

THE WELSH GOVERNMENT

Loan, Grant and Fee Rates for Higher Education Study in Academic Year 2019/2020

Memorandum: Support provided by The Education (Student Support) (Wales) Regulations 2019

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 (where applicable) for undergraduate support in the 2019/20 academic year. Guidance for students will be available to download from:-

<https://www.studentfinancewales.co.uk/practitioners/resources/academic-year-201819/guides.aspx>

and the relevant guidance is entitled “Student finance – New full-time students” and “Student Finance for new part-time students”. The Education (Student Support) (Wales) Regulations 2019 (“the Student Support Regulations”) are scheduled to be made early in 2019.

The figures shown in this Memorandum relate to students who started their course on or after 1 September 2012, or later where specified. References to publicly funded institutions are in respect of courses starting on or after 1 September 2019 at regulated institutions in Wales, a publicly funded institution on behalf of an English regulated institution in England, and a recognised educational institution in Scotland and Northern Ireland.

Please refer to the AY 2017/18 version of this document for support rates for undergraduate students continuing on a course that started prior to 1 September 2012.

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

- Section A:** The rates of the student loans for living costs, which are available to all full-time undergraduate students for **2018 cohort students** (i.e. students who started courses of higher education in academic year 2018/19 onwards).
- Section B:** The elements of support available to full-time, and full-time distance learner **2018 cohort undergraduate students**, including support for tuition fees and tables setting out the amounts of loan for living costs and maintenance grant (or, where appropriate, Special Support Grant) available to different groups of students, at illustrative levels of income.
- Section C:** The rates of the student loans for living costs, which are available to all full-time undergraduate students for **2012 cohort students** (i.e. students who started courses of higher education in academic year 2012/13 onwards).
- Section D:** The elements of support available to full-time, and full-time distance learner **2012 cohort undergraduate students**, including support for tuition fees and tables setting out the amounts of loan for living costs and maintenance grant (or, where appropriate, Special Support Grant) available to different groups of students, at

illustrative levels of income, and the appropriate household contribution scales.

- Section E:** Support for **fees** available to part-time and part-time distance learner undergraduate students.
- Section F:** Support for **living costs** available to part-time and part-time distance learner undergraduate students from **2018 onwards**.
- Section G:** The other elements of support available to **all** eligible full-time students from **2012**: Disabled Students' Allowances; Adult Dependants' Grant; Childcare Grant; Parents' Learning Allowance; and the dependants' income thresholds.
- Section H:** The other elements of support available to **all** eligible part-time and part-time distance learner students from **2014**; Course Grant (continuing pre-2018 students only); Disabled Students' Allowances; Adult Dependants' Grant; Childcare Grant; Parents' Learning Allowance.
- Section I:** Support available in **2019/20** for NHS courses.

SECTION A: LOANS FOR LIVING COSTS AVAILABLE TO NEW FULL-TIME UNDERGRADUATE STUDENTS AND CONTINUING 2018/19 COHORT STUDENTS IN 2019/20

TABLE A1: BASIC STUDENT LOAN

MAXIMUM RATES OF ANNUAL LOAN	REDUCED LOANS	MAIN LOANS
Parental	3,420	6,840
London	5,265	10,530
Elsewhere	4,110	8,225

For 2018 cohort students, the maximum amount of main loan for living costs will be reduced by £1 for every £1 of Welsh Government Learning Grant exceeding £1,000 received. All eligible students who are on full-time courses, including those students starting full-time courses of Initial Teacher Education (ITE), who are commencing their course in 2019/20, are eligible for the appropriate main loan rate.

2018 Cohort students eligible for Special Support Grant will be entitled to a loan for living costs equivalent to the relevant reduced loan amount, as a minimum.

Welsh Government Learning Grant for living costs is based on the level of household income and examples for full-time students are shown in Table B1.

Students who commenced a part-time course on or after 1 August 2018 will be eligible to apply for the living costs support package outlined in Section F, and examples for various levels of intensity and household income are shown in Table F1.

The following groups of students are eligible for the reduced loan rates:

- (i) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate;
- (ii) Students who are eligible for means-tested NHS bursaries in Wales or means-tested Scottish Health Care allowances;

SECTION B: SUPPORT AVAILABLE TO NEW FULL-TIME UNDERGRADUATE STUDENTS AND CONTINUING 2018/19 COHORT STUDENTS in 2019/20

B1: SUPPORT FOR FEES

Full-time students commencing their courses of higher education **on or after 1 August 2018** do not receive a grant towards their course fees. Students who normally live in Wales and study on a designated course at a **publicly funded institution** will have access to a **non-means-tested fee loan** to cover the full fee charged. The level of fee which students will be expected to pay will be dependent on where they choose to study. The maximum fee which Higher Education Institutions can charge in 2019/20 is £9,000 (Wales) or £9,250 (rest of UK).

Full-time 2018 cohort students in higher education in 2019/20, studying specifically designated courses at **privately funded institutions** within the UK, will have access to a **non-means-tested fee loan** of up to £6,165 to cover all or part of the costs of their tuition fee.

Maximum fee support in special cases

The maximum tuition fee loan available will be reduced in the final academic year of courses which require reduced levels of study. The tuition fee loan available for such courses will be up to **£4,625** for those provided at publicly funded institutions where up to £9,250 can be charged, and up to **£3,080** for those provided at private institutions. Where the maximum fee is £9,000, the tuition fee loan available for such courses will be **£4,500** for those provided at publicly funded institutions.

Students studying at institutions in Wales or England

2018 Cohort students who undertake a year abroad placement (for either study or work within the ERASMUS scheme, and for a *study* placement outside of the ERASMUS scheme) will be charged a **tuition fee up to 15% of the institution's maximum fee cap**. Eligible students who normally live in Wales and study on a designated course, will have access to fee support of up to the maximum tuition fee charged (£1,350 and £1,385, where the maximum fee is £9,000 and £9,250, respectively). The maximum fee loan entitlement for courses at **privately funded institutions** in this situation will be up to **£920**¹.

2018 Cohort students who undertake a work placement year as part of a sandwich course will be charged a **tuition fee up to 20% of the institution's maximum fee cap**. Eligible students will have access to a tuition fee loan of up to the maximum tuition fee charged (£1,800 and £1,850, where the maximum fee is £9,000 and £9,250, respectively). The maximum fee loan entitlement for courses at **privately funded institutions** in this situation will be up to **£1,230**².

Students studying at institutions in Scotland

2018 Cohort students at universities or colleges in Scotland, and who are undertaking a part year abroad placement (for either study or work within the ERASMUS scheme) will be charged a tuition fee up to 15% of the institution's maximum fee cap. Eligible students will have access to a fee loan for the tuition fee charged (up to **£1,385**). The maximum tuition loan entitlement for courses at **privately funded institutions** in this situation will be **£920**.

¹ £920 is 15% of £6,165 rounded down to the nearest whole £5

² £1,230 is 20% of £6,165 rounded down to the nearest whole £5

2018 Cohort students at universities or colleges in Scotland, and who are undertaking a sandwich work placement year or a study or work placement outside of the Erasmus scheme in 2019/20, will have access to a tuition fee loan of up to **£4,625**. The maximum fee loan entitlement for courses at **privately funded institutions** in this situation will be **£3,080**.

Students studying at institutions in Northern Ireland

2018 Cohort students on courses at universities or colleges in Northern Ireland, and who are undertaking a part year abroad for a study or work placement (outside of the ERASMUS scheme, as Northern Ireland institutions provide a fee waiver to ERASMUS students) or a sandwich work placement year, in 2019/20, will have access to a tuition fee loan of up to **£4,625**. The maximum tuition loan entitlement for courses at **privately funded institutions** in this situation will be **£3,080**.

B2: SUPPORT FOR LIVING COSTS

Students commencing their courses **on or after 1 August 2018** are entitled to support for living costs, by means of a Welsh Government Learning Grant (WGLG) and a loan. All full-time students eligible for the full living costs package (i.e. not those entitled to a reduced loan only) are entitled to a non-means-tested minimum level of **£1,000** of WGLG. Those with a household income of £59,200 or above receive the minimum. The level of further grants and loans are dependent on where the student is living and studying, and their household income.

Students **living at home** are entitled to a maximum amount of **£7,840**. The maximum grant is **£6,885**. This is reduced by **£1 for every additional £6.937** of income above £18,370. The balance to the maximum amount of £7,840 can be taken as loan.

Students **studying away from home, in London**, are entitled to a maximum amount of **£11,530**. The maximum grant is **£10,124**. This is reduced by **£1 for every additional £4.475** of income above £18,370. The balance to the maximum amount of £11,530 can be taken as loan.

Students **studying away from home, outside London**, are entitled to a maximum amount of **£9,225**. The maximum grant is **£8,100**. This is reduced by **£1 for every additional £5.750** of income above £18,370. The balance to the maximum amount of £9,225 can be taken as loan.

An illustration of the amounts of WGLG and loan available at various levels of income is shown in **Table B3**.

Students eligible for Special Support Grant

Certain students undertaking full-time courses, including full-time ITE courses, will be eligible for part of their grant for living costs to be designated as **Special Support Payment**. 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.

Table B4 applies to students who are eligible for the Special Support Grant. Up to **£5,161** of the grant received by the student is designated as the Special Support Grant, and any additional grant as WGLG. This ensures that no 2018 cohort student is worse off than a 2012 cohort student, in respect of income that is disregarded in their assessment for relevant benefits by the Department for Work and Pensions.

TABLE B3: WELSH GOVERNMENT LEARNING GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME – INCLUDING FULL-TIME ITE COURSES.

INCOME (£)	WELSH GOVERNMENT LEARNING GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			
18,370	6,885	955	7,840
20,000	6,651	1,189	7,840
25,000	5,930	1,910	7,840
30,000	5,209	2,631	7,840
35,000	4,488	3,352	7,840
40,000	3,767	4,073	7,840
45,000	3,047	4,793	7,840
50,000	2,326	5,514	7,840
55,000	1,605	6,235	7,840
59,200	1,000	6,840	7,840
Student studying in London			
18,370	10,124	1,406	11,530
20,000	9,760	1,770	11,530
25,000	8,643	2,887	11,530
30,000	7,526	4,004	11,530
35,000	6,408	5,122	11,530
40,000	5,291	6,239	11,530
45,000	4,174	7,356	11,530
50,000	3,056	8,474	11,530
55,000	1,939	9,591	11,530
59,200	1,000	10,530	11,530
Student studying outside London			
18,370	8,100	1,125	9,225
20,000	7,817	1,408	9,225
25,000	6,947	2,278	9,225
30,000	6,078	3,147	9,225
35,000	5,208	4,017	9,225
40,000	4,339	4,886	9,225
45,000	3,469	5,756	9,225
50,000	2,600	6,625	9,225
55,000	1,730	7,495	9,225
59,200	1,000	8,225	9,225

For income between £18,370 and £59,200, the grant is reduced by £1 for every complete £6.937 for students living at home, by £4.475 for students studying in London, and by £5.750 for students studying elsewhere.

A student whose income is £59,200 will be eligible for the minimum grant of £1,000.

TABLE B4: GRANT AND LOAN ENTITLEMENT FOR STUDENTS ELIGIBLE FOR SPECIAL SUPPORT GRANT: ILLUSTRATIVE LEVELS OF INCOME – INCLUDING FULL-TIME ITE COURSES.

INCOME (£)	WELSH GOVERNMENT LEARNING GRANT and/or SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			
18,370	6,885	3,420	10,305
20,000	6,651	3,420	10,071
25,000	5,930	3,420	9,350
30,000	5,209	3,420	8,629
35,000	4,488	3,420	7,908
40,000	3,767	4,073	7,840
45,000	3,047	4,793	7,840
50,000	2,326	5,514	7,840
55,000	1,605	6,235	7,840
59,200	1,000	6,840	7,840
Student studying in London			
18,370	10,124	5,265	15,389
20,000	9,760	5,265	15,025
25,000	8,643	5,265	13,908
30,000	7,526	5,265	12,791
35,000	6,408	5,265	11,673
40,000	5,291	6,239	11,530
45,000	4,174	7,356	11,530
50,000	3,056	8,474	11,530
55,000	1,939	9,591	11,530
59,200	1,000	10,530	11,530
Student studying outside London			
18,370	8,100	4,110	12,210
20,000	7,817	4,110	11,927
25,000	6,947	4,110	11,057
30,000	6,078	4,110	10,188
35,000	5,208	4,110	9,318
40,000	4,339	4,886	9,225
45,000	3,469	5,756	9,225
50,000	2,600	6,625	9,225
55,000	1,730	7,495	9,225
59,200	1,000	8,225	9,225

For income between £18,370 and £59,200, the grant is reduced by £1 for every complete £6.937 for students living at home, by £4.475 for students studying in London, and by £5.750 for students studying elsewhere.

A student whose income is £59,200 will be eligible for the minimum grant of £1,000.

Up to £5,161 of an eligible student's grant entitlement is designated as Special Support Grant. Any grant entitlement above £5,161 is WGLG.

CALCULATING HOUSEHOLD INCOME

In calculating the household income for full-time 2018 cohort students, 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.

SECTION C: LOANS FOR LIVING COSTS FOR FULL-TIME UNDERGRADUATE 2012 COHORT STUDENTS

TABLE C1: BASIC STUDENT LOAN

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental	2,699	5,684
London	5,058	10,288
Elsewhere	3,598	7,344
Overseas	4,304	8,756
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental	2,052	5,147
London	3,869	9,368
Elsewhere	2,804	6,803
Overseas	3,146	7,616

For 2012 cohort students the maximum amount of main loan for living costs will be reduced by 50p for every £1 of Welsh Government Learning Grant received, up to a maximum £2,580 reduction.

All eligible students who are on full-time courses, including those students starting full-time courses of Initial Teacher Education (ITE) between 1 September 2012 and 31 July 2018, who are continuing their course in 2019/20, are eligible for the appropriate main loan rate. A quarter of this is income-assessed (see 'Assessing Financial Entitlement', available at: www.studentfinancewales.co.uk/practitioners/policy-information/guidance-chapters).

Students who started a part-time course of ITE on or after 1 September 2012 are eligible for the part-time support set out in **Section H** of this Memorandum. However, those who commenced a part-time course on or after 1 September 2014 will also be eligible to apply for the package including fee loans outlined in **Section E**.

The following groups of students are eligible for the reduced loan rates (Table C1):

- (i) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate;
- (ii) Students who are eligible for means-tested NHS bursaries in Wales and England, or means-tested Scottish Health Care allowances.

The following are eligible for non-income assessed loan rates (Table C2):

- (iii) Students who do not provide information needed to calculate household income.

TABLE C2: MAXIMUM LOAN RATES: 25% INCOME ASSESSED AND 75% NON-INCOME ASSESSED ELEMENTS

FULL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON-INCOME ASSESSED (75%) (nearest £1)	INCOME ASSESSED (25%) (balance)
Parental	5,684	4,263	1,421
London	10,288	7,716	2,572
Elsewhere	7,344	5,508	1,836
Overseas	8,756	6,567	2,189
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON-INCOME ASSESSED (75%) (nearest £1)	INCOME ASSESSED (25%) (balance)
Parental	5,147	3,860	1,287
London	9,368	7,026	2,342
Elsewhere	6,803	5,102	1,701
Overseas	7,616	5,712	1,904

SECTION D: SUPPORT AVAILABLE TO FULL-TIME UNDERGRADUATE 2012 COHORT STUDENTS

D1: SUPPORT FOR FEES

The level of fee which full-time students who are **2012 cohort students** on courses of higher education in 2019/20 will be expected to pay will be dependent on where they choose to study. Students who normally live in Wales and study on a designated course where they are charged up to £9,250 will be able to apply for a **non means-tested fee loan of up to £4,585**, to cover all or part of their tuition fee. Those who study on a designated course where they are charged up to £9,000 will be able to apply for a **non-means-tested fee loan of up to £4,335**, to cover all or part of their tuition fee. These students will also be eligible to apply for a **non-means-tested fee grant of up to £4,665**. The maximum fee which Higher Education Institutions can charge in 2019/20 is up to £9,000 (Wales) or £9,250 (rest of UK). The non-means-tested fee grant does not have to be repaid.

Full-time students who will be 2012 cohort students in higher education in 2018/19 studying specifically designated courses at private institutions within the UK will have access to a **non-means-tested** fee loan of up to £6,165 to cover all or part of the costs of their tuition fee. No fee grant is payable for courses at private institutions.

Maximum fee support in special cases

The maximum tuition fee support available will be reduced in the final academic year of courses which require reduced levels of study. The tuition fee support available for such courses will be up to **£4,625** for those provided at publicly funded institutions where £9,250 is being charged (fee loan of up to **£2,215** and fee grant of up to **£2,410**) and a fee loan of up to **£3,080** for those provided at **privately funded institutions**. Where the maximum fee is £9,000 the tuition fee support available will be **£4,500** for those provided at publicly funded institutions (fee loan of up to **£2,090** and fee grant of up to **£2,410**).

Students studying at institutions in Wales or England

2012 Cohort students who undertake a year abroad placement (for either study or work within the ERASMUS scheme, and for a *study* placement outside of the ERASMUS scheme) will be charged a **tuition fee up to 15% of the institution's maximum fee cap**. Students who study on a designated course, where they are charged up to £9,250 will be able to apply for up to **£710** fee loan and **£675** fee grant, totalling £1,385. Where £9,000 is the maximum fee a student is able to apply for up to **£675** fee loan and **£675** fee grant, totalling £1,350. The maximum fee loan entitlement for courses at **privately funded institutions** in this situation will be **£920³**.

2012 Cohort students who undertake a work placement year as part of a sandwich course will be charged a **tuition fee up to 20% of the institution's maximum fee cap**. Students who study on a designated course, where they are charged up to £9,250 will be able to apply for up to **£950** fee loan and **£900** fee grant, totalling £1,850. Where £9,000 is the maximum fee, a student is able to apply for up to **£900** fee loan and **£900** fee grant, totalling £1,800. The maximum fee loan entitlement for courses at **privately funded institutions** in this situation will be **£1,230⁴**.

³ £920 is 15% of £6,165 rounded down to the nearest whole £5

⁴ £1,230 is 20% of £6,165 rounded down to the nearest whole £5

Students studying at institutions in Scotland

2012 Cohort students at universities or colleges in Scotland, and who are undertaking a part year abroad placement (for either study or work within the ERASMUS scheme) will be charged a tuition fee up to 15% of the institution's maximum fee cap (up to **£1,385**). Eligible students will have access to fee support of up to the maximum tuition fee charged made up of **£710** fee loan and **£675** fee grant. The maximum fee loan entitlement for courses at **privately funded institutions** in this situation will be **£920**.

2012 Cohort students at universities or colleges in Scotland, and who are undertaking a sandwich work placement year or a study or work placement outside of the Erasmus scheme in 2019/20, will continue to be subject to the student support arrangements that applied in 2014/15. The maximum tuition fee support available for these students will be **£4,625**. This is made up of **£2,215** fee loan and **£2,410** fee grant. The maximum fee loan entitlement for courses at **privately funded institutions** in this situation will be **£3,080**.

Students studying at institutions in Northern Ireland

2012 Cohort students on courses at universities or colleges in Northern Ireland, and who are undertaking a part year abroad work or study placement (outside of the ERASMUS scheme, as Northern Ireland institutions provide a fee waiver to ERASMUS students) or a sandwich work placement year, in 2019/20, will continue to be subject to the student support arrangements in 2019/20 that applied in 2014/15. The maximum tuition fee support available for 2012 cohort students on courses that are provided by an institution in Northern Ireland will be **£4,625**. This is made up of **£2,215** fee loan and **£2,410** fee grant. The maximum fee loan entitlement for courses at **privately funded institutions** in this situation will be **£3,080**.

D2: SUPPORT FOR LIVING COSTS

In addition to the fee support detailed in D1, full-time 2012 cohort students will be able to apply for:

- (1) A means-tested Welsh Government Learning Grant for living costs of up to **£5,161**;
- (2) The basic student loan for living costs shown in Section C, 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 Welsh Government 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 WELSH GOVERNMENT 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 Education (ITE) courses, and who are eligible for the Welsh Government Learning Grant for living costs. **Table D4** applies to students who are undertaking full-time courses, including full-time ITE courses, and who are eligible for the Special Support Grant.

The support available for **2012 cohort students** on ITE courses will depend on whether it is undertaken on a full-time or part-time basis. The Welsh Government Learning Grant and Special Support Grant are fully means-tested for **all** students who start their studies on a full-time basis on or after 1 September 2010.

2012 Cohort students who are on a part-time course of ITE, 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 E** (part-time support).

TABLE D3: WELSH GOVERNMENT LEARNING GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME – INCLUDING FULL-TIME ITE COURSES.

INCOME (£)	ASSESSED CONTRIBUTION (£)	WELSH GOVERNMENT LEARNING GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £5,684(*)	
18,370	0	5,161	3,104	8,265
20,000	0	4,715	3,327	8,042
25,000	0	3,347	4,011	7,358
26,500	0	2,936	4,216	7,152
30,000	0	2,099	4,635	6,734
34,000	0	1,142	5,113	6,255
40,000	0	734	5,317	6,051
45,000	0	393	5,488	5,881
50,020	0	50	5,659	5,709
50,753	0	0	5,684	5,684
55,000	849	0	4,835	4,835
57,860	1,421	0	4,263	4,263
Student studying in London			Maximum £10,288(*)	
18,370	0	5,161	7,708	12,869
20,000	0	4,715	7,931	12,646
25,000	0	3,347	8,615	11,962
26,500	0	2,936	8,820	11,756
30,000	0	2,099	9,239	11,338
34,000	0	1,142	9,717	10,859
40,000	0	734	9,921	10,655
45,000	0	393	10,092	10,485
50,020	0	50	10,263	10,313
50,753	0	0	10,288	10,288
55,000	849	0	9,439	9,439
63,615	2,572	0	7,716	7,716
Student studying outside London			Maximum £7,344(*)	
18,370	0	5,161	4,764	9,925
20,000	0	4,715	4,987	9,702
25,000	0	3,347	5,671	9,018
26,500	0	2,936	5,876	8,812
30,000	0	2,099	6,295	8,394
34,000	0	1,142	6,773	7,915
40,000	0	734	6,977	7,711
45,000	0	393	7,148	7,541
50,020	0	50	7,319	7,369
50,753	0	0	7,344	7,344
55,000	849	0	6,495	6,495
59,935	1,836	0	5,508	5,508

(*) The amount of loan for which students are eligible will be reduced by 50p for every £1 of grant to which they are entitled, up to a maximum of £2,580.

For income between £18,371 and £26,500, the grant is reduced by £1 for every complete £3.653 by which the income exceeds £18,370. For income between £26,501 and £34,000, the grant is reduced by £1 for every complete £4.180 by which the income exceeds £26,500. For income between £34,001 and £50,020, the grant is reduced by £1 for every complete £14.670 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 £50,753, the amount of loan to which they are entitled is reduced by £1 for every complete £5 by which the income exceeds £50,753 until 75% of the full maintenance loan remains.

TABLE D4: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME – INCLUDING FULL-TIME ITE COURSES.

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £5,684(*)	
18,370	0	5,161	5,684	10,845
20,000	0	4,715	5,684	10,399
25,000	0	3,347	5,684	9,031
26,500	0	2,936	5,684	8,620
30,000	0	2,099	5,684	7,783
34,000	0	1,142	5,684	6,826
40,000	0	734	5,684	6,418
45,000	0	393	5,684	6,077
50,020	0	50	5,684	5,734
50,753	0	0	5,684	5,684
55,000	849	0	4,835	4,835
57,860	1,421	0	4,263	4,263
Student studying in London			Maximum £10,288(*)	
18,370	0	5,161	10,288	15,449
20,000	0	4,715	10,288	15,003
25,000	0	3,347	10,288	13,635
26,500	0	2,936	10,288	13,224
30,000	0	2,099	10,288	12,387
34,000	0	1,142	10,288	11,430
40,000	0	734	10,288	11,022
45,000	0	393	10,288	10,681
50,020	0	50	10,288	10,338
50,753	0	0	10,288	10,288
55,000	849	0	9,439	9,439
63,615	2,572	0	7,716	7,716
Student studying outside London			Maximum £7,344(*)	
18,370	0	5,161	7,344	12,505
20,000	0	4,715	7,344	12,059
25,000	0	3,347	7,344	10,691
26,500	0	2,936	7,344	10,280
30,000	0	2,099	7,344	9,443
34,000	0	1,142	7,344	8,486
40,000	0	734	7,344	8,078
45,000	0	393	7,344	7,737
50,020	0	50	7,344	7,394
50,753	0	0	7,344	7,344
55,000	849	0	6,495	6,495
59,935	1,836	0	5,508	5,508

For income between £18,371 and £26,500, the grant is reduced by £1 for every complete £3.653 by which the income exceeds £18,370. For income between £26,501 and £34,000, the grant is reduced by £1 for every complete £4.180 by which the income exceeds £26,500. For income between £34,001 and £50,020, the grant is reduced by £1 for every complete £14.670 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 £50,753, the amount of loan to which they are entitled is reduced by £1 for every complete £5 by which the income exceeds £50,753 until 75% of the full maintenance loan remains.

HOUSEHOLD CONTRIBUTION SCALE

Table D5 sets out the assessed household contribution that continuing full-time 2012 cohort students will be assessed for in 2019/20, for illustrative levels of household income.

For details of other loan and grant support that is available to full-time continuing entrants, see Section G

Assessments will be calculated as follows:

Household income of £50,753 or less:	no contribution
Household income of over £50,753:	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.

TABLE D5: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR FULL-TIME 2012 COHORT STUDENTS FOR ILLUSTRATIVE LEVELS OF INCOME

HOUSEHOLD INCOME	ASSESSMENT CONTRIBUTION	HOUSEHOLD INCOME	ASSESSMENT CONTRIBUTION	HOUSEHOLD INCOME	ASSESSMENT CONTRIBUTION
50,753	0	61,000	2,049	72,000	4,249
51,000	49	62,000	2,249	73,000	4,449
52,000	249	63,000	2,449	74,000	4,649
53,000	449	64,000	2,649	75,000	4,849
54,000	649	65,000	2,849	76,000	5,049
55,000	849	66,000	3,049	77,000	5,249
56,000	1,049	67,000	3,249	78,000	5,449
57,000	1,249	68,000	3,449	79,000	5,649
58,000	1,449	69,000	3,649	80,000	5,849
59,000	1,649	70,000	3,849	81,000	6,049
60,000	1,849	71,000	4,049	81,793	6,208

For residual incomes of or below **£50,753**, no contribution is assessed.
For residual incomes above **£81,793** the assessed contribution is **£6,208**.

SECTION E: SUPPORT FOR FEES AVAILABLE TO PART-TIME AND DISTANCE LEARNER UNDERGRADUATE STUDENTS

E1: FEE SUPPORT FOR PART-TIME STUDENTS WHO COMMENCED THEIR STUDIES ON OR AFTER 1 SEPTEMBER 2014

Fee loan (or the fees charged by the college, whichever is lower):

- Maximum loan for Welsh students in Welsh HEIs: £2,625
- Maximum loan for Welsh students at Open University: £2,625
- Maximum loan for Welsh students in Other UK HEIs: £6,935 (£4,625 for designated courses at privately funded Other UK HEIs)
- Maximum loan for EU students in Welsh HEIs: £2,625

E2: FEE SUPPORT FOR PART-TIME STUDENTS WHO COMMENCED THEIR STUDIES BEFORE 1 SEPTEMBER 2014

Single student, no dependent children	
Income	Entitlement
Below £16,865	Full fee grant (or the fees charged by the college whichever is lower). Amount of fee grant <ul style="list-style-type: none"> • Course equivalent of less than 60% of a full-time course £690 • Course equivalent to 60% to 74% of a full-time course £820 • Course equivalent to 75% or more of a full-time course £1,025
£16,865	The fee grant is reduced by £50. Amount of fee grant <ul style="list-style-type: none"> • Course equivalent of less than 60% of a full-time course £640 • Course equivalent to 60% to 74% of a full-time course £770 • Course equivalent to 75% or more of a full-time course £975
£16,865 to £25,434	Fee grant as follows (or the fees charged by the college whichever is lower). Amount of fee grant <ul style="list-style-type: none"> • 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. • 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. • 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.
£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 £2,000 for a partner (where counted), £2,000 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.

SECTION F: SUPPORT FOR LIVING COSTS AVAILABLE TO NEW PART-TIME UNDERGRADUATE STUDENTS AND CONTINUING 2018/19 COHORT STUDENTS IN 2019/20:

Eligible part-time students commencing their courses **on or after 1 August 2018** are entitled to support for living costs, by means of a Welsh Government Learning Grant (WGLG) and a loan. All eligible part-time students are entitled to a non-means-tested minimum level of WGLG, determined by the intensity of study. This level is based on the £1,000 minimum available to full-time students, so a part-time student studying **at 50 per cent of full-time hours** would receive a **minimum grant of £500**.

The level of further grants and loans are dependent on the number of hours of study (i.e. the intensity of study) and household income. For 2019/20, support for part-time students is based on a full-time equivalent amount of **£6,815**, pro-rated by intensity of study. However, to be classed as a part-time course the maximum hours of study is considered to be 75 per cent of those on a full-time course (i.e. 75 per cent intensity). Therefore, the maximum amount of loan and grant combined available to part-time students is 75 per cent of £6,815, which is **£5,111.25**.

The amount of grant is based on a full-time equivalent of **£6,000**, reduced by **£1 for every additional £6.84** of income above **£25,000**, and pro-rated by intensity of study. The maximum grant is, therefore, **£4,500**, based on 75% study intensity. As with full-time students, the amount lost in this way can be replaced by a loan.

An illustration of the amounts of WGLG and loan available at various levels of household income and study intensity are shown in **Table F1**.

For students eligible for Special Support Grant, any grant they receive will be designated as such, rather than as Welsh Government Learning Grant.

TABLE F1: PART-TIME GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME AND STUDY INTENSITY

INCOME (£)	WELSH GOVERNMENT LEARNING GRANT OR SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
75% intensity			
25,000	4,500.00	611.25	5,111.25
30,000	3,952.50	1,158.75	5,111.25
35,000	3,404.25	1,707.00	5,111.25
40,000	2,856.00	2,255.25	5,111.25
45,000	2,307.75	2,803.50	5,111.25
50,000	1,759.50	3,351.75	5,111.25
55,000	1,211.25	3,900.00	5,111.25
59,200	750.00	4,361.25	5,111.25
50% intensity			
25,000	3,000.00	407.50	3,407.50
30,000	2,635.00	772.50	3,407.50
35,000	2,269.50	1,138.00	3,407.50
40,000	1,904.00	1,503.50	3,407.50
45,000	1,538.50	1,869.00	3,407.50
50,000	1,173.00	2,234.50	3,407.50
55,000	807.50	2,600.00	3,407.50
59,200	500.00	2,907.50	3,407.50
25% intensity			
25,000	1,500.00	203.75	1,703.75
30,000	1,317.50	386.25	1,703.75
35,000	1,134.75	569.00	1,703.75
40,000	952.00	751.75	1,703.75
45,000	769.25	934.50	1,703.75
50,000	586.50	1,117.25	1,703.75
55,000	403.75	1,300.00	1,703.75
59,200	250.00	1,453.75	1,703.75

The amount of grant is based on a full-time equivalent of £6,000, reduced by £1 for every additional £6.84 of income above £25,000, and pro-rated by intensity of study.

SECTION G: OTHER LOANS AND GRANTS FOR LIVING COSTS FROM 1 SEPTEMBER 2012 (available to all full-time students)

G1: LOANS FOR EXTRA ATTENDANCE IN THE ACADEMIC YEAR

STUDY LOCATION	AMOUNT
Parental	£84
London	£162
Elsewhere	£127
Overseas*	£177

*The overseas rate only applies to students in the 2012 cohort, for other students the elsewhere rate applies.

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	£22,472
Major items of specialist equipment	£5,657
Other disability-related expenditure	£1,894

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 H2.

The maximum grant for **disabled postgraduate students** is **£20,000**.

G3: GRANT IN RESPECT OF AN ADULT DEPENDANT

Where applicable, the maximum grant in 2019/20 in respect of a spouse will be **£2,732**.

“Partner” is defined in the Education (Student Support) (Wales) Regulations 2018. 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 **£3,923**.

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.

Where a childcare provider has not been identified, the amount of childcare grant payable in 2019/20 will be based on 85% of actual childcare costs, subject to a maximum grant of **£115** per week. This lower rate payment will be made until details of the childcare provider have been submitted but subject to a maximum of one academic quarter (usually a term).

G5: THE PARENTS' LEARNING ALLOWANCE (where applicable)

The maximum amount of Parents Learning Allowance payable in 2019/20 will be **£1,557** and the minimum **£50**.

G6: TRAVEL GRANTS

The amount to be disregarded in any assessment of claims will be **£303** for all students, except 2018 cohort students that are not income assessed or have a household income above £59,200, for whom the disregard is **£1,000** (as assessed contributions do not apply to 2018 cohort students).

G7: DEPENDANTS INCOME DISREGARDS

DEPENDANTS	DISREGARD
Eligible student has no dependent child	£6,159
Eligible student is <u>not</u> a lone parent and has one dependent child	£8,473
Eligible student is <u>not</u> a lone parent and has more than one dependent child	£9,632
Eligible student is a lone parent and has one dependent child	£9,632
Eligible student is a lone parent and has more than one dependent child	£10,797

The disregards above only relate to students commencing their course on or after 1 August 2018. The disregards for students commencing their courses on or after 1 September 2012, but before 1 August 2018, are £5,000 less in each case.

SECTION H: OTHER SUPPORT AVAILABLE FROM 2014 ONWARDS FOR PART-TIME AND PART-TIME DISTANCE LEARNER STUDENTS

H1: COURSE GRANT (NOT AVAILABLE TO THOSE COMMENCING FROM 1 AUGUST 2018 ONWARDS)

Part-time and part-time distance learner students (studying at an intensity of 50% or more), commencing their courses after **1 September 2014 and before 1 August 2018**, 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, with the amount of grant decreasing by £1 for every £1.886 of reckonable income above £26,095.

Full-time continuing distance learner students, who started their course before 1 September 2012, are also eligible for this grant, however full-time distance learning students who were new entrants to higher education on or after 1 September 2012 are no longer eligible for this course grant, but instead are eligible for the full-time fee support package.

Single student, no dependent children	
Income	Entitlement
£26,095 and below	Full course grant of £1,155.
£26,096 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.

H2: DISABLED STUDENTS' ALLOWANCE FOR PART-TIME (Not means-tested)

ALLOWANCE	MAXIMUM AMOUNT
Non-medical personal helper	£16,853
Major items of specialist equipment	£5,657
Other disability-related expenditure	£1,420

The equipment allowance is for the duration of the course. The other two allowances are annual amounts.

H3: GRANT IN RESPECT OF AN ADULT DEPENDANT (where applicable)

The maximum grant in 2019/20 in respect of an adult dependant will be **£2,732 (subject to intensity of study calculations)**.

H4: 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**).

Where a childcare provider has not been identified, the amount of childcare grant payable in 2019/20 will be based on 85% of actual childcare costs, subject to a maximum grant of **£115** per week (**subject to intensity of study calculations**). This lower rate payment will be made until details of the childcare provider have been submitted but subject to a maximum of one academic quarter (usually a term).

Full-time and part-time students are not entitled to apply to Student Finance Wales for a Childcare Grant if they have a partner on an NHS funded course and are claiming support for childcare costs through the NHS bursary scheme.

H5: PARENTS' LEARNING ALLOWANCE (where applicable)

The maximum amount of Parents' Learning Allowance payable in 2019/20 will be **£1,557** (**subject to intensity of study calculations**) and the minimum **£50**.

SECTION I: SUPPORT AVAILABLE FOR NHS COURSES IN 2019/20

I1: MEDICINE AND DENTISTRY (4 year compressed graduate entry course)

Current position for students from 2012/13					
Year of Study	NHS pay tuition fees	Tuition fees	Maintenance Loan -Student Finance Wales (SFW)	Means tested NHS bursary	Non means tested NHS bursary £1,000
1	No	Self fund up to £3,465; SFW Loan for remainder	Full rate	No	No
2	Yes – up to £3,465	SFW Loan available for up to £5,785	Reduced rate	Yes	Yes
3	Yes – up to £3,465	SFW Loan available for up to £5,785	Reduced rate	Yes	Yes
4	Yes – up to £3,465	SFW Loan available for up to £5,785	Reduced rate	Yes	Yes

I2: NURSES AND OTHER HEALTH PROFESSIONALS (OHPs) (see below for list)

From 2018/19 no NHS Bursary is available in England, meaning eligible students ordinarily resident in Wales, but pursuing these courses in England, are eligible to apply for the full support package.

From 2018/19, eligible students pursuing these courses in Wales are eligible to apply for a NHS Bursary. This is based upon individuals committing in advance to take up the opportunity to work in Wales post-qualification for a period of two years. Eligible students who do not commit to the two year period are eligible to apply for the full support package.

Current position for students from 2012/13			
	Means tested NHS bursary	Maintenance Loan - SFW	Non means tested NHS bursary
Nursing/ Midwifery	Up to £2,643*	Reduced rate	£1,000
OHP	Up to £2,643*	Reduced rate	£1,000

*Figures based on 30 weeks of study and yet to be confirmed for AY 2019/20. For latest information see: <http://www.nwsspstudentfinance.wales.nhs.uk/rates>

Other health professionals (OHP) include:

Chiropodists (including Podiatrists)	Dieticians	Radiographers	Speech and Language Therapists
Dental hygienists	Healthcare scientists	Paramedics	
Dental therapists	Occupational therapists	Physiotherapists	

Subject to change by NHS Wales

I3: MEDICINE / DENTISTRY (5 year course)

	Current position for undergraduate students from 2012/13				
Year of Study	NHS pay tuition fees	Fee Grant & Tuition Fee Loan - Student Finance Wales (SFW)	Maintenance Loan -SFW	Means tested NHS bursary	Non means tested NHS bursary £1,000
1	No	Yes	Full rate	No	No
2	No	Yes	Full rate	No	No
3	No	Yes	Full rate	No	No
4	No	Yes	Full rate	No	No
5	Yes	No	Reduced rate	Yes	Yes