568	933	5,501
25,000	0	3,242	1,728	4,970
26,500	0	2,844	1,967	4,811
30,000	0	2,033	2,454	4,487
34,000	0	1,106	3,010	4,116
40,000	0	711	3,247	3,958
45,000	0	381	3,445	3,826
50,020	0	50	3,643	3,693
50,778	0	0	3,673	3,673
55,000	844	0	2,829	2,829
55,368	918	0	2,755(+)	2,755
<b>Student studying in London</b>			<b>Maximum £6,648(*)</b>	
18,370	0	5,000	3,804	8,804
20,000	0	4,568	3,908	8,476
25,000	0	3,242	4,703	7,945
26,500	0	2,844	4,942	7,786
30,000	0	2,033	5,429	7,462
34,000	0	1,106	5,985	7,091
40,000	0	711	6,222	6,933
45,000	0	381	6,420	6,801
50,020	0	50	6,618	6,668
50,778	0	0	6,648	6,648
55,000	844	0	5,804	5,804
59,088	1,662	0	4,986(+)	4,986
<b>Student studying outside London</b>			<b>Maximum £4,745(*)</b>	
18,370	0	5,000	1,901	6,901
20,000	0	4,568	2,005	6,573
25,000	0	3,242	2,800	6,042
26,500	0	2,844	3,039	5,883
30,000	0	2,033	3,526	5,559
34,000	0	1,106	4,082	5,188
40,000	0	711	4,319	5,030
45,000	0	381	4,517	4,898
50,020	0	50	4,715	4,765
50,778	0	0	4,745	4,745
55,000	844	0	3,901	3,901
56,708	1,186	0	3,559(+)	3,559

(\*) The amount of loan for which students are eligible will be reduced by 60p for every £1 of grant to which they are entitled, up to a maximum of £2,844.

For income between £18,371 and £26,500, the grant is reduced by £1 for every complete £3.77 by which the income exceeds £18,370. For income between £26,501 and £34,000, the grant is reduced by £1 for every complete £4.315 by which the income exceeds £26,500. For income between £34,001 and £50,020, the grant is reduced by £1 for every complete £15.17 by which the income exceeds £34,000.

A student whose income is £50,020 will be eligible for the minimum grant of £50. A student whose income exceeds £50,020 will not be eligible for any grant. Where students' income exceeds £50,778, the amount of loan to which they are entitled is reduced by £1 for every complete £5 by which the income exceeds £50,778 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

**D4: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME – INCLUDING FULL TIME ITT COURSES.**

<b>INCOME(£)</b>	<b>ASSESSED CONTRIBUTION (£)</b>	<b>SPECIAL SUPPORT GRANT (£)</b>	<b>MAINTENANCE LOAN (£)</b>	<b>TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)</b>
<b>Student living at home</b>			<b>Maximum £3,673</b>	
18,370	0	5,000	3,673	8,673
20,000	0	4,568	3,673	8,241
25,000	0	3,242	3,673	6,915
26,500	0	2,844	3,673	6,517
30,000	0	2,033	3,673	5,706
34,000	0	1,106	3,673	4,779
40,000	0	711	3,673	4,384
45,000	0	381	3,673	4,054
50,020	0	50	3,673	3,723
50,778	0	0	3,673	3,673
55,000	844	0	2,829	2,829
55,368	918	0	2,755(+)	2,755
<b>Student studying in London</b>			<b>Maximum £6,648</b>	
18,370	0	5,000	6,648	11,648
20,000	0	4,568	6,648	11,216
25,000	0	3,242	6,648	9,890
26,500	0	2,844	6,648	9,492
30,000	0	2,033	6,648	8,681
34,000	0	1,106	6,648	7,754
40,000	0	711	6,648	7,359
45,000	0	381	6,648	7,029
50,020	0	50	6,648	6,698
50,778	0	0	6,648	6,648
55,000	844	0	5,804	5,804
59,088	1,662	0	4,986(+)	4,986
<b>Student studying outside London</b>			<b>Maximum £4,745</b>	
18,370	0	5,000	4,745	9,745
20,000	0	4,568	4,745	9,313
25,000	0	3,242	4,745	7,987
26,500	0	2,844	4,745	7,589
30,000	0	2,033	4,745	6,778
34,000	0	1,106	4,745	5,851
40,000	0	711	4,745	5,456
45,000	0	381	4,745	5,126
50,020	0	50	4,745	4,795
50,778	0	0	4,745	4,745
55,000	844	0	3,901	3,901
56,708	1,186	0	3,559(+)	3,559

For income between £18,371 and £26,500, the grant is reduced by £1 for every complete £3.77 by which the income exceeds £18,370. For income between £26,501 and £34,000, the grant is reduced by £1 for every complete £4.315 by which the income exceeds £26,500. For income between £34,001 and £50,020, the grant is reduced by £1 for every complete £15.17 by which the income exceeds £34,000.

A student whose income is £50,020 will be eligible for the minimum grant of £50. A student whose income exceeds £50,020 will not be eligible for any grant.

Where students' income exceeds £50,778, the amount of loan to which they are entitled is reduced by £1 for every complete £5 by which the income exceeds £50,778 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

**TABLE D5: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR CONTINUING FULL-TIME 2010/11 COHORT STUDENTS**

Assessments will be calculated as follows:

Household income **£50,778 or less:** no contribution

Household income of **£50,779 or more:** contribution of £1 for each additional £5 of household income

The maximum contribution is £6,208. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,130** for any child (other than the student) who is wholly or mainly financially dependent upon the parent.

**ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME**

HOUSEHOLD INCOME	ASSESSMENT CONTRIBUTION	HOUSEHOLD INCOME	ASSESSMENT CONTRIBUTION	HOUSEHOLD INCOME	ASSESSMENT CONTRIBUTION
50,778	0	61,000	2,044	72,000	4,244
51,000	44	62,000	2,244	73,000	4,444
52,000	244	63,000	2,444	74,000	4,644
53,000	444	64,000	2,644	75,000	4,844
54,000	644	65,000	2,844	76,000	5,044
55,000	844	66,000	3,044	77,000	5,244
56,000	1,044	67,000	3,244	78,000	5,444
57,000	1,244	68,000	3,444	79,000	5,644
58,000	1,444	69,000	3,644	80,000	5,844
59,000	1,644	70,000	3,844	81,000	6,044
60,000	1,844	71,000	4,044	81,818	6,208

For residual incomes below **£50,778**, no contribution is assessed.  
For residual incomes above **£81,818** the assessed contribution is **£6,208**.

***For details of other loan and grant support that is available to full-time continuing students, see section G.***

## **SECTION E: SUPPORT AVAILABLE TO FULL-TIME STUDENTS WHO WILL BE CONTINUING “NEW SYSTEM” STUDENTS IN 2012/13**

**Note: This section applies to full time students who started higher education courses in academic years 2006/07, 2007/08, 2008/09 and 2009/10 and those eligible gap year students who started courses in academic year 2010/11 (together to be known as ““new system” students”).**

### **E1: SUPPORT FOR FEES**

The level of fee which full-time “new system” students who will be continuing students in higher education in 2012/13 will be expected to pay will be dependent on where and what they choose to study.

“new system” students who normally live in Wales and are studying in Wales, may be eligible to apply for a non means-tested fee grant of up to £2,085 a year, for the duration of their course – which does not have to be repaid.

“new system” students who normally live in Wales and study at an English or Northern Ireland university or college that are charging variable tuition fees, will be able to take out a non-income assessed tuition fee loan of up to £3,465 to cover some or all of those fees (depending on how much they are charged and how much they wish to borrow). For students who normally live in Wales and are studying at an English or Northern Ireland university or college that is not charging variable tuition fees, the tuition fee chargeable could be any amount up to a maximum of £1,380 and students can apply for a tuition fee loan to cover some or all of this cost.

Students who normally live in Wales and study in Scotland will be charged £1,820 a year for most courses, except medicine where the fee is £2,895 a year. The charges will apply to all four years of Scottish degree courses. Students can apply for a tuition fee loan to cover some or all of this cost.

#### *Maximum Fee Support in Special Cases*

The maximum tuition fee support available will be reduced in relation to certain courses, including sandwich courses where a student spends a significant amount of time away from their institution and courses provided in conjunction with overseas institutions where a student spends a significant amount of time abroad.

“new system” students who normally live in Wales and study such courses in Wales, may be eligible to apply for a non means-tested fee grant of up to £1,045. This grant does not have to be repaid.

“new system” students who normally live in Wales and study such courses in other parts of the United Kingdom, will be eligible to apply for a non-means tested fee loan of up to £1,725. The level of this fee loan will vary according to the tuition fee charged in relation to these specific courses.



## E2: SUPPORT FOR LIVING COSTS

In addition to the fee loan, continuing full-time “new system” students will be able to apply for:

- (1) A means-tested Assembly Learning Grant for living costs of up to **£2,906**;
- (2) A means-tested bursary. Students with a household income of £18,370 or less, who are attending a university or college in Wales could apply for a minimum **bursary** of £347 from their institution. Students who are eligible for the full £2,906 Assembly Learning Grant or Special Support Grant for living costs, who are attending a university or college in **England or Northern Ireland**, and who are being charged the maximum £3,465 fee, may be entitled to a minimum **bursary** of £347 from their institution.
- (3) The basic student loan shown in Section A, 75% of which will not be subject to income assessment.
- (4) Certain students will be eligible for a Special Support Grant instead of the Assembly Learning Grant for living costs. These students include those who (a) have dependent children and do not have a partner; (b) have dependent children and their partner is also a full-time student; or (c) are eligible for certain specified disability benefits.
- (5) For students who are continuing on courses of initial teacher training (“ITT”), the maximum amount of Assembly Learning Grant for living costs (or, where appropriate, the Special Support Grant) available to them will depend upon the number of weeks of full-time study that they are required to attend in the year.

For students who study ITT courses full time for between 6 to 10 weeks a year, the first £644 of the Assembly Learning Grant for living costs is non-means tested. For students who study ITT courses full time for over 10 weeks a year, the first £1,288 of the Assembly Learning Grant for living costs is non-means tested. Students continuing on part-time courses of ITT which began before 1 September 2010 and require less than 6 weeks in aggregate of full-time study in the academic year will not be eligible for any Assembly Learning Grant for living costs or Special Support Grant and will only be eligible for the non-means tested **reduced** rate of loan shown in table A1.

## **TABLES E3 to E10 – AMOUNTS OF ASSEMBLY LEARNING GRANT (OR SPECIAL SUPPORT GRANT) AVAILABLE FOR ILLUSTRATIVE LEVELS OF HOUSEHOLD INCOME**

**Table E3** applies to students who are not on courses of initial teacher training and who are eligible for the Assembly Learning Grant for living costs, and **Table E4** applies to students who are not on courses of initial teacher training and who are eligible for the Special Support Grant;

**Table E5** applies to “new system” students continuing on ITT courses full time for more than 10 weeks in an academic year who are eligible for the Assembly Learning Grant for living costs, and **Table E6** applies to “new system” students continuing on ITT courses full time for between 6 and 10 weeks in an academic year who are eligible for the Assembly Learning Grants for living costs..

**Table E7** applies to “new system” students continuing on ITT courses full time for more than 10 weeks in an academic year who are eligible for the Special Support Grant, and **Table E8** applies to “new system” students continuing on ITT courses full time for between 6 and 10 weeks in an academic year who are eligible for the Special Support Grant.

**Table E9** applies to “new system” students continuing on first degree ITT courses full time for a period between 6 and 10 weeks in an academic year who are eligible for the Assembly Learning Grant for living costs, and **Table E10** applies to equivalent students who are eligible for the Special Support Grant.

## **TABLE E11 – HOUSEHOLD CONTRIBUTION SCALE**

**Table E11** sets out the assessed household contribution that continuing full-time “new system” students will be assessed for in 2012/13, for illustrative levels of household income.

***For details of other loan and grant support that is available to full-time new entrants, see section G.***

**E3: ASSEMBLY LEARNING GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME** (Excluding Type 1 and Type 2 and excluding Type 3 initial teacher training students – see Tables D5-D8).

INCOME (£)	ASSESSED CONTRIBUTION (£)	ASSEMBLY LEARNING GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
<b>Student living at home</b>			<b>Maximum £3,673(*)</b>	
18,370	0	2,906	2,385	5,291
20,000	0	2,628	2,385	5,013
25,000	0	1,775	2,385	4,160
27,852	0	1,288	2,385	3,673
30,000	0	1,057	2,616	3,673
35,000	0	517	3,156	3,673
39,329	0	50	3,623	3,673
39,793	0	0	3,673	3,673
40,000	22	0	3,651	3,651
45,000	561	0	3,112	3,112
48,303	918	0	2,755(+)	2,755
<b>Student studying in London</b>			<b>Maximum £6,648(*)</b>	
18,370	0	2,906	5,360	8,266
20,000	0	2,628	5,360	7,988
25,000	0	1,775	5,360	7,135
27,852	0	1,288	5,360	6,648
30,000	0	1,057	5,591	6,648
35,000	0	517	6,131	6,648
39,329	0	50	6,598	6,648
39,793	0	0	6,648	6,648
40,000	22	0	6,626	6,626
45,000	561	0	6,087	6,087
50,000	1,101	0	5,547	5,547
55,200	1,662	0	4,986(+)	4,986
<b>Student studying outside London</b>			<b>Maximum £4,745(*)</b>	
18,370	0	2,906	3,457	6,363
20,000	0	2,628	3,457	6,085
25,000	0	1,775	3,457	5,232
27,852	0	1,288	3,457	4,745
30,000	0	1,057	3,688	4,745
35,000	0	517	4,228	4,745
39,329	0	50	4,695	4,745
39,793	0	0	4,745	4,745
40,000	22	0	4,723	4,723
45,000	561	0	4,184	4,184
50,788	1,186	0	3,559(+)	3,559

(\*) The amount of loan for which students are eligible will be reduced by £1 for every £1 of grant to which they are entitled, up to a maximum of £1,288.

For income between £18,371 and £27,852, the grant is reduced by £1 for every complete £5.86 by which the income exceeds £18,370. For income between £27,853 and £39,329, the grant is reduced by £1 for every complete £9.27 by which the income exceeds £27,852.

A student whose income is £39,329 will be eligible for the minimum grant of £50. A student whose income exceeds £39,329 will not be eligible for any grant. Where students' income exceeds £39,793, the amount of loan to which they are entitled is reduced by £1 for every complete £9.27 by which the income exceeds £39,793 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

**E4: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME** (Excluding Type 1 and Type 2 and excluding Type 3 initial teacher training students – see Tables D5 to D8)

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
<b>Student living at home</b>			<b>Maximum £3,673</b>	
18,370	0	2,906	3,673	6,579
20,000	0	2,628	3,673	6,301
25,000	0	1,775	3,673	5,448
27,852	0	1,288	3,673	4,961
30,000	0	1,057	3,673	4,730
35,000	0	517	3,673	4,190
39,329	0	50	3,673	3,723
39,793	0	0	3,673	3,673
40,000	22	0	3,651	3,651
45,000	561	0	3,112	3,112
48,303	918	0	2,755(+)	2,755
<b>Student studying in London</b>			<b>Maximum £6,648</b>	
18,370	0	2,906	6,648	9,554
20,000	0	2,628	6,648	9,276
25,000	0	1,775	6,648	8,423
27,852	0	1,288	6,648	7,936
30,000	0	1,057	6,648	7,705
35,000	0	517	6,648	7,165
39,329	0	50	6,648	6,698
39,793	0	0	6,648	6,648
40,000	22	0	6,626	6,626
45,000	561	0	6,087	6,087
50,000	1,101	0	5,547	5,547
55,200	1,662	0	4,986(+)	4,986
<b>Student studying outside London</b>			<b>Maximum £4,745</b>	
18,370	0	2,906	4,745	7,651
20,000	0	2,628	4,745	7,373
25,000	0	1,775	4,745	6,520
27,852	0	1,288	4,745	6,033
30,000	0	1,057	4,745	5,802
35,000	0	517	4,745	5,262
39,329	0	50	4,745	4,795
39,793	0	0	4,745	4,745
40,000	22	0	4,723	4,723
45,000	561	0	4,184	4,184
50,788	1,186	0	3,559(+)	3,559

For income between £18,371 and £27,852, the grant is reduced by £1 for every complete £5.86 by which the income exceeds £18,370. For income between £27,853 and £39,329, the grant is reduced by £1 for every complete £9.27 by which the income exceeds £27,852.

A student whose income is £39,329 will be eligible for the minimum grant of £50. A student whose income exceeds £39,329 will not be eligible for any grant.

Where students' income exceeds £39,793, the amount of loan to which they are entitled is reduced by £1 for every complete £9.27 by which the income exceeds £39,793 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

**E5: ASSEMBLY LEARNING GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Type 2 initial teacher training students (Postgraduate initial teacher training)**

INCOME (£)	ASSESSED CONTRIBUTION (£)	ASSEMBLY LEARNING GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
<b>Student living at home</b>			<b>Maximum £3,673(*)</b>	
18,370	0	2,906	2,385	5,291
20,000	0	2,628	2,385	5,013
25,000	0	1,775	2,385	4,160
27,852	0	1,288	2,385	3,673
30,000	0	1,288	2,385	3,673
35,000	0	1,288	2,385	3,673
39,329	0	1,288	2,385	3,673
39,793	0	1,288	2,385	3,673
40,000	22	1,288	2,363	3,651
45,000	561	1,288	1,824	3,112
48,303	918	1,288	1,467(+)	2,755
<b>Student studying in London</b>			<b>Maximum £6,648(*)</b>	
18,370	0	2,906	5,360	8,266
20,000	0	2,628	5,360	7,988
25,000	0	1,775	5,360	7,135
27,852	0	1,288	5,360	6,648
30,000	0	1,288	5,360	6,648
35,000	0	1,288	5,360	6,648
39,329	0	1,288	5,360	6,648
39,793	0	1,288	5,360	6,648
40,000	22	1,288	5,338	6,626
45,000	561	1,288	4,799	6,087
50,000	1,101	1,288	4,259	5,547
55,200	1,662	1,288	3,698(+)	4,986
<b>Student studying outside London</b>			<b>Maximum £4,745(*)</b>	
18,370	0	2,906	3,457	6,363
20,000	0	2,628	3,457	6,085
25,000	0	1,775	3,457	5,232
27,852	0	1,288	3,457	4,745
30,000	0	1,288	3,457	4,745
35,000	0	1,288	3,457	4,745
39,329	0	1,288	3,457	4,745
39,793	0	1,288	3,457	4,745
40,000	22	1,288	3,435	4,723
45,000	561	1,288	2,896	4,184
50,788	1,186	1,288	2,271(+)	3,559

All Type 2 ITT students will be entitled to £1,288 of grant irrespective of their income. Those with incomes below £27,852 will be means-tested to receive an additional £1,618; this will be reduced by £1 for every £5.86 of income above £18,370 and below £27,852.

(\*) The amount of loan for which students are eligible will be reduced by £1 for every £1 of grant to which they are entitled, up to a maximum of £1,288.

Where the income exceeds £39,793, students remain entitled to the non means-tested grant of £1,288, and the amount of loan to which they are entitled is reduced by £1,288 plus £1 for every complete £9.27 by which the income exceeds £39,793 up to the point where the total non means-tested grant and loan support is 75% of the full maintenance loan. This point is indicated by (+) in the table above.

**E6: ASSEMBLY LEARNING GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Type 1 initial teacher training students (postgraduate initial teacher training).**

INCOME (£)	ASSESSED CONTRIBUTION (£)	ASSEMBLY LEARNING GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
<b>Student living at home</b>			<b>Maximum £3,673(*)</b>	
18,370	0	1,453	2,385	3,838
20,000	0	1,314	2,385	3,699
25,000	0	888	2,785	3,673
27,852	0	644	3,029	3,673
30,000	0	644	3,029	3,673
35,000	0	644	3,029	3,673
39,329	0	644	3,029	3,673
39,793	0	644	3,029	3,673
40,000	22	644	3,007	3,651
45,000	561	644	2,468	3,112
48,303	918	644	2,111(+)	2,755
<b>Student studying in London</b>			<b>Maximum £6,648(*)</b>	
18,370	0	1,453	5,360	6,813
20,000	0	1,314	5,360	6,674
25,000	0	888	5,760	6,648
27,852	0	644	6,004	6,648
30,000	0	644	6,004	6,648
35,000	0	644	6,004	6,648
39,329	0	644	6,004	6,648
39,793	0	644	6,004	6,648
40,000	22	644	5,982	6,626
45,000	561	644	5,443	6,087
50,000	1,101	644	4,903	5,547
55,200	1,662	644	4,342(+)	4,986
<b>Student studying outside London</b>			<b>Maximum £4,745(*)</b>	
18,370	0	1,453	3,457	4,910
20,000	0	1,314	3,457	4,771
25,000	0	888	3,857	4,745
27,852	0	644	4,101	4,745
30,000	0	644	4,101	4,745
35,000	0	644	4,101	4,745
39,329	0	644	4,101	4,745
39,793	0	644	4,101	4,745
40,000	22	644	4,079	4,723
45,000	561	644	3,540	4,184
50,788	1,186	644	2,915(+)	3,559

For Type 1 ITT students, the grant will be half the corresponding amount that students on Type 2 ITT courses are entitled to (see Table D5). This means that all Type 1 ITT students will be eligible for £644 grant for living costs irrespective of their income. Those with incomes below £27,852 will be means-tested to receive an additional £809; this will be reduced by £1 for every £11.72 of income above £18,370 and below £27,852.

(\*) The amount of loan for which students are eligible will be reduced by £1 for every £1 of grant to which they are entitled, up to a maximum of £1,288.

Where the income exceeds £39,793, students remain entitled to the non means-tested grant of £644, and the amount of loan to which they are entitled is reduced by £644 plus £1 for every complete £9.27 by which the income exceeds £39,793. This continues up to the point where the total non means-tested grant and loan support is 75% of the full maintenance loan. This point is indicated by (+) in the table above.

**E7: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME: Type 2 initial teacher training students (postgraduate initial teacher training)**

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
<b>Student living at home</b>			<b>Maximum £3,673</b>	
18,370	0	2,906	3,673	6,579
20,000	0	2,628	3,673	6,301
25,000	0	1,775	3,673	5,448
27,852	0	1,288	3,673	4,961
30,000	0	1,288	3,673	4,961
35,000	0	1,288	3,673	4,961
39,329	0	1,288	3,673	4,961
39,793	0	1,288	3,673	4,961
40,000	22	1,288	3,651	4,939
45,000	561	1,288	3,112	4,400
48,303	918	1,288	2,755(+)	4,043
<b>Student studying in London</b>			<b>Maximum £6,648</b>	
18,370	0	2,906	6,648	9,554
20,000	0	2,628	6,648	9,276
25,000	0	1,775	6,648	8,423
27,852	0	1,288	6,648	7,936
30,000	0	1,288	6,648	7,936
35,000	0	1,288	6,648	7,936
39,329	0	1,288	6,648	7,936
39,793	0	1,288	6,648	7,936
40,000	22	1,288	6,626	7,914
45,000	561	1,288	6,087	7,375
50,000	1,101	1,288	5,547	6,835
55,200	1,662	1,288	4,986(+)	6,274
<b>Student studying outside London</b>			<b>Maximum £4,745</b>	
18,370	0	2,906	4,745	7,651
20,000	0	2,628	4,745	7,373
25,000	0	1,775	4,745	6,520
27,852	0	1,288	4,745	6,033
30,000	0	1,288	4,745	6,033
35,000	0	1,288	4,745	6,033
39,329	0	1,288	4,745	6,033
39,793	0	1,288	4,745	6,033
40,000	22	1,288	4,723	6,011
45,000	561	1,288	4,184	5,472
50,788	1,186	1,288	3,559(+)	4,847

Type 2 ITT students may be eligible for a grant of up to £2,906. All Type 2 ITT students who are eligible for this grant will receive a £1,288 non means-tested element. Those with incomes below £27,852 will be means-tested to receive an additional £1,618; this will be reduced by £1 for every complete £5.86 of income above £18,370 and below £27,852.

Where students' income exceeds £39,793, the amount of loan for which they are eligible is reduced by £1 for every complete £9.27 by which the income exceeds £39,793 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

**E8: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Type 1 initial teacher training students (postgraduate initial teacher training)**

<b>INCOME (£)</b>	<b>ASSESSED CONTRIBUTION (£)</b>	<b>SPECIAL SUPPORT GRANT (£)</b>	<b>MAINTENANCE LOAN (£)</b>	<b>TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)</b>
<b>Student living at Home</b>			<b>Maximum £3,673</b>	
18,370	0	1,453	3,673	5,126
20,000	0	1,314	3,673	4,987
25,000	0	888	3,673	4,561
27,852	0	644	3,673	4,317
30,000	0	644	3,673	4,317
35,000	0	644	3,673	4,317
39,329	0	644	3,673	4,317
39,793	0	644	3,673	4,317
40,000	22	644	3,651	4,295
45,000	561	644	3,112	3,756
48,303	918	644	2,755(+)	3,399
<b>Student studying in London</b>			<b>Maximum £6,648</b>	
18,370	0	1,453	6,648	8,101
20,000	0	1,314	6,648	7,962
25,000	0	888	6,648	7,536
27,852	0	644	6,648	7,292
30,000	0	644	6,648	7,292
35,000	0	644	6,648	7,292
39,329	0	644	6,648	7,292
39,793	0	644	6,648	7,292
40,000	22	644	6,626	7,270
45,000	561	644	6,087	6,731
50,000	1,101	644	5,547	6,191
55,200	1,662	644	4,986(+)	5,630
<b>Student studying outside London</b>			<b>Maximum £4,745</b>	
18,370	0	1,453	4,745	6,198
20,000	0	1,314	4,745	6,059
25,000	0	888	4,745	5,633
27,852	0	644	4,745	5,389
30,000	0	644	4,745	5,389
35,000	0	644	4,745	5,389
39,329	0	644	4,745	5,389
39,793	0	644	4,745	5,389
40,000	22	644	4,723	5,367
45,000	561	644	4,184	4,828
50,788	1,186	644	3,559(+)	4,203

For Type 1 ITT students, the grant will be half the corresponding amount that Type 2 ITT students are entitled to receive (see Table C7). All Type 1 ITT students who are eligible for this grant will receive a £644 non means-tested element. Those with incomes below £27,852 will be means-tested to receive an additional £809; this will be reduced by £1 for every £11.72 of income above £18,370 and below £27,852.

Where students' income exceeds £39,793, the amount of loan to which they are entitled is reduced by £1 for every complete £9.27 by which the income exceeds £39,793 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

**E9: ASSEMBLY LEARNING GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 3 courses of initial teacher training leading to a first degree**

INCOME (£)	ASSESSED CONTRIBUTION (£)	ASSEMBLY LEARNING GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
<b>Student living at home</b>			<b>Maximum £3,673(*)</b>	
18,370	0	1,453	2,385	3,838
20,000	0	1,314	2,385	3,699
25,000	0	888	2,785	3,673
27,852	0	644	3,029	3,673
30,000	0	529	3,144	3,673
35,000	0	259	3,414	3,673
39,329	0	25	3,648	3,673
39,793	0	0	3,673	3,673
40,000	22	0	3,651	3,651
45,000	561	0	3,112	3,112
48,303	918	0	2,755(+)	2,755
<b>Student studying in London</b>			<b>Maximum £6,648(*)</b>	
18,370	0	1,453	5,360	6,813
20,000	0	1,314	5,360	6,674
25,000	0	888	5,760	6,648
27,852	0	644	6,004	6,648
30,000	0	529	6,119	6,648
35,000	0	259	6,389	6,648
39,329	0	25	6,623	6,648
39,793	0	0	6,648	6,648
40,000	22	0	6,626	6,626
45,000	561	0	6,087	6,087
50,000	1,101	0	5,547	5,547
55,200	1,662	0	4,986(+)	4,986
<b>Student studying outside London</b>			<b>Maximum £4,745(*)</b>	
18,370	0	1,453	3,457	4,910
20,000	0	1,314	3,457	4,771
25,000	0	888	3,857	4,745
27,852	0	644	4,101	4,745
30,000	0	529	4,216	4,745
35,000	0	259	4,486	4,745
39,329	0	25	4,720	4,745
39,793	0	0	4,745	4,745
40,000	22	0	4,723	4,723
45,000	561	0	4,184	4,184
50,788	1,186	0	3,559(+)	3,559

For Type 3 ITT students, the grant will be half the corresponding amount that students on full-time undergraduate courses are entitled to (see Table C3). For incomes between £18,371 and £27,852 the grant will be reduced by £1 for every £11.72 of income above £18,370. For incomes between £27,853 and £39,329 the maintenance grant will be reduced by £1 for every £18.54 of income above £27,852.

A Type 3 ITT student whose income is £39,329 will be eligible for a minimum grant of £25. A Type 3 ITT student whose income exceeds £39,329 will not be eligible for any grant.

(\*) The amount of loan for which students are eligible will be reduced by £1 for every £1 of grant to which they are entitled, up to a maximum of £1,288. Where students' income exceeds £39,793, the amount of loan to which they are entitled is reduced by £1 for every complete £9.27 by which the income exceeds £39,793 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

**E10: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 3 courses of initial teacher training leading to a first degree**

<b>INCOME (£)</b>	<b>ASSESSED CONTRIBUTION (£)</b>	<b>SPECIAL SUPPORT GRANT (£)</b>	<b>MAINTENANCE LOAN (£)</b>	<b>TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)</b>
<b>Student living at home</b>			<b>Maximum £3,673</b>	
18,370	0	1,453	3,673	5,126
20,000	0	1,314	3,673	4,987
25,000	0	888	3,673	4,561
27,852	0	644	3,673	4,317
30,000	0	529	3,673	4,202
35,000	0	259	3,673	3,932
39,329	0	25	3,673	3,698
39,793	0	0	3,673	3,673
40,000	22	0	3,651	3,651
45,000	561	0	3,112	3,112
48,303	918	0	2,755(+)	2,755
<b>Student studying in London</b>			<b>Maximum £6,648</b>	
18,370	0	1,453	6,648	8,101
20,000	0	1,314	6,648	7,962
25,000	0	888	6,648	7,536
27,852	0	644	6,648	7,292
30,000	0	529	6,648	7,177
35,000	0	259	6,648	6,907
39,329	0	25	6,648	6,673
39,793	0	0	6,648	6,648
40,000	22	0	6,626	6,626
45,000	561	0	6,087	6,087
50,000	1,101	0	5,547	5,547
55,200	1,662	0	4,986(+)	4,986
<b>Student studying outside London</b>			<b>Maximum £4,745</b>	
18,370	0	1,453	4,745	6,198
20,000	0	1,314	4,745	6,059
25,000	0	888	4,745	5,633
27,852	0	644	4,745	5,389
30,000	0	529	4,745	5,274
35,000	0	259	4,745	5,004
39,329	0	25	4,745	4,770
39,793	0	0	4,745	4,745
40,000	22	0	4,723	4,723
45,000	561	0	4,184	4,184
50,788	1,186	0	3,559(+)	3,559

For Type 3 ITT students, the grant will be half the corresponding amount that students on full-time undergraduate courses are entitled to receive (see Table C4). For incomes between £18,371 and £27,852 the grant will be reduced by £1 for every £11.72 of income above £18,370. For incomes between £27,853 and £39,329 the grant will be reduced by £1 for every £18.54 of income above £27,852.

A Type 3 ITT student whose income is £39,329 will be eligible for a minimum grant of £25. A Type 3 ITT student whose income exceeds £39,329 will not be eligible for any grant.

Where students' income exceeds £39,793, the amount of loan to which they are entitled is reduced by £1 for every complete £9.27 by which the income exceeds £39,793 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

**TABLE E11: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR CONTINUING FULL-TIME “NEW SYSTEM” STUDENTS IN 2011/12**

Assessments will be calculated as follows:

Household income **£39,793 or less:** no contribution

Household income of **£39,794 or more:** contribution of £1 for each additional £9.27 of household income

The maximum contribution is £6,208. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,130** for any child (other than the student) who is wholly or mainly financially dependent upon the parent.

**ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME**

HOUSEHOLD INCOME	ASSESSMENT CONTRIBUTION	HOUSEHOLD INCOME	ASSESSMENT CONTRIBUTION	HOUSEHOLD INCOME	ASSESSMENT CONTRIBUTION
39,793	0	59,000	2,071	79,000	4,229
40,000	22	60,000	2,179	80,000	4,337
41,000	130	61,000	2,287	81,000	4,445
42,000	238	62,000	2,395	82,000	4,553
43,000	345	63,000	2,503	83,000	4,660
44,000	453	64,000	2,611	84,000	4,768
45,000	561	65,000	2,719	85,000	4,876
46,000	669	66,000	2,827	86,000	4,984
47,000	777	67,000	2,934	87,000	5,092
48,000	885	68,000	3,042	88,000	5,200
49,000	993	69,000	3,150	89,000	5,308
50,000	1,101	70,000	3,258	90,000	5,416
51,000	1,208	71,000	3,366	91,000	5,523
52,000	1,316	72,000	3,474	92,000	5,631
53,000	1,424	73,000	3,582	93,000	5,739
54,000	1,532	74,000	3,690	94,000	5,847
55,000	1,640	75,000	3,797	95,000	5,955
56,000	1,748	76,000	3,905	96,000	6,063
57,000	1,856	77,000	4,013	97,000	6,171
58,000	1,964	78,000	4,121	97,350	6,208

For residual incomes below **£39,793**, no contribution is assessed.  
For residual incomes above **£97,350** the assessed contribution is **£6,208**.

***For details of other loan and grant support that is available to full-time continuing students, see section G.***

## SECTION F: SUPPORT AVAILABLE TO FULL-TIME STUDENTS WHO WILL BE CONTINUING “OLD SYSTEM” STUDENTS IN 2011/12

### F1: SUPPORT FOR FEES

#### (1) Students attending courses at publicly funded institutions

Full-time students starting their courses in 2005/06 or earlier will be liable for a fee contribution of up to **£1,380** in 2012/13. They will be able to apply for a **non means-tested fee loan** to match their assessed fee contribution, in addition to the usual **grant for fees**. This loan is to be repaid once the student has graduated.

#### Maximum Fee Rates in Special Cases

The maximum tuition fees payable in the following special cases will be as follows:

- a. Courses, including sandwich courses, at publicly funded institutions where a student spends a significant time during the year away from his or her institution (i.e. where periods of full-time study are in aggregate less than 10 weeks) will be **£680**.
- b. Courses of continuing initial teacher training at publicly funded institutions: **£680**, unless the course is partly full-time and the periods of full-time study aggregate to more than 10 weeks in the relevant year.
- c. Courses at the Guildhall School of Music and Drama: **£5,030\***.
- d. Courses at Heythrop College: **£2,465\***.

\*“old system” students attending courses at Guildhall School of Music and Drama and Heythrop will not be eligible for a fee contribution loan.

#### (2) Students attending courses at privately funded institutions

The fee support arrangements for students continuing courses at privately funded institutions into 2011/12 remain unchanged. They will be eligible for non means-tested grants for fees, **but not for fee contribution loans**, at the following rates:

- a. Courses at the University of Buckingham: **£3,275**;
- b. Courses at any other privately funded institution: **£1,285**.

## F2: THE HIGHER EDUCATION GRANT

This is a grant of up to **£1,000**. In 2011/12, continuing full-time “old system” students who have a household income of **£16,765** or less are eligible for the maximum grant. Students who have a household income of more than **£16,765** but less than **£22,750** are eligible for £1 less than the maximum grant for each complete **£6.30** by which their household income exceeds **£16,765**, subject to a minimum grant of **£50**. Where the household income exceeds **£22,750**, no grant is payable.

### GRANT ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME

HOUSEHOLD INCOME	AMOUNT OF GRANT AVAILABLE	HOUSEHOLD INCOME	AMOUNT OF GRANT AVAILABLE
<b>16,765</b>	1,000	<b>20,000</b>	487
<b>17,000</b>	963	<b>20,500</b>	408
<b>17,500</b>	884	<b>21,000</b>	328
<b>18,000</b>	804	<b>21,500</b>	249
<b>18,500</b>	725	<b>22,000</b>	170
<b>19,000</b>	646	<b>22,500</b>	90
<b>19,500</b>	566	<b>22,750(1)</b>	50

(1) Where the household income exceeds £22,750, the student is not eligible for any Higher Education Grant.

### F3: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR FULL-TIME STUDENTS WHO WILL BE CONTINUING "OLD SYSTEM" STUDENTS IN 2011/12

**Note: For those who are independent students and who do not have a spouse or partner, the household contribution is assessed under Table E4.**

Assessments will be calculated as follows:

Household income less than <b>£23,680</b> :	no contribution
Household income of <b>£23,680</b> :	contribution of £45
Household income of <b>£23,681 or more</b> :	contribution of £45 plus £1 for each additional £9.27 of residual income.

The minimum contribution is **£45** and the maximum is **£7,992**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,130** for any child (other than the student) who is wholly or mainly financially dependent upon the parent.

#### ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION
23,680	45	48,000	2,668	73,000	5,365
24,000	79	49,000	2,776	74,000	5,473
25,000	187	50,000	2,884	75,000	5,581
26,000	295	51,000	2,992	76,000	5,689
27,000	403	52,000	3,100	77,000	5,796
28,000	511	53,000	3,207	78,000	5,904
29,000	618	54,000	3,315	79,000	6,012
30,000	726	55,000	3,423	80,000	6,120
31,000	834	56,000	3,531	81,000	6,228
32,000	942	57,000	3,639	82,000	6,336
33,000	1,050	58,000	3,747	83,000	6,444
34,000	1,158	59,000	3,855	84,000	6,552
35,000	1,266	60,000	3,963	85,000	6,659
36,000	1,374	61,000	4,070	86,000	6,767
37,000	1,481	62,000	4,178	87,000	6,875
38,000	1,589	63,000	4,286	88,000	6,983
39,000	1,697	64,000	4,394	89,000	7,091
40,000	1,805	65,000	4,502	90,000	7,199
41,000	1,913	66,000	4,610	91,000	7,307
42,000	2,021	67,000	4,718	92,000	7,415
43,000	2,129	68,000	4,826	93,000	7,522
44,000	2,237	69,000	4,933	94,000	7,630
45,000	2,344	70,000	5,041	95,000	7,738
46,000	2,452	71,000	5,149	96,000	7,846
47,000	2,560	72,000	5,257	97,000	7,954
				97,353	7,992

For residual incomes below **£23,680**, no contribution is assessed.

For residual incomes above **£97,353**, the assessed contribution is **£7,992**.

#### **F4: ASSESSMENT OF HOUSEHOLD CONTRIBUTION IN 2011/12 FOR CONTINUING FULL-TIME “OLD SYSTEM” INDEPENDENT STUDENTS WHO HAVE NO SPOUSE OR PARTNER**

Assessments will be calculated as follows:

Household income less than **£11,025**: no contribution

Household income of **£11,025**: contribution of £45

Household income of **£11,026** or more: contribution of £45 plus £1 for each additional £9.27 of residual income.

The minimum contribution is **£45** and the maximum is **£7,992**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,130** for any child (other than the student) who is wholly or mainly financially dependent upon the parent.

#### **ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME**

<b>HOUSEHOLD INCOME</b>	<b>ASSESSED CONTRIBUTION</b>	<b>HOUSEHOLD INCOME</b>	<b>ASSESSED CONTRIBUTION</b>	<b>HOUSEHOLD INCOME</b>	<b>ASSESSED CONTRIBUTION</b>
<b>11,025</b>	45	<b>36,000</b>	2,739	<b>61,000</b>	5,436
<b>12,000</b>	150	<b>37,000</b>	2,847	<b>62,000</b>	5,543
<b>13,000</b>	258	<b>38,000</b>	2,954	<b>63,000</b>	5,651
<b>14,000</b>	365	<b>39,000</b>	3,062	<b>64,000</b>	5,759
<b>15,000</b>	473	<b>40,000</b>	3,170	<b>65,000</b>	5,867
<b>16,000</b>	581	<b>41,000</b>	3,278	<b>66,000</b>	5,975
<b>17,000</b>	689	<b>42,000</b>	3,386	<b>67,000</b>	6,083
<b>18,000</b>	797	<b>43,000</b>	3,494	<b>68,000</b>	6,191
<b>19,000</b>	905	<b>44,000</b>	3,602	<b>69,000</b>	6,299
<b>20,000</b>	1,013	<b>45,000</b>	3,710	<b>70,000</b>	6,406
<b>21,000</b>	1,121	<b>46,000</b>	3,817	<b>71,000</b>	6,514
<b>22,000</b>	1,228	<b>47,000</b>	3,925	<b>72,000</b>	6,622
<b>23,000</b>	1,336	<b>48,000</b>	4,033	<b>73,000</b>	6,730
<b>24,000</b>	1,444	<b>49,000</b>	4,141	<b>74,000</b>	6,838
<b>25,000</b>	1,552	<b>50,000</b>	4,249	<b>75,000</b>	6,946
<b>26,000</b>	1,660	<b>51,000</b>	4,357	<b>76,000</b>	7,054
<b>27,000</b>	1,768	<b>52,000</b>	4,465	<b>77,000</b>	7,162
<b>28,000</b>	1,876	<b>53,000</b>	4,573	<b>78,000</b>	7,269
<b>29,000</b>	1,984	<b>54,000</b>	4,680	<b>79,000</b>	7,377
<b>30,000</b>	2,091	<b>55,000</b>	4,788	<b>80,000</b>	7,485
<b>31,000</b>	2,199	<b>56,000</b>	4,896	<b>81,000</b>	7,593
<b>32,000</b>	2,307	<b>57,000</b>	5,004	<b>82,000</b>	7,701
<b>33,000</b>	2,415	<b>58,000</b>	5,112	<b>83,000</b>	7,809
<b>34,000</b>	2,523	<b>59,000</b>	5,220	<b>84,000</b>	7,917
<b>35,000</b>	2,631	<b>60,000</b>	5,328	<b>84,698</b>	7,992

For residual incomes below **£11,025**, no contribution is assessed.

For residual incomes above **£84,698**, the assessed contribution is **£7,992**.

***For details of other loan and grant support that is available to full-time continuing students, see section G.***

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## SECTION G: OTHER LOANS AND GRANTS FOR LIVING COSTS IN 2012/13 (Available to all full-time students)

### G1: LOANS FOR EXTRA ATTENDANCE IN THE ACADEMIC YEAR

STUDY AT HOME	AMOUNT
Parental	55
London	106
Elsewhere	83
Overseas	115

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

### G2: DISABLED STUDENTS' ALLOWANCE (Not means-tested)

ALLOWANCE	MAXIMUM AMOUNT
Non-medical personal helper	20,520
Major items of specialist equipment	5,166
Other disability-related expenditure	1,729

The equipment allowance is for the duration of the course. The other two allowances are annual amounts.

Students attending an academic year of a course of initial teacher training in which periods of full-time attendance, including teaching practice, aggregate to less than 6 weeks are eligible for DSA at the part-time rates.

The maximum DSAs for **part-time students** are shown in Table H3.

The maximum grant for **disabled postgraduate students** remains at **£10,260**.

### G3: GRANT IN RESPECT OF AN ADULT DEPENDANT

Where applicable, the maximum grant in 2012/13 in respect of a spouse will be **£2,647**.

“Partner” is currently defined in regulation 32 of the Assembly Learning Grants and Loans (Higher Education) (Wales) (No.2) (Regulations) (2011). A student’s spouse or civil partner would fall within the definition. In certain cases, a person living with the student as if he/she were the student’s spouse or civil partner will also be covered.

Where the student does not have a partner within the meaning of the regulations, a student may be eligible for this grant in respect of one adult dependant whose net income does not exceed **£3,801**.

**G4: GRANT TOWARDS CHILDCARE COSTS ("CHILDCARE GRANT")** (where applicable)

The amount of childcare grant payable will be based on 85% of actual childcare costs, subject to a maximum grant of **£161.50** per week for one child only or **£274.55** per week for two or more children.

**G5: THE PARENTS' LEARNING ALLOWANCE** (where applicable)

The maximum amount of Parents Learning Allowance payable in 2012/13 will be **£1,508** and the minimum **£50**.

**G6: TRAVEL GRANTS**

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

**G7: DEPENDANTS INCOME THRESHOLDS**

<b>DEPENDANTS</b>	<b>THRESHOLD</b>
Eligible student has no dependent child	£1,159
Eligible student is <u>not</u> a lone parent and has one dependent child	£3,473
Eligible student is <u>not</u> a lone parent and has more than one dependent child	£4,632
Eligible student is a lone parent and has one dependent child	£4,632
Eligible student is a lone parent and has more than one dependent child	£5,797

## SECTION H: SUPPORT AVAILABLE TO PART-TIME AND DISTANCE LEARNER STUDENTS IN 2012/13

### H1: FEE SUPPORT FOR NEW FULL-TIME 2012/13 DISTANCE LEARNER STUDENTS

The level of fee which full-time distance learner students who will be new entrants to higher education in 2012/13 will be expected to pay will be dependent on where and what they choose to study. Students who normally live in Wales and choose to study full time distance learning courses at publicly funded institutions in the UK, will be able to apply for a **non means-tested fee loan** of up to £3,465, to cover all or the first part of their tuition fee. These students will also be eligible to apply for a **non means-tested fee grant** to cover the difference between the maximum £3,465 fee loan and the actual fee charged by the University or College (up to a maximum of £9,000). The non-means tested fee grant does not have to be repaid.

**Full-time distance learner students who will be new entrants to higher education in 2012/13 studying specifically designated courses at private institutions within the UK will have access to a non means-tested fee loan of up to £6,000 to cover all or part of the costs of their tuition fee.**

### H2: FEE SUPPORT FOR PART-TIME AND CONTINUING DISTANCE LEARNER STUDENTS

Single student, no dependent children	
Income	Entitlement
Below £16,865	Full fee grant (or the fees charged by the college whichever is lower).  <b>Amount of fee grant</b> <ul style="list-style-type: none"> <li>• Course equivalent of less than 60% of a full-time course – £690.</li> <li>• Course equivalent to 60% to 74% of a full-time course – £820.</li> <li>• Course equivalent to 75% or more of a full-time course – £1,025.</li> </ul>
£16,865	The fee grant is reduced by £50.  <b>Amount of fee grant</b> <ul style="list-style-type: none"> <li>• Course equivalent of less than 60% of a full-time course – £640.</li> <li>• Course equivalent to 60% to 74% of a full-time course – £770.</li> <li>• Course equivalent to 75% or more of a full-time course – £975.</li> </ul>
£16,866 to £25,434	Fee grant as follows (or the fees charged by the college whichever is lower).  <b>Amount of fee grant</b> <ul style="list-style-type: none"> <li>• Course equivalent of less than 60% of a full-time course – £640 less £1 for every £14.52 of income (before tax) over £16,865.</li> <li>• Course equivalent to 60% to 74% of a full-time course – £770 less £1 for every £11.90 of income (before tax) over £16,865.</li> <li>• Course equivalent to 75% or more of a full-time course – £975 less £1 for every £9.26 of income (before tax) over £16,865.</li> </ul>
£25,435	£50 fee grant. (This applies no matter how intensive the course is)
£25,436 and over	No fee grant

The income disregards for students with partners and dependent children are £2000 for a partner (where counted), £2000 for the first dependent child, and £1,000 for each subsequent child.

**Note: Continuing Distance Learner students** – No intensity of study calculations are required to determine the fee grant payable. In all cases this will be the lesser of (a) the fees actually payable by the student; and (b) £1,025. The means-test is however identical to the part-time means test.

Where a disabled student is undertaking a course by distance learning because they are unable to attend for reasons which relate to their disability then such students are treated as being in attendance and are eligible under the full-time provisions.

### H3: COURSE GRANT

Part-time students and continuing distance learner students are eligible for a grant of up to **£1,155** for books, travel and other expenditure relating to their course. This grant is income assessed, using the same thresholds as above, with the amount of grant decreasing by £1 for every £1.886 of reckonable income above £26,095.

Single student, no dependent children	
Income	Entitlement
Below £16,865	Full course grant of £1,155.
£16,865 to £26,094	Full course grant of £1,155.
£26,095 to £28,179	Course grant of £1,155 less £1 for every £1.886 of income (before tax) over £26,095 (This applies no matter how intensive the course is)
£28,180	£50 course grant.
£28,181 and over	No support

Full-time distance learning students who will be new entrants to higher education in 2012/13 are no longer eligible for this course grant.

### H4: DISABLED STUDENTS' ALLOWANCE FOR PART-TIME AND DISTANCE LEARNER STUDENTS (Not means-tested)

ALLOWANCE	MAXIMUM AMOUNT
Non-medical personal helper	15,390
Major items of specialist equipment	5,166
Other disability-related expenditure	1,296

The equipment allowance is for the duration of the course. The other two allowances are annual amounts.

### H5: GRANT IN RESPECT OF AN ADULT DEPENDANT

Where applicable, the maximum grant in 2012/13 in respect of an adult dependant will be **£2,647 (subject to intensity of study calculations)**.

**H6: GRANT TOWARDS CHILDCARE COSTS ("CHILDCARE GRANT")** (where applicable)

The amount of childcare grant payable will be based on 85% of actual childcare costs, subject to a maximum grant of **£161.50** per week for one child only or **£274.55** per week for two or more children (**subject to intensity of study calculations**).

**H7: PARENTS' LEARNING ALLOWANCE** (where applicable)

The maximum amount of Parents Learning Allowance payable in 2012/13 will be £1,508 (subject to intensity of study calculations) and the minimum £50.





## SECTION I: SUPPORT AVAILABLE TO GRADUATE ENTRY MEDICAL AND DENTAL STUDENTS AND OTHER STUDENTS STUDYING HEALTHCARE RELATED COURSES IN 2012/13

### *Medicine and dentistry (4 year compressed graduate entry course)*

Year of Study	Current position				Proposed position for 12/13 (subject to legislation)				
	NHS pay tuition fees	Self- fund tuition fees	Maintenance Loan -Student Finance Wales (SFW)	Means tested NHS bursary	NHS pay tuition fees	Tuition fees	Maintenance Loan - SFW	Means tested NHS bursary	Non means tested NHS bursary £1,000
1	No	Yes	Full rate	No	No	Self fund up to £3465; SFW loan for remainder	Full rate	No	No
2	Yes	No	Reduced rate	Yes	Yes – up to £3465	SFW Loan available for up to £5535	Reduced rate	Yes	Yes
3	Yes	No	Reduced rate	Yes	Yes – up to £3465	SFW Loan available for up to £5535	Reduced rate	Yes	Yes
4	Yes	No	Reduced rate	Yes	Yes – up to £3465	SFW Loan available for up to £5535	Reduced rate	Yes	Yes

**Nurses and other health professionals (see below for list)**

	Current position			Proposed position for 12/13		
	Non means tested NHS bursary	Means tested NHS bursary	Maintenance loan - Student Finance Wales (SFW)	Means tested NHS bursary	Maintenance Loan - SFW	Non means tested NHS bursary
Nursing/ Midwifery	£6701	Nil	Nil	Up to £4395	Up to £2324	£1000
OHP	Nil	Up to £4614	Up to £2324	Up to £4395	Up to £2324	£1000

**Other health professionals include:**

Chiropodists (incl Podiatrists)	Dieticians	Orthoptics	Radiographers
Dental hygienists	Healthcare scientists	Paramedics	Speech and Language Therapists
Dental therapists	Occupational therapists	Physiotherapists	

**Medicine/ Dentistry (5 year undergraduate course)**

Year of Study	Current position				Proposed position for 12/13 (subject to legislation)				
	NHS pay tuition fees	Tuition fee loan - SFW	Maintenance Loan -Student Finance Wales (SFW)	Means tested NHS bursary	NHS pay tuition fees	New Fee Grant & Tuition fee loan - SFW	Maintenance Loan - SFW	Means tested NHS bursary	Non means tested NHS bursary £1,000
1	No	Yes	Full rate	No	No	Yes	Full rate	No	No
2	No	Yes	Full rate	No	No	Yes	Full rate	No	No
3	No	Yes	Full rate	No	No	Yes	Full rate	No	No
4	No	Yes	Full rate	No	No	Yes	Full rate	No	No
5	Yes	No	Reduced rate	Yes	Yes, for the 12/13 cohort	No	Reduced rate	Yes	Yes

## Annex G

### CALCULATION OF EXTRA WEEKS' LOAN

Regulation 58 provides for students to receive an extra amount of loan when a student attends their course for more than 30 weeks and 3 days. The loan amount is increased for each week or part week of attendance after the student has attended for 30 weeks and 3 days. (The short vacations should not be included in the calculation of extra weeks' loan.)

The following table sets out the number of weeks for which the extra loan should be paid when a student attends full or part weeks after 30 weeks and 3 days attendance.

<b>Full weeks attended</b>	<b>Part weeks attended (after 30 weeks and 3 days attendance)</b>	<b>No. of weeks for which <u>extra loan</u> is payable</b>
Between 30 weeks 4 days and 31 weeks 3 days	Between 1 and 7 days	1 week
Between 31 weeks 4 days and 32 weeks 3 days	Between 8 and 14 days	2 weeks
Between 32 weeks 4 days and 33 weeks 3 days	Between 15 and 21 days	3 weeks
Between 33 weeks 4 days and 34 weeks 3 days	Between 22 and 28 days	4 weeks
Between 34 weeks 4 days and 35 weeks 3 days	Between 29 and 35 days	5 weeks
Between 35 weeks 4 days and 36 weeks 3 days	Between 36 and 42 days	6 weeks
Between 36 weeks 4 days and 37 weeks 3 days	Between 43 and 49 days	7 weeks
Between 37 weeks 4 days and 38 weeks 3 days	Between 50 and 56 days	8 weeks
Between 38 weeks 4 days and 39 weeks 3 days	Between 57 and 63 days	9 weeks
Between 39 weeks 4 days and 40 weeks 3 days	Between 64 and 70 days	10 weeks
Between 40 weeks 4 days and 41 weeks 3 days	Between 71 and 77 days	11 weeks
Between 41 weeks 4 days and 42 weeks 3 days	Between 78 and 84 days	12 weeks
Between 42 weeks 4 days and 43 weeks 3 days	Between 85 and 91 days	13 weeks
Between 43 weeks 4 days and 44 weeks 3 days	Between 92 and 98 days	14 weeks
Between 44 weeks 4 days and 44 weeks and 6 days	Between 99 and 105 days	15 weeks
45 weeks and over	106 days +	22 weeks

## Annex H

### FAMILIES WITH TWO OR MORE AWARD HOLDERS (SPLIT CONTRIBUTIONS): – CASE STUDIES

Please note, for each case study if not indicated £1,130 has been deducted for each additional dependent child when calculating the contribution.

#### **MT support - generally the means-tested support in the case studies is:**

- “old system” students - £2,566 (based on full support for fees (£1,380) and 25% of the ‘elsewhere’ rate of loan £1,186)
- “new system” students (“2012 cohort”, “2011 cohort”, “2010 cohort” and “new system” students who are not “2012”, “2011” or “2010” cohort) - £1,186 (based on 25% of the ‘elsewhere’ rate of loan).

#### **Income thresholds**

- “old system” students - £23,680 (£11,025 for single independent students)
- “new system” students who are not 2010 cohort - £39,793 for all students.
- “2010 cohort” students - £50,778 for all students.
- “2011 cohort” students - £50,503 for all students.
- “2012 cohort” students - £50,778 for all students.

#### **Case Study 1**

*“2012 cohort” students*

#### **Case Study 2**

*“2011 cohort” students*

#### **Case Study 3**

*“new system” students only (“2010 cohort”)*

#### **Case Study 4**

*“new system” students only (not “2010, 2011 or 2012 cohort”)*

#### **Case Studies 5 - 6**

*“new system” students only (combination of cohort groups)*

#### **Case Studies 7**

*“Old and new system” students (combination of cohort groups)*

#### **Case Study 8**

*“New system” students, including ‘2010 cohort’ with income*

#### **Case Study 9**

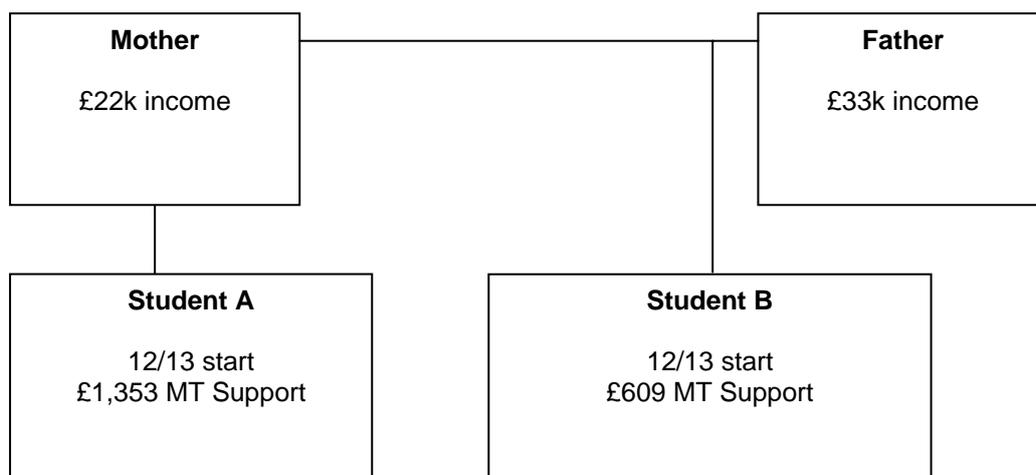
*“New system” students, including a parent who is ‘new system student who is not 2010, 2011 nor 2012 cohort’ with income*

### Case Study 10

*“Old and new system” students, including a parent who is a ‘new system student who is not 2010, 2011 nor 2012 cohort’ with income*

#### Case Study 1 – “2012 cohort”

Two students, one studying in London, the other living at home, both started their courses in AY 2012/13.



#### Parental contribution

*Students A and B*

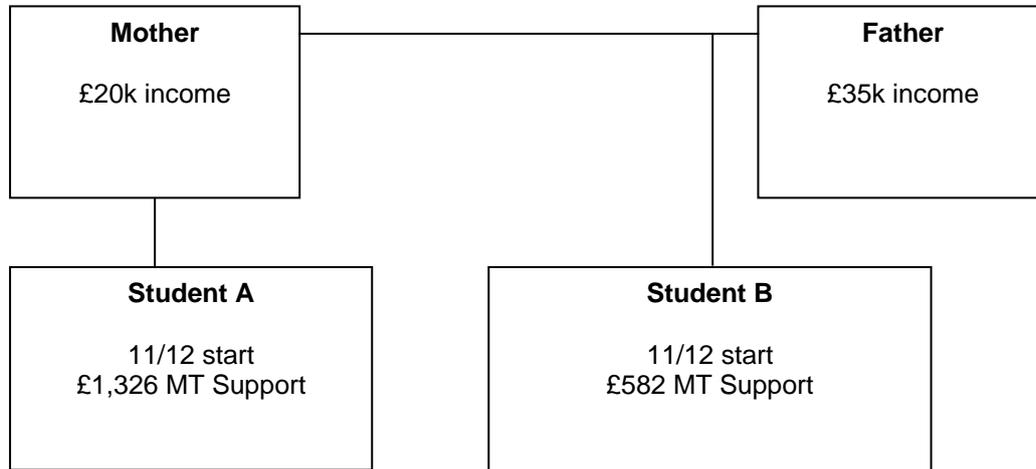
£55,000 (less £1,130 disregard for additional eligible student) = £53,870.

$(£53,870 - £50,778) / 5 = £618$  contribution.

	Student A	Student B
Joint parental contribution ( <b>£618</b> )	<b>£309</b>	<b>£309</b>
Maximum means-tested support	<b>£1,662</b>	<b>£918</b>
Total contribution applied ( <b>£618</b> )	<b>£309</b>	<b>£309</b>
Means-tested support remaining	<b>£1,353</b>	<b>£609</b>

**Case Study 2 - "2011 cohort"**

**Two students, one studying in London, the other living at home Both started their courses in AY 2012/12.**



**Parental contribution**

*Students A and B*

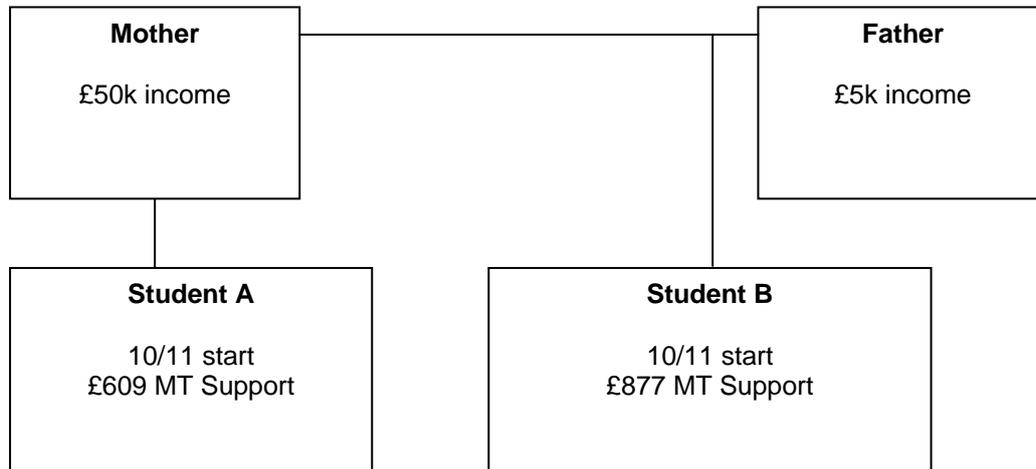
£55,000 (less £1,130 disregard for additional eligible student) = £53,870.

$(£53,870 - £50,503) / 5 = £673$  contribution.

	<b>Student A</b>	<b>Student B</b>
Joint parental contribution ( <b>£673</b> )	<b>£336</b>	<b>£336</b>
Maximum means-tested support	<b>£1,662</b>	<b>£918</b>
Total contribution applied ( <b>£672</b> )	<b>£336</b>	<b>£336</b>
Means-tested support remaining	<b>£1,326</b>	<b>£582</b>

**Case Study 3 - "2010 cohort"**

**Two students, one living at home and one living away from the parental home. Both started their courses in AY 2010/11.**



**Parental contribution**

*Students A and B*

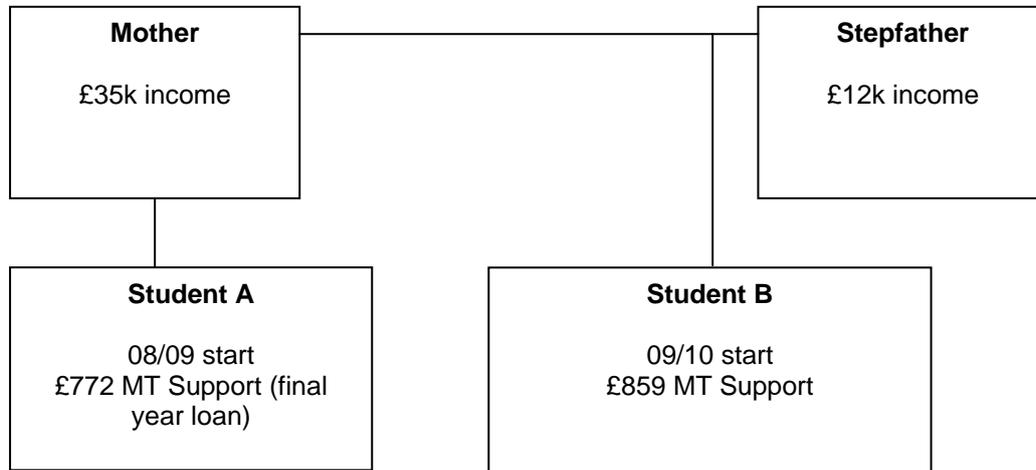
$(£50,000 + £5,000) - £1,130$  (disregard for additional eligible student) = £53,870.

$(£53,870 - £50,778) / 5 = £618$

	Student A	Student B
Joint parent contribution ( <b>£618</b> )	<b>£309</b>	<b>£309</b>
Maximum means-tested support	<b>£918</b>	<b>£1,186</b>
Total contribution applied ( <b>£618</b> )	<b>£309</b>	<b>£309</b>
Means-tested support remaining	<b>£609</b>	<b>£877</b>

**Case study 4 - “new system” students who are not 2010, 2011 or 2012 cohort**

**Two students, one who started their courses in AY 2008/09 and the other in AY 2009/10. Both living away from the parental home.**



**Parental contribution**

$(£35,000 + £12,000) - £1,130$  (disregard for additional eligible student) = £45,870.

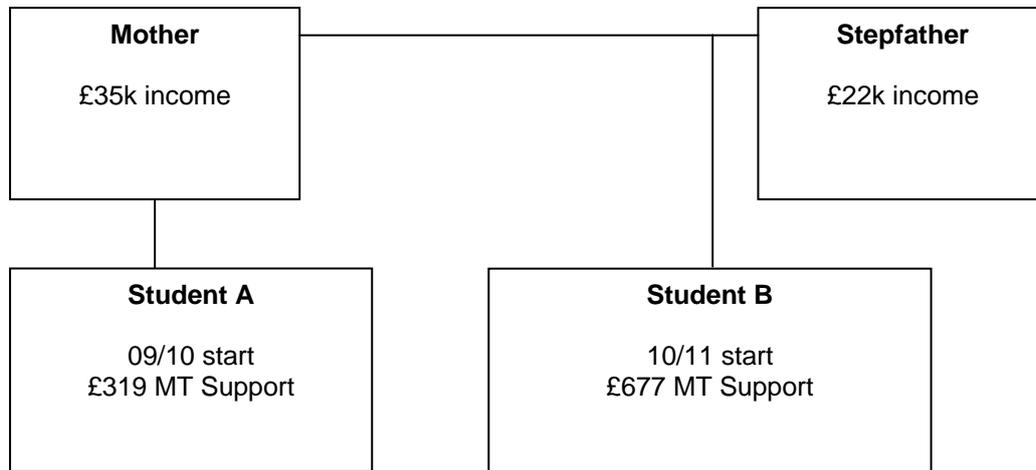
*Students A and B*

$(£45,870 - £39,793) / 9.27 = £655$

	<b>Student A</b>	<b>Student B</b>
Joint parental contribution ( <b>£655</b> )	<b>£327</b>	<b>£327</b>
Maximum means-tested support	<b>£1,099</b>	<b>£1,186</b>
Total contribution applied ( <b>£654</b> )	<b>£327</b>	<b>£327</b>
Means-tested support remaining	<b>£772</b>	<b>£859</b>

**Case study 5 - “new system” students, one “new system who is not 2010, 2011 nor 2012 cohort, and one 2010 cohort**

Two students, one ‘new system who is not 2010, 2011 nor 2012 cohort’, and one ‘2010 cohort’. Both living away from the parental home.



**Parental contribution**

$(£35,000 + £22,000) - £1,130$  (disregard for other eligible student) = £55,870

$£55,870 - £39,793 = £16,077$ .      $£16,077 / 9.27 = £1,734$

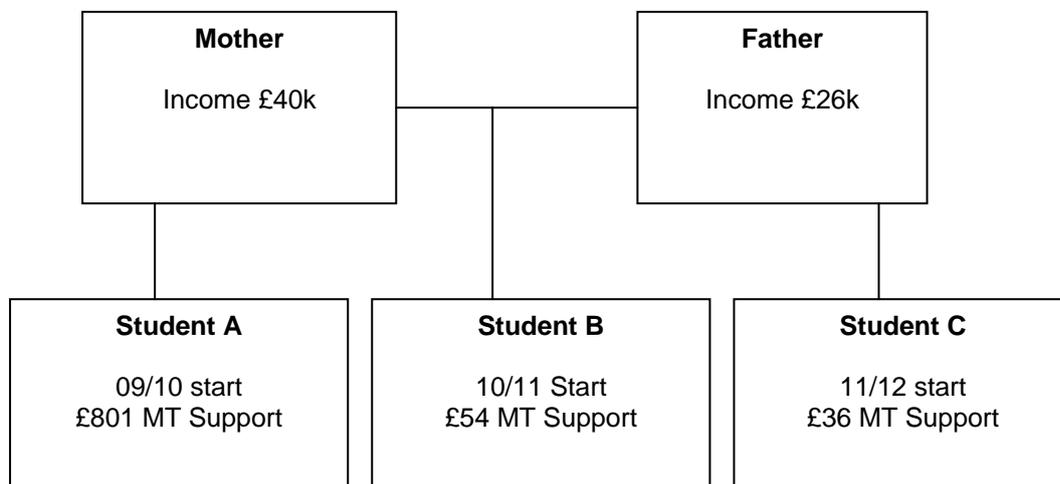
*Student B*

$£55,870 - £50,778 = £5,092$ .      $£5,092 / 5 = £1,018$ .

	<b>Student A</b>	<b>Student B</b>
Joint parental contribution (Student A) <b>(£1,734)</b>	<b>£867</b>	<b>£867</b>
Joint parental contribution (Student B) <b>(£1,018)</b>	<b>£509</b>	<b>£509</b>
Maximum means-tested support	<b>£1,186</b>	<b>£1,186</b>
Total contribution applied <b>(£1,376)</b>	<b>£867</b>	<b>£509</b>
MT support remaining	<b>£319</b>	<b>£677</b>

**Case Study 6 – New system students - one 'new system who is not 2010, 2011 nor 2012 cohort', one '2010 cohort' and one '2011 cohort'.**

Three students, one 'new system who is not 2010, 2011 nor 2012 cohort', one '2010 cohort' and one '2011 cohort'. One is living away from the parental home and studying in London, two are living in the parental home.



**Parental contribution**

$(£40,000 + £26,000) - £2,260 \text{ disregard for two additional students} = £63,740.$

*Student A*

$(£63,740 - £39,793) / 9.27 = £2,583.$

*Student B*

$(£63,740 - £50,778) / 5 = £2,592.$

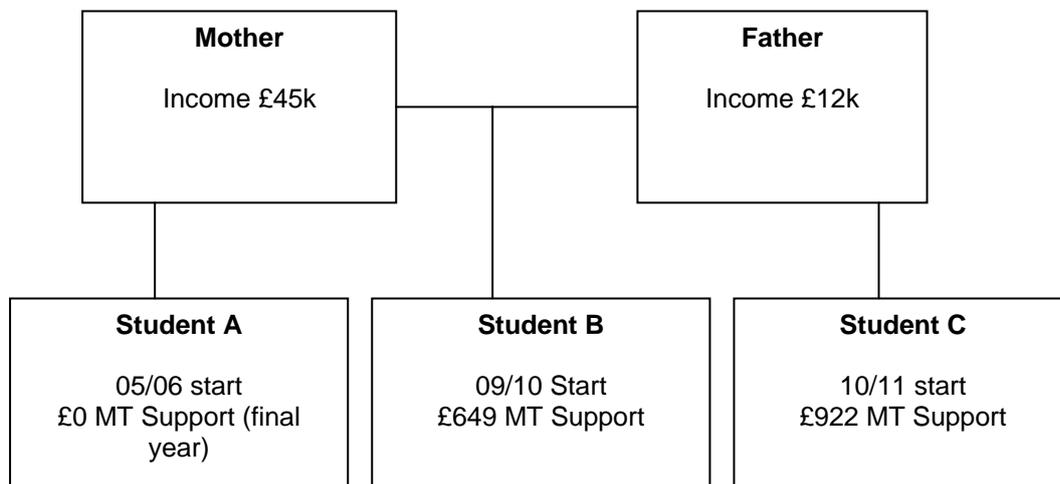
*Student C*

$(£63,740 - £50,503) / 5 = £2,647.$

	Student A	Student B	Student C
Joint parental contribution (Student A) (£2,583)	£861	£864	£864
Joint parental contribution (Student B) (£2,592)	£864	£864	£864
Joint parental contribution (Student C) (£2,647)	£882	£882	£882
Maximum means-tested support	£1,662	£918	£918
Total contribution applied (£2,607)	£861	£864	£882
Means-tested support remaining	£801	£54	£36

### Case Study 7 – Old system and new system students

One 'old system', one 'new system who is not 2010, 2011 nor 2012 cohort', and one '2010 cohort'. All are living away from the parental home.



#### Parental contribution

$£57,000 - (£2,260 \text{ (disregard for additional eligible students)}) = £54,740$

*Student A*

$£54,740 - £23,680 = £31,060$ .      $£31,060 / 8.78 + £45 = £3,537$ .

*Student B*

$£54,740 - £39,793 = £14,947$ .      $£14,947 / 9.27 = £1,612$ .

*Student C*

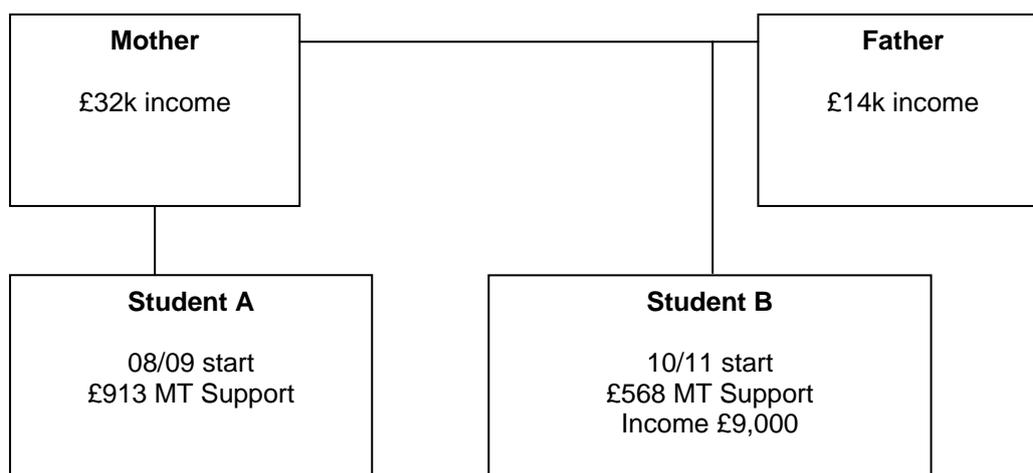
$£54,740 - £50,778 = £3,962$ .      $£3,962 / 5 = £792$ .

	Student A	Student B	Student C
Joint parental contribution (Student A) <b>(£3,537)</b>	<b>£1,179</b>	<b>£1,179</b>	<b>£1,179</b>
Joint parental contribution (Student B) <b>(£1,612)</b>	<b>£537</b>	<b>£537</b>	<b>£537</b>
Joint parental contribution (Student C) <b>(£792)</b>	<b>£264</b>	<b>£264</b>	<b>£264</b>
Maximum means-tested support	<b>£1,099</b>	<b>£1,186</b>	<b>£1,186</b>
Total contribution applied <b>(£1,980)</b>	<b>£1,179</b>	<b>£537</b>	<b>£264</b>
Means-tested support remaining	<b>£0</b>	<b>£649</b>	<b>£922</b>

**Case Study 8 – “New system” students, one ‘new system who is not 2010, 2011 nor 2012 cohort’ and one who is ‘2010 cohort’.**

**Two students, one ‘new system who is not 2010, 2011 nor 2012 cohort’ and one who is ‘2010 cohort’ Both students are living away from the parental home.**

**The ‘2010 cohort’ student has income.**



**Parental contribution**

$$(\pounds 32,000 + \pounds 14,000) - \pounds 1,130 = \pounds 44,870.$$

*Student A*

$$(\pounds 44,870 - \pounds 39,793) / 9.27 = \pounds 547$$

*Student B*

Below threshold of £50,778 for a parental contribution

*Student B's contribution*

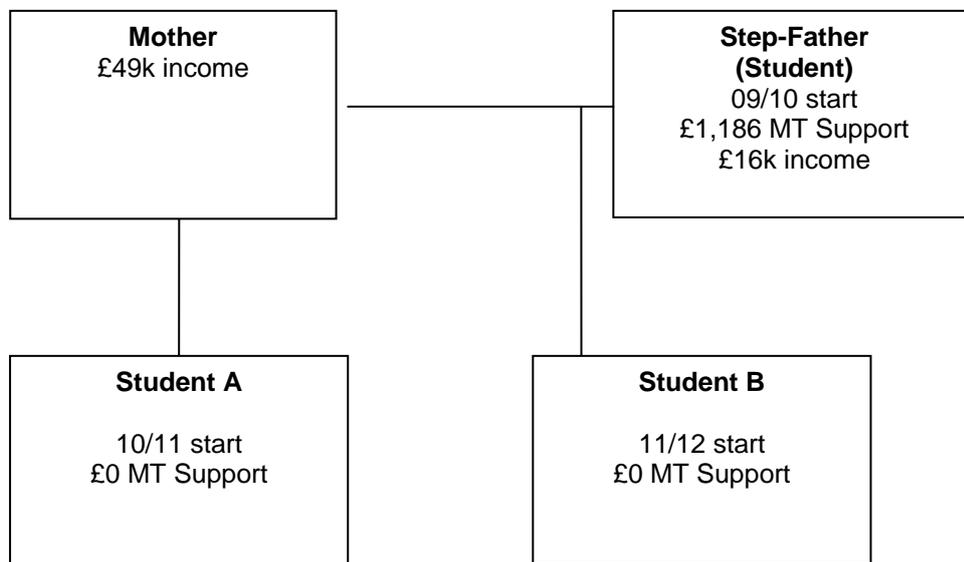
$$\text{Parental income } \pounds 44,870 + \text{Student's income } \pounds 9,000 = \pounds 53,870.$$

$$\pounds 53,870 - \pounds 50,778 = \pounds 3,092.$$

$$\pounds 3,092 / 5 = \pounds 618$$

	<b>Student A</b>	<b>Student B</b>
Joint parental contribution Student A ( <b>£547</b> )	<b>£273</b>	<b>£273</b>
Joint parental contribution Student b ( <b>£0</b> )	<b>£0</b>	<b>£0</b>
Student B's contribution ( <b>£618</b> )	<b>£0</b>	<b>£618</b>
Maximum means-tested support	<b>£1,186</b>	<b>£1,186</b>
Total contribution applied ( <b>£891</b> )	<b>£273</b>	<b>£618</b>
Means-tested support remaining	<b>£913</b>	<b>£568</b>

**Case study 9 - “new system” students, all cohort groups. One of the parents is a student and has income of his own. Students A and B are living away from the parental home,**



#### Parental contribution

##### Student A

$(£49,000 + £16,000) - £2,260$  (student parent disregard applied in addition to the dependent child disregard) = £62,740.

$$(\pounds 62,740 - \pounds 50,778) / 5 = \pounds 2,392$$

##### Student B

$$(\pounds 62,740 - \pounds 50,503) / 5 = \pounds 2,447$$

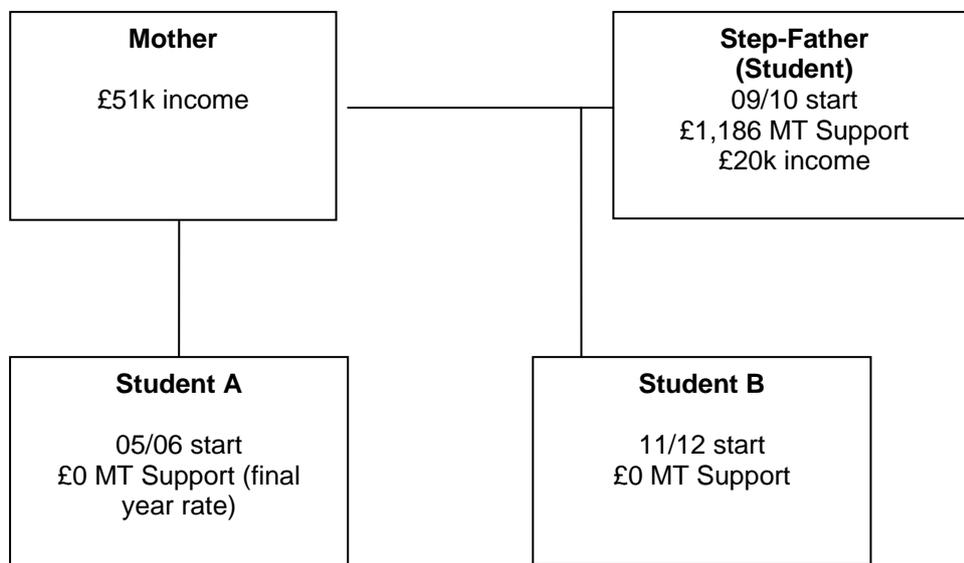
#### Student parent contribution

As the student parent income is below £39,793 no contribution is payable.

	Student A	Student B	Step-Father
Joint parent contribution (Student A) (£2,392)	£1,196	£1,196	£0
Joint parent contribution (Student B) (£2,447)	£1,223	£1,223	£0
Maximum means-tested support	£1,186	£1,186	£1,186
Total contribution applied (£2,419)	£1,196	£1,223	£0
Means-tested support remaining	£0	£0	£1,186

### Case study 10 - "New system" students

Parent and step-parent with two students on differing amounts of means-tested support, one who started their course in 2005/06 and one who started their course 2011/12. The step-parent is also a student and has income of their own and started in 2009/10. Student A is living in the parental home; B is living elsewhere.



#### Parental contribution

$(£51,000 + £20,000) - £2,260$  (student parent disregard applied in addition to the dependent child disregard) = £68,740.

*Student A*

$(£68,740 - £23,680) / 8.78 + £45 = £5,177$

*Student B*

$(£68,740 - £50,503) / 5 = £3,647$

#### Student parent contribution

No contribution as income is below the threshold of £39,793

	Student A	Student B	Student Parent
Joint Parent contribution (Student A) ( <b>£5,177</b> )	<b>£2,588</b>	<b>£2,588</b>	<b>£0</b>
Joint Parent contribution (Student B) ( <b>£3,647</b> )	<b>£1,823</b>	<b>£1,823</b>	<b>£0</b>
Maximum means-tested support	<b>£831</b>	<b>£1,186</b>	<b>£1,186</b>
Total contribution applied ( <b>£4,411</b> )	<b>£2,588</b>	<b>£1,823</b>	<b>£0</b>
Means-tested support remaining	<b>£0</b>	<b>£0</b>	<b>£1,186</b>