

THE WELSH GOVERNMENT

Loan, Grant and Fee Rates for Full and Part-Time Higher Education Study in Academic Year 2018/19

Memorandum: Support provided by The Education (Student Support) (Wales) Regulations 2018

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 2018/19 academic year. Guidance for students will be available online and as hard copy via the Student Finance Wales booklet entitled “Student finance – New full-time students 2018/19” and “Student Finance – New part-time students 2018/19” due to be issued in early 2018 and early summer, respectively. The Education (Student Support) (Wales) Regulations 2018 (“the Student Support Regulations”) are scheduled to be made early in 2018.

The figures shown in this Memorandum relate to students who started their course on or after 1 September 2012. References to publicly funded institutions are in respect of courses starting on or after 1 September 2018 at regulated institutions in Wales, Authority funded institutions in England and publicly funded institutions in Scotland and Northern Ireland.

Please refer to the AY 2017/18 version of this document for support rates for 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).
- Section B:** The elements of support available to full-time, and full-time distance learner **2018 cohort students**, including support for tuition fees and tables setting out the amounts of maintenance loan and 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 students**, including support for tuition fees and tables setting out the amounts of maintenance loan and 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 students.
- Section F:** Support for **living costs** available to part-time and part-time distance learner

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 **2018/19** for NHS courses.

SECTION A: LOANS FOR LIVING COSTS AVAILABLE TO FULL-TIME STUDENTS COMMENCING IN 2018/19

TABLE A1: BASIC STUDENT LOAN

MAXIMUM RATES OF ANNUAL LOAN	REDUCED LOANS	MAIN LOANS
Parental	3,325	6,650
London	5,125	10,250
Elsewhere	4,000	8,000

For 2018 cohort students, the maximum amount of main loan for living costs (or 'maintenance') 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 2018/19, 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 maintenance 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 FULL-TIME STUDENTS COMMENCING IN 2018/19 (2018 cohort)

B1: SUPPORT FOR FEES

Full-time students commencing their courses of higher education **on or after 1 August 2018** will 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 2018/19 is £9,000 (Wales) or £9,250 (rest of UK).

Full-time 2018 cohort students in higher education in 2018/19, 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 2018/19, 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 2018/19, 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 maintenance 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 **£7,650**. 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 £7,650 can be taken as loan.

Students **studying away from home, in London**, are entitled to a maximum amount of **£11,250**. 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 £11,250 can be taken as loan.

Students **studying away from home, outside London**, are entitled to a maximum amount of **£9,000**. 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 £9,000 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 Grant**. 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.

**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	765	7,650
20,000	6,651	999	7,650
25,000	5,930	1,720	7,650
30,000	5,209	2,441	7,650
35,000	4,488	3,162	7,650
40,000	3,767	3,883	7,650
45,000	3,047	4,603	7,650
50,000	2,326	5,324	7,650
55,000	1,605	6,045	7,650
59,200	1,000	6,650	7,650
Student studying in London			
18,370	10,124	1,126	11,250
20,000	9,760	1,490	11,250
25,000	8,643	2,607	11,250
30,000	7,526	3,724	11,250
35,000	6,408	4,842	11,250
40,000	5,291	5,959	11,250
45,000	4,174	7,076	11,250
50,000	3,056	8,194	11,250
55,000	1,939	9,311	11,250
59,200	1,000	10,250	11,250
Student studying outside London			
18,370	8,100	900	9,000
20,000	7,817	1,183	9,000
25,000	6,947	2,053	9,000
30,000	6,078	2,922	9,000
35,000	5,208	3,792	9,000
40,000	4,339	4,661	9,000
45,000	3,469	5,531	9,000
50,000	2,600	6,400	9,000
55,000	1,730	7,270	9,000
59,200	1,000	8,000	9,000

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.

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	3,325	10,210
20,000	6,651	3,325	9,976
25,000	5,930	3,325	9,255
30,000	5,209	3,325	8,534
35,000	4,488	3,325	7,813
40,000	3,767	3,883	7,650
45,000	3,047	4,603	7,650
50,000	2,326	5,324	7,650
55,000	1,605	6,045	7,650
59,200	1,000	6,650	7,650
Student studying in London			
18,370	10,124	5,125	15,249
20,000	9,760	5,125	14,885
25,000	8,643	5,125	13,768
30,000	7,526	5,125	12,651
35,000	6,408	5,125	11,533
40,000	5,291	5,959	11,250
45,000	4,174	7,076	11,250
50,000	3,056	8,194	11,250
55,000	1,939	9,311	11,250
59,200	1,000	10,250	11,250
Student studying outside London			
18,370	8,100	4,000	12,100
20,000	7,817	4,000	11,817
25,000	6,947	4,000	10,947
30,000	6,078	4,000	10,078
35,000	5,208	4,000	9,208
40,000	4,339	4,661	9,000
45,000	3,469	5,531	9,000
50,000	2,600	6,400	9,000
55,000	1,730	7,270	9,000
59,200	1,000	8,000	9,000

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 2012 COHORT STUDENTS

TABLE C1: BASIC STUDENT LOAN

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental	2,625	5,529
London	4,920	10,007
Elsewhere	3,500	7,143
Overseas	4,186	8,517
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental	1,996	5,006
London	3,763	9,112
Elsewhere	2,727	6,617
Overseas	3,060	7,408

For 2012 cohort students the maximum amount of main loan for living costs (or 'maintenance') 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 2018/19, 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 or means-tested Scottish Health Care allowances (note: Regulation 50 of the Education (Student Support) (Wales) Regulations 2015 (as amended) states that students on a bursary year who are overseas will receive the elsewhere rate; therefore, the full year rate is £3,500 and the final year rate is £2,727 for students in these circumstances);

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	5,529	4,147	1,382
London	10,007	7,505	2,502
Elsewhere	7,143	5,357	1,786
Overseas	8,517	6,388	2,129
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON-INCOME ASSESSED (75%) (nearest £1)	INCOME ASSESSED (25%) (balance)
Parental	5,006	3,755	1,251
London	9,112	6,834	2,278
Elsewhere	6,617	4,963	1,654
Overseas	7,408	5,556	1,852

SECTION D: SUPPORT AVAILABLE TO FULL-TIME 2012 COHORT STUDENTS IN 2018/19

D1: SUPPORT FOR FEES

The level of fee which full-time students who are **2012 cohort students** on courses of higher education in 2018/19 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 £4,450**, 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 £4,800**. Students who normally live in Wales and 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 £4,200**, 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 £4,800**. The maximum fee which Higher Education Institutions can charge in 2018/19 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 **£2,145** and fee grant of up to **£2,480**) 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 **£2,020** and fee grant of up to **£2,480**).

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 **£920**³.

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 **£1,230**⁴.

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 2018/19, 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 **£2,145** fee loan and **£2,480** 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 2018/19, will continue to be subject to the student support arrangements in 2018/19 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 **£2,145** fee loan and **£2,480** 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).

**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 £5,529(*)	
18,370	0	5,161	2,949	8,110
20,000	0	4,715	3,172	7,887
25,000	0	3,347	3,856	7,203
26,500	0	2,936	4,061	6,997
30,000	0	2,099	4,480	6,579
34,000	0	1,142	4,958	6,100
40,000	0	734	5,162	5,896
45,000	0	393	5,333	5,726
50,020	0	50	5,504	5,554
50,753	0	0	5,529	5,529
55,000	849	0	4,680	4,680
57,666	1,382	0	4,147	4,147
Student studying in London			Maximum £10,007(*)	
18,370	0	5,161	7,427	12,588
20,000	0	4,715	7,650	12,365
25,000	0	3,347	8,334	11,681
26,500	0	2,936	8,539	11,475
30,000	0	2,099	8,958	11,057
34,000	0	1,142	9,436	10,578
40,000	0	734	9,640	10,374
45,000	0	393	9,811	10,204
50,020	0	50	9,982	10,032
50,753	0	0	10,007	10,007
55,000	849	0	9,158	9,158
63,263	2,502	0	7,505	7,505
Student studying outside London			Maximum £7,143(*)	
18,370	0	5,161	4,563	9,724
20,000	0	4,715	4,786	9,501
25,000	0	3,347	5,470	8,817
26,500	0	2,936	5,675	8,611
30,000	0	2,099	6,094	8,193
34,000	0	1,142	6,572	7,714
40,000	0	734	6,776	7,510
45,000	0	393	6,947	7,340
50,020	0	50	7,118	7,168
50,753	0	0	7,143	7,143
55,000	849	0	6,294	6,294
59,684	1,786	0	5,357	5,357

(*) 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.

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 £5,529(*)	
18,370	0	5,161	5,529	10,690
20,000	0	4,715	5,529	10,244
25,000	0	3,347	5,529	8,876
26,500	0	2,936	5,529	8,465
30,000	0	2,099	5,529	7,628
34,000	0	1,142	5,529	6,671
40,000	0	734	5,529	6,263
45,000	0	393	5,529	5,922
50,020	0	50	5,529	5,579
50,753	0	0	5,529	5,529
55,000	849	0	4,680	4,680
57,666	1,382	0	4,147	4,147
Student studying in London			Maximum £10,007(*)	
18,370	0	5,161	10,007	15,168
20,000	0	4,715	10,007	14,722
25,000	0	3,347	10,007	13,354
26,500	0	2,936	10,007	12,943
30,000	0	2,099	10,007	12,106
34,000	0	1,142	10,007	11,149
40,000	0	734	10,007	10,741
45,000	0	393	10,007	10,400
50,020	0	50	10,007	10,057
50,753	0	0	10,007	10,007
55,000	849	0	9,158	9,158
63,263	2,502	0	7,505	7,505
Student studying outside London			Maximum £7,143(*)	
18,370	0	5,161	7,143	12,304
20,000	0	4,715	7,143	11,858
25,000	0	3,347	7,143	10,490
26,500	0	2,936	7,143	10,079
30,000	0	2,099	7,143	9,242
34,000	0	1,142	7,143	8,285
40,000	0	734	7,143	7,877
45,000	0	393	7,143	7,536
50,020	0	50	7,143	7,193
50,753	0	0	7,143	7,143
55,000	849	0	6,294	6,294
59,684	1,786	0	5,357	5,357

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 2018/19, 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.

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 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 PART-TIME STUDENTS COMMENCING IN 2018/19:

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. Support for part-time students is based on a full-time equivalent amount of **£6,650**, 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 £6,650, which is **£4,987.50**.

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	487.50	4,987.50
30,000	3,952.50	1,035.00	4,987.50
35,000	3,404.25	1,583.25	4,987.50
40,000	2,856.00	2,131.50	4,987.50
45,000	2,307.75	2,679.75	4,987.50
50,000	1,759.50	3,228.00	4,987.50
55,000	1,211.25	3,776.25	4,987.50
59,200	750.00	4,237.50	4,987.50
50% intensity			
25,000	3,000.00	325.00	3,325.00
30,000	2,635.00	690.00	3,325.00
35,000	2,269.50	1,055.50	3,325.00
40,000	1,904.00	1,421.00	3,325.00
45,000	1,538.50	1,786.50	3,325.00
50,000	1,173.00	2,152.00	3,325.00
55,000	807.50	2,517.50	3,325.00
59,200	500.00	2,825.00	3,325.00
25% intensity			
25,000	1,500.00	162.50	1,662.50
30,000	1,317.50	345.00	1,662.50
35,000	1,134.75	527.75	1,662.50
40,000	952.00	710.50	1,662.50
45,000	769.25	893.25	1,662.50
50,000	586.50	1,076.00	1,662.50
55,000	403.75	1,258.75	1,662.50
59,200	250.00	1,412.50	1,662.50

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	£80
London	£153
Elsewhere	£120
Overseas (*)	£166

*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	£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 H2.

The maximum grant for **disabled postgraduate students** is **£10,590**.

G3: GRANT IN RESPECT OF AN ADULT DEPENDANT

Where applicable, the maximum grant in 2018/19 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 2018/19 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 2018/19 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 will be **£1,000** (as assessed contributions will 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	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.

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

The maximum grant in 2018/19 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 2018/19 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 2018/19 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 2018/19

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 £5,785	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 will be available in England, meaning eligible students ordinarily resident in Wales, but pursuing these courses in England, will be eligible to apply for the full support package.

From 2018/19, eligible students pursuing these courses in Wales will be eligible to apply for a NHS Bursary. This will be 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 will be 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 2018/19. 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