



Llywodraeth Cymru
Welsh Government

To:
Local Authorities in Wales
(For the attention of Student Finance Officers).
Higher Education Institutions in Wales providing designated
Higher Education courses.
Further Education Institutions in Wales providing designated
Higher Education courses.
The Student Loans Company
Higher Education Funding Council for Wales

February 2013

Dear colleague

THE WELSH GOVERNMENT

Loan, Grant and Fee Rates for Full and Part-Time Higher Education Study in Academic Year 2013/14

Memorandum: Support Available under the The Education (Student Support) (Wales) Regulations 2012

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 2013/14 academic year. Guidance for students will be available online and as hard copy via the Student Finance Wales booklet entitled "A guide to financial support for higher education students in 2013/14" due to be issued early in 2013. The Education (Student Support) (Wales) Regulations 2012 ("the Student Support Regulations") are scheduled to be made in December 2012 and come into force in January 2013.

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.



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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** (i.e. students who start courses of higher education in academic year 2013/14 or 2012/13, including those who took a gap year in AY 2011/12), 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 2013/14 (i.e. students who started their courses in 2011/12, excluding AY 2010/11 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 2013/14 (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 2013/14 (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 2013/14 (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 2013/14 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 2013/14 for NHS courses.

Enquiries

If you require further clarification, please email: studentfinancedivision@wales.gsi.gov.uk

General Public Information

Student Finance Wales will update its official online source of information as more details about 2013/14 funding become available. The web link is: www.studentfinancewales.co.uk

SECTION A: LOANS FOR LIVING COSTS IN 2013/14 (Available to full-time students)

TABLE A1: BASIC STUDENT LOAN

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental	1,893	3,987
London	3,547	7,215
Elsewhere	2,522	5,150
Overseas	3,017	6,140
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental	1,437	3,608
London	2,711	6,570
Elsewhere	1,966	4,771
Overseas	2,204	5,340

*For 2010/11 cohort, 2011/12 cohort and 2012/13 cohort students the maximum amount of main maintenance loan will be reduced by 50p for every £1 of maintenance grant received, up to a maximum £2,575 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 £1,329 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 2013/14, 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 Education (Student Support) (Wales) Regulations 2012 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 2013/14;
- (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 £2,522 and the final year reduced overseas loan rate is £1,966).
- (iv) Students who do not provide information needed to calculate household income.
- (v) Students who are eligible for the maximum reduced fee loan of £1,780 (e.g. where the student spends significant time away from the public institution) will have the balance made up as fee grant of £2,720 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

FULL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON-INCOME ASSESSED (75%) (nearest £1)	INCOME ASSESSED (25%) (balance)
Parental	3,987	2,990	997
London	7,215	5,412	1,803
Elsewhere	5,150	3,863	1,287
Overseas	6,140	4,606	1,534
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON-INCOME ASSESSED (75%) (nearest £1)	INCOME ASSESSED (25%) (balance)
Parental	3,608	2,706	902
London	6,570	4,928	1,642
Elsewhere	4,771	3,578	1,193
Overseas	5,340	4,005	1,335

SECTION B: SUPPORT AVAILABLE TO FULL-TIME 2012/13 COHORT STUDENTS IN 2013/14

B1: SUPPORT FOR FEES

The level of fee which full-time students who are 2012/13 cohort students on courses of higher education in 2013/14 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 £3,575, 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 of up to £5,425** to cover the difference between the maximum £3,575 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 2012/13 cohort students in higher education in 2013/14 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 reduction also applies in relation to certain courses of initial teacher training and the final academic years of other courses which require reduced levels of study. The tuition fee support available for such courses will be up to £4,500 for those provided at publicly funded institutions (non means-tested fee loan of up to £1,780 and non means-tested fee grant of up to £2,720 to cover the difference between the maximum £1,780 fee loan and the actual fee charged by the University or College) and a non means-tested fee loan of up to £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 **£5,161**;
- (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 2013/14, 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 (£)
Student living at home			Maximum £3,987(*)	
18,370	0	5,161	1,412	6,573
20,000	0	4,715	1,630	6,345
25,000	0	3,347	2,314	5,661
26,500	0	2,936	2,519	5,455
30,000	0	2,099	2,938	5,037
34,000	0	1,142	3,416	4,558
40,000	0	734	3,620	4,354
45,000	0	393	3,791	4,184
50,020	0	50	3,962	4,012
50,753	0	0	3,987	3,987
55,000	849	0	3,138	3,138
55,738	997	0	2,990(+)	2,990
Student studying in London			Maximum £7,215(*)	
18,370	0	5,161	4,640	9,801
20,000	0	4,715	4,858	9,573
25,000	0	3,347	5,542	8,889
26,500	0	2,936	5,747	8,683
30,000	0	2,099	6,166	8,265
34,000	0	1,142	6,644	7,786
40,000	0	734	6,848	7,582
45,000	0	393	7,019	7,412
50,020	0	50	7,190	7,240
50,753	0	0	7,215	7,215
55,000	849	0	6,366	6,366
59,768	1,803	0	5,412(+)	5,412
Student studying outside London			Maximum £5,150(*)	
18,370	0	5,161	2,575	7,736
20,000	0	4,715	2,793	7,508
25,000	0	3,347	3,477	6,824
26,500	0	2,936	3,682	6,618
30,000	0	2,099	4,101	6,200
34,000	0	1,142	4,579	5,721
40,000	0	734	4,783	5,517
45,000	0	393	4,954	5,347
50,020	0	50	5,125	5,175
50,753	0	0	5,150	5,150
55,000	849	0	4,301	4,301
57,188	1,287	0	3,863(+)	3,863

(*) 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 £2,575.

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 £4.18 by which the income exceeds £26,500. For income between £34,001 and £50,020, the grant is reduced by £1 for every complete £14.67 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 £50,753, 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. 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.

INCOME(£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £3,987	
18,370	0	5,161	3,987	9,148
20,000	0	4,715	3,987	8,702
25,000	0	3,347	3,987	7,334
26,500	0	2,936	3,987	6,923
30,000	0	2,099	3,987	6,086
34,000	0	1,142	3,987	5,129
40,000	0	734	3,987	4,721
45,000	0	393	3,987	4,380
50,020	0	50	3,987	4,037
50,753	0	0	3,987	3,987
55,000	849	0	3,138	3,138
55,738	997	0	2,990(+)	2,990
Student studying in London			Maximum £7,215	
18,370	0	5,161	7,215	12,376
20,000	0	4,715	7,215	11,930
25,000	0	3,347	7,215	10,562
26,500	0	2,936	7,215	10,151
30,000	0	2,099	7,215	9,314
34,000	0	1,142	7,215	8,357
40,000	0	734	7,215	7,949
45,000	0	393	7,215	7,608
50,020	0	50	7,215	7,265
50,753	0	0	7,215	7,215
55,000	849	0	6,366	6,366
59,768	1,803	0	5,412(+)	5,412
Student studying outside London			Maximum £5,150	
18,370	0	5,161	5,150	10,311
20,000	0	4,715	5,150	9,865
25,000	0	3,347	5,150	8,497
26,500	0	2,936	5,150	8,086
30,000	0	2,099	5,150	7,249
34,000	0	1,142	5,150	6,292
40,000	0	734	5,150	5,884
45,000	0	393	5,150	5,543
50,020	0	50	5,150	5,200
50,753	0	0	5,150	5,150
55,000	849	0	4,301	4,301
57,188	1,287	0	3,863(+)	3,863

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 £4.18 by which the income exceeds £26,500. For income between £34,001 and £50,020, the grant is reduced by £1 for every complete £14.67 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 £50,753, 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. 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 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.

ASSESSED CONTRIBUTION 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**.

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 2013/14

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 2013/14 will be expected to pay will be dependent on where and what they choose to study. Students continuing to study in Wales or England will be able to apply for a **non means-tested loan** of up to £3,465 depending on the actual fee charged by their institution. Students continuing to study in Northern Ireland will be able to apply for a **non means-tested loan** of up to £3,575 depending on the actual fee charged by their institution.

Students who normally live in Wales and study at a University or College in the United Kingdom which is charging variable tuition fees, will be able to take out a non-income assessed tuition fee loan to cover some or all of these 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 £1,425 respectively 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 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 where the student attends an institution in Wales, Scotland or England, and £1,780 where the student attends an institution in Northern Ireland.**

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 **£5,780**;
- (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.

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 2013/14, 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 (£)
Student living at home			Maximum £3,987(*)	
18,370	0	5,780	1,412	7,192
20,000	0	5,334	1,412	6,746
25,000	0	3,966	2,004	5,970
26,500	0	3,555	2,210	5,765
30,000	0	2,718	2,628	5,346
34,000	0	1,761	3,107	4,868
40,000	0	1,120	3,427	4,547
45,000	0	586	3,694	4,280
50,020	0	50	3,962	4,012
50,488	0	0	3,987	3,987
55,000	902	0	3,085	3,085
55,473	997	0	2,990(+)	2,990
Student studying in London			Maximum £7,215(*)	
18,370	0	5,780	4,640	10,420
20,000	0	5,334	4,640	9,974
25,000	0	3,966	5,232	9,198
26,500	0	3,555	5,438	8,993
30,000	0	2,718	5,856	8,574
34,000	0	1,761	6,335	8,096
40,000	0	1,120	6,655	7,775
45,000	0	586	6,922	7,508
50,020	0	50	7,190	7,240
50,488	0	0	7,215	7,215
55,000	902	0	6,313	6,313
59,503	1,803	0	5,412(+)	5,412
Student studying outside London			Maximum £5,150(*)	
18,370	0	5,780	2,575	8,355
20,000	0	5,334	2,575	7,909
25,000	0	3,966	3,167	7,133
26,500	0	3,555	3,373	6,928
30,000	0	2,718	3,791	6,509
34,000	0	1,761	4,270	6,031
40,000	0	1,120	4,590	5,710
45,000	0	586	4,857	5,443
50,020	0	50	5,125	5,175
50,488	0	0	5,150	5,150
55,000	902	0	4,248	4,248
56,923	1,287	0	3,863(+)	3,863

(*) 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 £2,575.

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 £4.18 by which the income exceeds £26,500. For income between £34,001 and £50,020, the grant is reduced by £1 for every complete £9.36 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 £50,488, the amount of loan to which they are entitled is reduced by £1 for every complete £5 by which the income exceeds £50,488 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.

INCOME(£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £3,987	
18,370	0	5,780	3,987	9,767
20,000	0	5,334	3,987	9,321
25,000	0	3,966	3,987	7,953
26,500	0	3,555	3,987	7,542
30,000	0	2,718	3,987	6,705
34,000	0	1,761	3,987	5,748
40,000	0	1,120	3,987	5,107
45,000	0	586	3,987	4,573
50,020	0	50	3,987	4,037
50,488	0	0	3,987	3,987
55,000	902	0	3,085	3,085
55,473	997	0	2,990(+)	2,990
Student studying in London			Maximum £7,215	
18,370	0	5,780	7,215	12,995
20,000	0	5,334	7,215	12,549
25,000	0	3,966	7,215	11,181
26,500	0	3,555	7,215	10,770
30,000	0	2,718	7,215	9,933
34,000	0	1,761	7,215	8,976
40,000	0	1,120	7,215	8,335
45,000	0	586	7,215	7,801
50,020	0	50	7,215	7,265
50,488	0	0	7,215	7,215
55,000	902	0	6,313	6,313
59,503	1,803	0	5,412(+)	5,412
Student studying outside London			Maximum £5,150	
18,370	0	5,780	5,150	10,930
20,000	0	5,334	5,150	10,484
25,000	0	3,966	5,150	9,116
26,500	0	3,555	5,150	8,705
30,000	0	2,718	5,150	7,868
34,000	0	1,761	5,150	6,911
40,000	0	1,120	5,150	6,270
45,000	0	586	5,150	5,736
50,020	0	50	5,150	5,200
50,488	0	0	5,150	5,150
55,000	902	0	4,248	4,248
56,923	1,287	0	3,863(+)	3,863

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 £4.18 by which the income exceeds £26,500. For income between £34,001 and £50,020, the grant is reduced by £1 for every complete £9.36 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 £50,488, the amount of loan to which they are entitled is reduced by £1 for every complete £5 by which the income exceeds £50,488 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 of **£50,488 or less**: no contribution

Household income of over **£50,488** : 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
50,488	0	61,000	2,102	72,000	4,302
51,000	102	62,000	2,302	73,000	4,502
52,000	302	63,000	2,502	74,000	4,702
53,000	502	64,000	2,702	75,000	4,902
54,000	702	65,000	2,902	76,000	5,102
55,000	902	66,000	3,102	77,000	5,302
56,000	1,102	67,000	3,302	78,000	5,502
57,000	1,302	68,000	3,502	79,000	5,702
58,000	1,502	69,000	3,702	80,000	5,902
59,000	1,702	70,000	3,902	81,000	6,102
60,000	1,902	71,000	4,102	81,528	6,208

For residual incomes of or below **£50,488**, no contribution is assessed.
 For residual incomes above **£81,528** 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 2013/14

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 2013/14 will be expected to pay will be dependent on where and what they choose to study. Students continuing to study in Wales, or England will be able to apply for a **non means-tested loan** of up to £3,465 depending on the actual fee charged by their institution. Students continuing to study in Northern Ireland will be able to apply for a **non means-tested loan** of up to £3,575 depending on the actual fee charged by their institution.

Students who normally live in Wales and study at a University or College in the United Kingdom which is charging variable tuition fees, will be able to take out a non-income assessed tuition fee loan to cover some or all of these 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 £1,425 respectively 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 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** where the student attends an institution in Wales or England, and £1,780 where the student attends an institution in Northern Ireland, and £640* where the student attends an institution in Scotland...

*This figure may be subject to change.

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 **£5,161**;
- (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 £5,161 Assembly Learning Grant or Special Support Grant for living costs, who are attending a university or college in **Northern Ireland**, and who are being charged the maximum £3,575 fee, may be entitled to a minimum **bursary** of £358 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.

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 2013/14, 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 (£)
Student living at home			Maximum £3,987(*)	
18,370	0	5,161	1,412	6,573
20,000	0	4,715	1,630	6,345
25,000	0	3,347	2,314	5,661
26,500	0	2,936	2,519	5,455
30,000	0	2,099	2,938	5,037
34,000	0	1,142	3,416	4,558
40,000	0	734	3,620	4,354
45,000	0	393	3,791	4,184
50,020	0	50	3,962	4,012
50,753	0	0	3,987	3,987
55,000	849	0	3,138	3,138
55,738	997	0	2,990(+)	2,990
Student studying in London			Maximum £7,215(*)	
18,370	0	5,161	4,640	9,801
20,000	0	4,715	4,858	9,573
25,000	0	3,347	5,542	8,889
26,500	0	2,936	5,747	8,683
30,000	0	2,099	6,166	8,265
34,000	0	1,142	6,644	7,786
40,000	0	734	6,848	7,582
45,000	0	393	7,019	7,412
50,020	0	50	7,190	7,240
50,753	0	0	7,215	7,215
55,000	849	0	6,366	6,366
59,768	1,803	0	5,412(+)	5,412
Student studying outside London			Maximum £5,150(*)	
18,370	0	5,161	2,575	7,736
20,000	0	4,715	2,793	7,508
25,000	0	3,347	3,477	6,824
26,500	0	2,936	3,682	6,618
30,000	0	2,099	4,101	6,200
34,000	0	1,142	4,579	5,721
40,000	0	734	4,783	5,517
45,000	0	393	4,954	5,347
50,020	0	50	5,125	5,175
50,753	0	0	5,150	5,150
55,000	849	0	4,301	4,301
57,188	1,287	0	3,863(+)	3,863

(*) 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 £2,575.

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 £4.18 by which the income exceeds £26,500. For income between £34,001 and £50,020, the grant is reduced by £1 for every complete £14.67 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 £50,753, 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. 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.

INCOME(£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £3,987	
18,370	0	5,161	3,987	9,148
20,000	0	4,715	3,987	8,702
25,000	0	3,347	3,987	7,334
26,500	0	2,936	3,987	6,923
30,000	0	2,099	3,987	6,086
34,000	0	1,142	3,987	5,129
40,000	0	734	3,987	4,721
45,000	0	393	3,987	4,380
50,020	0	50	3,987	4,037
50,753	0	0	3,987	3,987
55,000	849	0	3,138	3,138
55,738	997	0	2,990(+)	2,990
Student studying in London			Maximum £7,215	
18,370	0	5,161	7,215	12,376
20,000	0	4,715	7,215	11,930
25,000	0	3,347	7,215	10,562
26,500	0	2,936	7,215	10,151
30,000	0	2,099	7,215	9,314
34,000	0	1,142	7,215	8,357
40,000	0	734	7,215	7,949
45,000	0	393	7,215	7,608
50,020	0	50	7,215	7,265
50,753	0	0	7,215	7,215
55,000	849	0	6,366	6,366
59,768	1,803	0	5,412(+)	5,412
Student studying outside London			Maximum £5,150	
18,370	0	5,161	5,150	10,311
20,000	0	4,715	5,150	9,865
25,000	0	3,347	5,150	8,497
26,500	0	2,936	5,150	8,086
30,000	0	2,099	5,150	7,249
34,000	0	1,142	5,150	6,292
40,000	0	734	5,150	5,884
45,000	0	393	5,150	5,543
50,020	0	50	5,150	5,200
50,753	0	0	5,150	5,150
55,000	849	0	4,301	4,301
57,188	1,287	0	3,863(+)	3,863

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 £4.18 by which the income exceeds £26,500. For income between £34,001 and £50,020, the grant is reduced by £1 for every complete £14.67 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 £50,753, 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. 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 **£50,753 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.

ASSESSED CONTRIBUTION 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**.

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 2013/14

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 2013/14 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 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). New system students who normally live in Wales and study at an institution in Northern Ireland which is charging variable tuition fees, will be able to take out a non-income assessed tuition fee loan of up to £3,575 to cover some or all of their 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 £1,425 respectively 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. In addition they can apply for a non-means tested fee loan of up to £680. New system students who normally live in Wales and study such courses in England will be eligible to apply for a non-means tested fee loan of up to £1,725, whereas students studying such courses in Northern Ireland will be eligible to apply for a non-means tested fee loan of up to £1,780, and £640* where the student attends an institution in Scotland.. The level of this fee loan will vary according to the tuition fee charged in relation to these specific courses.

*This figure may be subject to change.

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 **£3,000**;
- (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 £3,000 Assembly Learning Grant or Special Support Grant for living costs, who are attending a university or college in **Northern Ireland**, and who are being charged the maximum £3,575 fee, may be entitled to a minimum **bursary** of £358 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 £664 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 £1,329 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 2013/14, 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 E5-E8).

INCOME (£)	ASSESSED CONTRIBUTION (£)	ASSEMBLY LEARNING GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,987(*)	
18,370	0	3,000	2,658	5,658
20,000	0	2,713	2,658	5,371
25,000	0	1,832	2,658	4,490
27,852	0	1,329	2,658	3,987
30,000	0	1,090	2,897	3,987
35,000	0	533	3,454	3,987
39,329	0	50	3,937	3,987
39,778	0	0	3,987	3,987
40,000	24	0	3,963	3,963
45,000	582	0	3,405	3,405
48,722	997	0	2,990(+)	2,990
Student studying in London			Maximum £7,215(*)	
18,370	0	3,000	5,886	8,886
20,000	0	2,713	5,886	8,599
25,000	0	1,832	5,886	7,718
27,852	0	1,329	5,886	7,215
30,000	0	1,090	6,125	7,215
35,000	0	533	6,682	7,215
39,329	0	50	7,165	7,215
39,778	0	0	7,215	7,215
40,000	24	0	7,191	7,191
45,000	582	0	6,633	6,633
50,000	1,139	0	6,076	6,076
55,951	1,803	0	5,412(+)	5,412
Student studying outside London			Maximum £5,150(*)	
18,370	0	3,000	3,821	6,821
20,000	0	2,713	3,821	6,534
25,000	0	1,832	3,821	5,653
27,852	0	1,329	3,821	5,150
30,000	0	1,090	4,060	5,150
35,000	0	533	4,617	5,150
39,329	0	50	5,100	5,150
39,778	0	0	5,150	5,150
40,000	24	0	5,126	5,126
45,000	582	0	4,568	4,568
50,000	1,139	0	4,011	4,011
51,323	1287	0	3,863(+)	3,863

(*) 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 £1,329.

For income between £18,371 and £27,852, the grant is reduced by £1 for every complete £5.674 by which the income exceeds £18,370. For income between £27,853 and £39,329, the grant is reduced by £1 for every complete £8.97 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 £39,778, the amount of loan to which they are entitled is reduced by £1 for every complete £8.97 by which the income exceeds £39,778 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 (£)
Student living at home			Maximum £3,987	
18,370	0	3,000	3,987	6,987
20,000	0	2,713	3,987	6,700
25,000	0	1,832	3,987	5,819
27,852	0	1,329	3,987	5,316
30,000	0	1,090	3,987	5,077
35,000	0	533	3,987	4,520
39,329	0	50	3,987	4,037
39,778	0	0	3,987	3,987
40,000	24	0	3,963	3,963
45,000	582	0	3,405	3,405
48,722	997	0	2,990(+)	2,990
Student studying in London			Maximum £7,215	
18,370	0	3,000	7,215	10,215
20,000	0	2,713	7,215	9,928
25,000	0	1,832	7,215	9,047
27,852	0	1,329	7,215	8,544
30,000	0	1,090	7,215	8,305
35,000	0	533	7,215	7,748
39,329	0	50	7,215	7,265
39,778	0	0	7,215	7,215
40,000	24	0	7,191	7,191
45,000	582	0	6,633	6,633
50,000	1,139	0	6,076	6,076
55,951	1,803	0	5,412(+)	5,412
Student studying outside London			Maximum £5,150	
18,370	0	3,000	5,150	8,150
20,000	0	2,713	5,150	7,863
25,000	0	1,832	5,150	6,982
27,852	0	1,329	5,150	6,479
30,000	0	1,090	5,150	6,240
35,000	0	533	5,150	5,683
39,329	0	50	5,150	5,200
39,778	0	0	5,150	5,150
40,000	24	0	5,126	5,126
45,000	582	0	4,568	4,568
50,000	1,139	0	4,011	4,011
51,323	1,287	0	3,863(+)	3,863

For income between £18,371 and £27,852, the grant is reduced by £1 for every complete £5.674 by which the income exceeds £18,370. For income between £27,853 and £39,329, the grant is reduced by £1 for every complete £8.97 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 £39,778, the amount of loan to which they are entitled is reduced by £1 for every complete £8.97 by which the income exceeds £39,778 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 (£)
Student living at home			Maximum £3,987(*)	
18,370	0	3,000	2,658	5,658
20,000	0	2,713	2,658	5,371
25,000	0	1,832	2,658	4,490
27,852	0	1,329	2,658	3,987
30,000	0	1,329	2,658	3,987
35,000	0	1,329	2,658	3,987
39,329	0	1,329	2,658	3,987
39,778	0	1,329	2,658	3,987
40,000	24	1,329	2,634	3,963
45,000	582	1,329	2,076	3,405
48,722	997	1,329	1,661(+)	2,990
Student studying in London			Maximum £7,215(*)	
18,370	0	3,000	5,886	8,886
20,000	0	2,713	5,886	8,599
25,000	0	1,832	5,886	7,718
27,852	0	1,329	5,886	7,215
30,000	0	1,329	5,886	7,215
35,000	0	1,329	5,886	7,215
39,329	0	1,329	5,886	7,215
39,778	0	1,329	5,886	7,215
40,000	24	1,329	5,862	7,191
45,000	582	1,329	5,304	6,633
50,000	1,139	1,329	4,747	6,076
55,951	1,803	1,329	4,083(+)	5,412
Student studying outside London			Maximum £5,150(*)	
18,370	0	3,000	3,821	6,821
20,000	0	2,713	3,821	6,534
25,000	0	1,832	3,821	5,653
27,852	0	1,329	3,821	5,150
30,000	0	1,329	3,821	5,150
35,000	0	1,329	3,821	5,150
39,329	0	1,329	3,821	5,150
39,778	0	1,329	3,821	5,150
40,000	24	1,329	3,797	5,126
45,000	582	1,329	3,239	4,568
50,000	1,139	1,329	2,682	4,011
51,323	1,287	1,329	2,534(+)	3,863

All Type 2 ITT students will be entitled to £1,329 of grant irrespective of their income. Those with incomes below £27,852 will be means-tested to receive an additional £1,671; this will be reduced by £1 for every £5.674 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 £1,329.

Where the income exceeds £39,778, students remain entitled to the non means-tested grant of £1,329, and the amount of loan to which they are entitled is reduced by £1,329 plus £1 for every complete £8.97 by which the income exceeds £39,778 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 (£)
Student living at home			Maximum £3,987(*)	
18,370	0	1,500	2,658	4,158
20,000	0	1,357	2,658	4,015
25,000	0	916	3,071	3,987
27,852	0	664	3,323	3,987
30,000	0	664	3,323	3,987
35,000	0	664	3,323	3,987
39,329	0	664	3,323	3,987
39,778	0	664	3,323	3,987
40,000	24	664	3,299	3,963
45,000	582	664	2,741	3,405
48,722	997	664	2,326(+)	2,990
Student studying in London			Maximum £7,215(*)	
18,370	0	1,500	5,886	7,386
20,000	0	1,357	5,886	7,243
25,000	0	916	6,299	7,215
27,852	0	664	6,551	7,215
30,000	0	664	6,551	7,215
35,000	0	664	6,551	7,215
39,329	0	664	6,551	7,215
39,778	0	664	6,551	7,215
40,000	24	664	6,527	7,191
45,000	582	664	5,969	6,633
50,000	1,139	664	5,412	6,076
55,951	1,803	664	4,747(+)	5,411
Student studying outside London			Maximum £5,150(*)	
18,370	0	1,500	3,821	5,321
20,000	0	1,357	3,821	5,178
25,000	0	916	4,234	5,150
27,852	0	664	4,486	5,150
30,000	0	664	4,486	5,150
35,000	0	664	4,486	5,150
39,329	0	664	4,486	5,150
39,778	0	664	4,486	5,150
40,000	24	664	4,462	5,126
45,000	582	664	3,904	4,568
50,000	1,139	664	3,347	4,011
51,323	1,287	664	3,199(+)	3,863

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 E5). This means that all Type 1 ITT students will be eligible for £664 grant for living costs irrespective of their income. Those with incomes below £27,852 will be means-tested to receive an additional £836; this will be reduced by £1 for every £11.34 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 £1,329.

Where the income exceeds £39,778, students remain entitled to the non means-tested grant of £664, and the amount of loan to which they are entitled is reduced by £664 plus £1 for every complete £8.97 by which the income exceeds £39,778. 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 (£)
Student living at home			Maximum £3,987	
18,370	0	3,000	3,987	6,987
20,000	0	2,713	3,987	6,700
25,000	0	1,832	3,987	5,819
27,852	0	1,329	3,987	5,316
30,000	0	1,329	3,987	5,316
35,000	0	1,329	3,987	5,316
39,329	0	1,329	3,987	5,316
39,778	0	1,329	3,987	5,316
40,000	24	1,329	3,963	5,292
45,000	582	1,329	3,405	4,734
48,722	997	1,329	2,990(+)	4,319
Student studying in London			Maximum £7,215	
18,370	0	3,000	7,215	10,215
20,000	0	2,713	7,215	9,928
25,000	0	1,832	7,215	9,047
27,852	0	1,329	7,215	8,544
30,000	0	1,329	7,215	8,544
35,000	0	1,329	7,215	8,544
39,329	0	1,329	7,215	8,544
39,778	0	1,329	7,215	8,544
40,000	24	1,329	7,191	8,520
45,000	582	1,329	6,633	7,962
50,000	1,139	1,329	6,076	7,405
55,951	1,803	1,329	5,412(+)	6,741
Student studying outside London			Maximum £5,150	
18,370	0	3,000	5,150	8,150
20,000	0	2,713	5,150	7,863
25,000	0	1,832	5,150	6,982
27,852	0	1,329	5,150	6,479
30,000	0	1,329	5,150	6,479
35,000	0	1,329	5,150	6,479
39,329	0	1,329	5,150	6,479
39,778	0	1,329	5,150	6,479
40,000	24	1,329	5,126	6,455
45,000	582	1,329	4,568	5,897
50,000	1,139	1,329	4,011	5,340
51,323	1,287	1,329	3,863(+)	5,192

Type 2 ITT students may be eligible for a grant of up to £3,000. All Type 2 ITT students who are eligible for this grant will receive a £1,329 non means-tested element. Those with incomes below £27,852 will be means-tested to receive an additional £1,671; this will be reduced by £1 for every complete £5.674 of income above £18,370 and below £27,852.

Where students' income exceeds £39,778, the amount of loan for which they are eligible is reduced by £1 for every complete £8.97 by which the income exceeds £39,778 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)

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,987	
18,370	0	1,500	3,987	5,487
20,000	0	1,357	3,987	5,344
25,000	0	916	3,987	4,903
27,852	0	664	3,987	4,651
30,000	0	664	3,987	4,651
35,000	0	664	3,987	4,651
39,329	0	664	3,987	4,651
39,778	0	664	3,987	4,651
40,000	24	664	3,963	4,627
45,000	582	664	3,405	4,069
48,722	997	664	2,990(+)	3,654
Student studying in London			Maximum £7,215	
18,370	0	1,500	7,215	8,715
20,000	0	1,357	7,215	8,572
25,000	0	916	7,215	8,131
27,852	0	664	7,215	7,879
30,000	0	664	7,215	7,879
35,000	0	664	7,215	7,879
39,329	0	664	7,215	7,879
39,778	0	664	7,215	7,879
40,000	24	664	7,191	7,855
45,000	582	664	6,633	7,297
50,000	1,139	664	6,076	6,740
55,951	1,803	664	5,412(+)	6,076
Student studying outside London			Maximum £5,150	
18,370	0	1,500	5,150	6,650
20,000	0	1,357	5,150	6,507
25,000	0	916	5,150	6,066
27,852	0	664	5,150	5,814
30,000	0	664	5,150	5,814
35,000	0	664	5,150	5,814
39,329	0	664	5,150	5,814
39,778	0	664	5,150	5,814
40,000	24	664	5,126	5,790
45,000	582	664	4,568	5,232
50,000	1,139	664	4,011	4,675
51,323	1,287	664	3,863(+)	4,527

For Type 1 ITT students, the grant will be half the corresponding amount that Type 2 ITT students are entitled to receive (see Table D7). All Type 1 ITT students who are eligible for this grant will receive a £664 non means-tested element. Those with incomes below £27,852 will be means-tested to receive an additional £836; this will be reduced by £1 for every £11.34 of income above £18,370 and below £27,852.

Where students' income exceeds £39,778, the amount of loan to which they are entitled is reduced by £1 for every complete £8.97 by which the income exceeds £39,778 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 (£)
Student living at home			Maximum £3,987(*)	
18,370	0	1,500	2,658	4,158
20,000	0	1,357	2,658	4,015
25,000	0	916	3,071	3,987
27,852	0	664	3,323	3,987
30,000	0	545	3,442	3,987
35,000	0	267	3,720	3,987
39,329	0	25	3,962	3,987
39,778	0	0	3,987	3,987
40,000	24	0	3,963	3,963
45,000	582	0	3,405	3,405
48,722	997	0	2,990(+)	2,990
Student studying in London			Maximum £7,215(*)	
18,370	0	1,500	5,886	7,386
20,000	0	1,357	5,886	7,243
25,000	0	916	6,299	7,215
27,852	0	664	6,551	7,215
30,000	0	545	6,670	7,215
35,000	0	267	6,948	7,215
39,329	0	25	7,190	7,215
39,778	0	0	7,215	7,215
40,000	24	0	7,191	7,191
45,000	582	0	6,633	6,633
50,000	1,139	0	6,076	6,076
55,951	1,803	0	5,412(+)	5,412
Student studying outside London			Maximum £5,150(*)	
18,370	0	1,500	3,821	5,321
20,000	0	1,357	3,821	5,178
25,000	0	916	4,234	5,150
27,852	0	664	4,486	5,150
30,000	0	545	4,605	5,150
35,000	0	267	4,883	5,150
39,329	0	25	5,125	5,150
39,778	0	0	5,150	5,150
40,000	24	0	5,126	5,126
45,000	582	0	4,568	4,568
51,323	1,287	0	3,863(+)	3,863

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 E3). For incomes between £18,371 and £27,852 the grant will be reduced by £1 for every £11.34 of income above £18,370. For incomes between £27,853 and £39,329 the maintenance grant will be reduced by £1 for every £17.96 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 £1,329.

Where students' income exceeds £39,778, the amount of loan to which they are entitled is reduced by £1 for every complete £8.97 by which the income exceeds £39,778 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

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £3,987	
18,370	0	1,500	3,987	5,487
20,000	0	1,357	3,987	5,344
25,000	0	916	3,987	4,903
27,852	0	664	3,987	4,651
30,000	0	545	3,987	4,532
35,000	0	267	3,987	4,254
39,329	0	25	3,987	4,012
39,778	0	0	3,987	3,987
40,000	24	0	3,963	3,963
45,000	582	0	3,405	3,405
48,722	997	0	2,990(+)	2,990
Student studying in London			Maximum £7,215	
18,370	0	1,500	7,215	8,715
20,000	0	1,357	7,215	8,572
25,000	0	916	7,215	8,131
27,852	0	664	7,215	7,879
30,000	0	545	7,215	7,760
35,000	0	267	7,215	7,482
39,329	0	25	7,215	7,240
39,778	0	0	7,215	7,215
40,000	24	0	7,191	7,191
45,000	582	0	6,633	6,633
50,000	1,139	0	6,076	6,076
55,951	1,803	0	5,412(+)	5,412
Student studying outside London			Maximum £5,150	
18,370	0	1,500	5,150	6,650
20,000	0	1,357	5,150	6,507
25,000	0	916	5,150	6,066
27,852	0	664	5,150	5,814
30,000	0	545	5,150	5,695
35,000	0	267	5,150	5,417
39,329	0	25	5,150	5,175
39,778	0	0	5,150	5,150
40,000	24	0	5,126	5,126
45,000	582	0	4,568	4,568
51,323	1,287	0	3,863(+)	3,863

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 E4). For incomes between £18,371 and £27,852 the grant will be reduced by £1 for every £11.34 of income above £18,370. For incomes between £27,853 and £39,329 the grant will be reduced by £1 for every £17.96 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 £39,778, the amount of loan to which they are entitled is reduced by £1 for every complete £8.97 by which the income exceeds £39,778 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 2013/14

Assessments will be calculated as follows:

Household income **£39,778 or less:** no contribution

Household income of over **£39,778 :** contribution of £1 for each additional £8.97 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
39,778	0	59,000	2,142	79,000	4,372
40,000	24	60,000	2,254	80,000	4,484
41,000	136	61,000	2,365	81,000	4,595
42,000	247	62,000	2,477	82,000	4,707
43,000	359	63,000	2,588	83,000	4,818
44,000	470	64,000	2,700	84,000	4,929
45,000	582	65,000	2,811	85,000	5,041
46,000	693	66,000	2,923	86,000	5,152
47,000	805	67,000	3,034	87,000	5,264
48,000	916	68,000	3,146	88,000	5,375
49,000	1,028	69,000	3,257	89,000	5,487
50,000	1,139	70,000	3,369	90,000	5,598
51,000	1,251	71,000	3,480	91,000	5,710
52,000	1,362	72,000	3,592	92,000	5,821
53,000	1,474	73,000	3,703	93,000	5,933
54,000	1,585	74,000	3,815	94,000	6,044
55,000	1,696	75,000	3,926	95,000	6,156
56,000	1,808	76,000	4,038	95,464	6,208
57,000	1,919	77,000	4,149		
58,000	2,031	78,000	4,261		

For residual incomes below **£39,778**, no contribution is assessed.

For residual incomes above **£95,464** 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 2013/14

F1: SUPPORT FOR FEES

(1) Students attending courses at publicly funded institutions

Full-time students who started courses in 2005/06 or earlier in England will continue to be charged up to £1,380 in 2013/14. The same category of students studying in Northern Ireland ("old system students") will be liable for a tuition fee of up to **£1,425** in 2013/14. They will be able to apply for a **means-tested grant for fees** of up to £1,380 and £1,425 respectively and a non-means tested fee loan to match a student's assessed fee contribution. This loan is to be repaid once the old system student has graduated.

Maximum Fee Support 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 in England or £700 in Northern Ireland..
- b. Courses of continuing initial teacher training at publicly funded institutions: £680 in England or £700 in Northern Ireland 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 old system students continuing courses at privately funded institutions into 2013/14 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** available to old system students who began courses in academic years 2004/05 and 2005/06. In 2013/14, 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
16,765	1,000	20,000	487
17,000	963	20,500	408
17,500	884	21,000	328
18,000	804	21,500	249
18,500	725	22,000	170
19,000	646	22,500	90
19,500	566	22,750(1)	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 2013/14

Note: For those who are independent students and who do not have a spouse or partner, the household contribution is assessed under Table F4.

Assessments will be calculated as follows:

Household income less than £23,680 :	no contribution
Household income of £23,680 :	contribution of £45
Household income of £23,681 or more :	contribution of £45 plus £1 for each additional £8.78 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	2,814	73,000	5,662
24,000	81	49,000	2,928	74,000	5,776
25,000	195	50,000	3,042	75,000	5,890
26,000	309	51,000	3,156	76,000	6,003
27,000	423	52,000	3,270	77,000	6,117
28,000	537	53,000	3,384	78,000	6,231
29,000	650	54,000	3,498	79,000	6,345
30,000	764	55,000	3,612	80,000	6,459
31,000	878	56,000	3,726	81,000	6,573
32,000	992	57,000	3,839	82,000	6,687
33,000	1,106	58,000	3,953	83,000	6,801
34,000	1,220	59,000	4,067	84,000	6,915
35,000	1,334	60,000	4,181	85,000	7,029
36,000	1,448	61,000	4,295	86,000	7,142
37,000	1,562	62,000	4,409	87,000	7,256
38,000	1,675	63,000	4,523	88,000	7,370
39,000	1,789	64,000	4,637	89,000	7,484
40,000	1,903	65,000	4,751	90,000	7,598
41,000	2,017	66,000	4,865	91,000	7,712
42,000	2,131	67,000	4,978	92,000	7,826
43,000	2,245	68,000	5,092	93,000	7,940
44,000	2,359	69,000	5,206	93,455	7,992
45,000	2,473	70,000	5,320		
46,000	2,587	71,000	5,434		
47,000	2,701	72,000	5,548		

For residual incomes below **£23,680**, no contribution is assessed.
 For residual incomes above **£93,455**, the assessed contribution is **£7,992**.

F4: ASSESSMENT OF HOUSEHOLD CONTRIBUTION IN 2013/14 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 £8.61 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
11,025	45	35,000	2,829	59,000	5,617
12,000	158	36,000	2,945	60,000	5,733
13,000	274	37,000	3,061	61,000	5,849
14,000	390	38,000	3,177	62,000	5,965
15,000	506	39,000	3,294	63,000	6,081
16,000	622	40,000	3,410	64,000	6,197
17,000	738	41,000	3,526	65,000	6,313
18,000	855	42,000	3,642	66,000	6,430
19,000	971	43,000	3,758	67,000	6,546
20,000	1,087	44,000	3,874	68,000	6,662
21,000	1,203	45,000	3,990	69,000	6,778
22,000	1,319	46,000	4,107	70,000	6,894
23,000	1,435	47,000	4,223	71,000	7,010
24,000	1,551	48,000	4,339	72,000	7,126
25,000	1,668	49,000	4,455	73,000	7,243
26,000	1,784	50,000	4,571	74,000	7,359
27,000	1,900	51,000	4,687	75,000	7,475
28,000	2,016	52,000	4,804	76,000	7,591
29,000	2,132	53,000	4,920	77,000	7,707
30,000	2,248	54,000	5,036	78,000	7,823
31,000	2,364	55,000	5,152	79,000	7,939
32,000	2,481	56,000	5,268	79,449	7,992
33,000	2,597	57,000	5,384		
34,000	2,713	58,000	5,500		

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

For residual incomes above **£79,449**, 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.

SECTION G: OTHER LOANS AND GRANTS FOR LIVING COSTS IN 2013/14 (Available to all full-time students)

G1: LOANS FOR EXTRA ATTENDANCE IN THE ACADEMIC YEAR

STUDY AT HOME	AMOUNT
Parental	60
London	115
Elsewhere	90
Overseas	125

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	21,181
Major items of specialist equipment	5,332
Other disability-related expenditure	1,785

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** has increased to **£10,590**.

G3: GRANT IN RESPECT OF AN ADULT DEPENDANT

Where applicable, the maximum grant in 2013/14 in respect of a spouse will be **£2,732**.

“Partner” is currently defined in regulation 35 of the Education (Student Support) (Wales) Regulations 2012. 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.

G5: THE PARENTS' LEARNING ALLOWANCE (where applicable)

The maximum amount of Parents Learning Allowance payable in 2013/14 will be **£1,557** and the minimum **£50**.

G6: TRAVEL GRANTS

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

G7: DEPENDANTS INCOME THRESHOLDS

DEPENDANTS	THRESHOLD
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 2013/14

H1: FEE SUPPORT FOR NEW FULL-TIME 2013/14 DISTANCE LEARNER STUDENTS WHO COMMENCED THEIR STUDIES ON OR AFTER 1 SEPTEMBER 2012

The level of fee which full-time distance learner students who will be new entrants to higher education in 2012/13 or 2013/14 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 £3,575, 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 of up to £5,425** to cover the difference between the maximum £3,575 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 2012/13 cohort students in higher education in 2013/14 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 WHO COMMENCED THEIR STUDIES BEFORE 1 SEPTEMBER 2012

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 £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 £26,095	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 or 2013/14 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	15,885
Major items of specialist equipment	5,332
Other disability-related expenditure	1,338

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 2013/14 in respect of an adult dependant will be **£2,732 (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 2013/14 will be **£1,557 (subject to intensity of study calculations)** and the minimum **£50**.

SECTION I: SUPPORT AVAILABLE TO GRADUATE ENTRY MEDICAL AND DENTAL STUDENTS IN 2013/14 (SUBJECT TO AMENDING LEGISLATION)

SUPPORT FOR NHS COURSES

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 £5,535	Reduced rate	Yes	Yes
3	Yes – up to £3,465	SFW Loan available for up to £5,535	Reduced rate	Yes	Yes
4	Yes – up to £3,465	SFW Loan available for up to £5,535	Reduced rate	Yes	Yes

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

Current position for students from 2012/13			
	Means tested NHS bursary	Maintenance Loan - SFW	Non means tested NHS bursary
Nursing/ Midwifery	Up to £4,395*	Reduced rate	£1,000
OHP	Up to £4,395*	Reduced rate	£1,000

* This figure yet to be confirmed for AY 2013/14

Other health professionals (OHP) include:

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

I3: MEDICINE / DENTISTRY (5 year course)

Current position for undergraduate students from 2012/13					
Year of Study	NHS pay tuition fees	New 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, for the 12/13 cohort