



Llywodraeth Cymru
Welsh Government

To:
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

17 December 2014

Dear Colleague

THE WELSH GOVERNMENT

Loan, Grant and Fee Rates for Full and Part-Time Higher Education Study in Academic Year 2015/16

Memorandum: Support Available under The Education (Student Support) (Wales) Regulations 2015

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 2015/16 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 2015/16” and “Student Finance – New part-time students 2015/16” due to be issued in early 2015 and early summer respectively. The Education (Student Support) (Wales) Regulations 2015 (“the Student Support Regulations”) are scheduled to be made early in 2015.

The figures shown in this Memorandum relate to students who started their course on or after 1st September 2006. For any remaining students who began their course before that time, the figures will remain as contained in the memorandum relating to AY2013/14.



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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, and full-time distance learner **2012 cohort students** (i.e. students who started courses of higher education in academic year 2012/13, 2013/14, 2014/15 or 2015/16, including those who took a gap year in academic year 2011/12 and will be continuing in 2015/16) 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 2015/16 (i.e. students who started their courses in 2011/12, excluding academic year 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 2015/16 (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 2015/16 (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 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 G:** Support available in 2015/16 to all part-time and part-time distance learner students; Disabled Students' Allowances; Fee Grant; Course Grant; Adult Dependants' Grant; Childcare Grant; Parents' Learning Allowance.
- Section H:** Support available in 2015/16 for NHS courses.

NB: For information relating to the elements of support that are available to full-time old system students who will be continuing students in 2015/16, please refer to Annex H in the '2013/14 Assessing Financial Entitlement' guidance chapter which can be found on the following website http://www.studentfinancewales.co.uk/portal/page?_pageid=616,6616742&_dad=portal&_schema=PORTAL#guidance

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 2015/16 funding become available. The web link is: www.studentfinancewales.co.uk

SECTION A: LOANS FOR LIVING COSTS IN 2015/16 (Available to full-time students)

TABLE A1: BASIC STUDENT LOAN

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental	1,976	4,162
London	3,703	7,532
Elsewhere	2,634	5,376
Overseas	3,150	6,410
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental	1,501	3,767
London	2,831	6,858
Elsewhere	2,053	4,980
Overseas	2,302	5,575

*For 2010/11 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 £2,580 reduction. For 2011/12 cohort students, the maximum reduction is £2,688. 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 2015/16, are eligible for the appropriate main loan rate, a quarter of which is income-assessed (see table A2 in ‘2013/14 Assessing Financial Entitlement’ guidance chapter which can be found on the following website http://www.studentfinancewales.co.uk/portal/page?_pageid=616,6616742&_dad=portal&_schema=PORTAL#guidance). 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 G** of this Memorandum. However, those who commence a part-time course on or after 1 September 2014 will be eligible to apply for the package including fee loans outlined in the same section.

For students who are continuing on ITT courses which commenced before 1 September 2010, Regulation 2 of the Education (Student Support) (Wales) Regulations 2015 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 Welsh Government 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 2015/16;
- (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 £2,634 and the final year reduced overseas loan rate is £2,053.
- (iv) Students who do not provide information needed to calculate household income.

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	4,162	3,121	1,041
London	7,532	5,649	1,883
Elsewhere	5,376	4,032	1,344
Overseas	6,410	4,807	1,603
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON-INCOME ASSESSED (75%) (nearest £1)	INCOME ASSESSED (25%) (balance)
Parental	3,767	2,825	942
London	6,858	5,143	1,715
Elsewhere	4,980	3,735	1,245
Overseas	5,575	4,181	1,394

SECTION B: SUPPORT AVAILABLE TO FULL-TIME 2012/13 COHORT STUDENTS IN 2015/16

B1: SUPPORT FOR FEES

The level of fee which full-time students who are 2012/13 cohort students on courses of higher education in 2015/16 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 £3,810, 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 £5,190** to cover the difference between the maximum £3,810 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 2015/16 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 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 **£1,895** and non means-tested fee grant of up to **£2,605** to cover the difference between the maximum £1,895 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.

Students studying at institutions in Wales or England

Students who started their studies on or after 1 September 2012 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** (this would be up to **£1,350** where the higher tuition fee amount is permitted and up to **£600** (Welsh institutions) or **£900** (English institutions) where the basic amount is permitted). Eligible students will have access to fee support of up to the maximum tuition fee charged, which will be paid as 50% tuition fee loan and 50% fee grant. The maximum tuition loan entitlement for courses at **privately funded institutions** in this situation will be **£900** (no fee grant is payable for courses at private institutions).

Students who started their studies on or after 1 September 2012 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** (this would be up to **£1,800** for students attending institutions where the higher tuition fee amount is permitted and up to **£800** (Welsh institutions) and **£1,200** (English institutions) where the basic amount is permitted. Eligible students will have access to fee support of up to the maximum tuition fee charged, which will be paid as 50% tuition fee loan and 50% fee grant.) The maximum tuition loan entitlement for courses at **privately funded institutions** in this situation will be **£1,200**.

Students studying at institutions in Northern Ireland or Scotland

Students starting their courses at universities or colleges in Northern Ireland or Scotland, and who are undertaking a part year abroad placement (for either study or work within the ERASMUS scheme, or a *study or work placement* outside of the ERASMUS scheme) in 2015/16, will continue to be subject to the student support arrangements in 2015/16 that applied in 2014/15. The maximum tuition fee support available for students starting courses on or after 1st September 2012 that are provided by an institution in Northern Ireland or Scotland will be **£4,500**. The maximum tuition loan entitlement for courses at **privately funded institutions** in this situation will be **£3,000** (no fee grant is payable for courses at private institutions).

Students starting their courses at universities or colleges in Northern Ireland or Scotland, and who are undertaking a sandwich work placement year in 2015/16, will continue to be subject to the student support arrangements in 2015/16 that applied in 2014/15. The maximum tuition fee support available for students starting courses on or after 1st September 2012 that are provided by an institution in Northern Ireland or Scotland will be **£4,500**. The maximum tuition loan entitlement for courses at **privately funded institutions** in this situation will be **£3,000** (no fee grant is payable for courses 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 Welsh Government 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 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 B3 & B4 – AMOUNTS OF WELSH GOVERNMENT 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 Welsh Government 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 Welsh Government 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 G (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 2015/16, for illustrative levels of household income.

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

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	WELSH GOVERNMENT LEARNING GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home		Maximum £4,162(*)		
18,370	0	5,161	1,582	6,743
20,000	0	4,715	1,805	6,520
25,000	0	3,347	2,489	5,836
26,500	0	2,936	2,694	5,630
30,000	0	2,099	3,113	5,212
34,000	0	1,142	3,591	4,733
40,000	0	734	3,795	4,529
45,000	0	393	3,966	4,359
50,020	0	50	4,137	4,187
50,753	0	0	4,162	4,162
55,000	849	0	3,313	3,313
55,958	1,041	0	3121 (+)	3,121
Student studying in London		Maximum £7,532(*)		
18,370	0	5,161	4,952	10,113
20,000	0	4,715	5,175	9,890
25,000	0	3,347	5,859	9,206
26,500	0	2,936	6,064	9,000
30,000	0	2,099	6,483	8,582
34,000	0	1,142	6,961	8,103
40,000	0	734	7,165	7,899
45,000	0	393	7,336	7,729
50,020	0	50	7,507	7,557
50,753	0	0	7,532	7,532
55,000	849	0	6,683	6,683
60,170	1,883	0	5649 (+)	5,649
Student studying outside London		Maximum £5,376(*)		
18,370	0	5,161	2,796	7,957
20,000	0	4,715	3,019	7,734
25,000	0	3,347	3,703	7,050
26,500	0	2,936	3,908	6,844
30,000	0	2,099	4,327	6,426
34,000	0	1,142	4,805	5,947
40,000	0	734	5,009	5,743
45,000	0	393	5,180	5,573
50,020	0	50	5,351	5,401
50,753	0	0	5,376	5,376
55,000	849	0	4,527	4,527
57,475	1,344	0	4032 (+)	4,032

(*) 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. 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 £4,162		
18,370	0	5,161	4,162	9,323
20,000	0	4,715	4,162	8,877
25,000	0	3,347	4,162	7,509
26,500	0	2,936	4,162	7,098
30,000	0	2,099	4,162	6,261
34,000	0	1,142	4,162	5,304
40,000	0	734	4,162	4,896
45,000	0	393	4,162	4,555
50,020	0	50	4,162	4,212
50,753	0	0	4,162	4,162
55,000	849	0	3,313	3,313
55,958	1,041	0	3121 (+)	3,121
Student studying in London		Maximum £7,532		
18,370	0	5,161	7,532	12,693
20,000	0	4,715	7,532	12,247
25,000	0	3,347	7,532	10,879
26,500	0	2,936	7,532	10,468
30,000	0	2,099	7,532	9,631
34,000	0	1,142	7,532	8,674
40,000	0	734	7,532	8,266
45,000	0	393	7,532	7,925
50,020	0	50	7,532	7,582
50,753	0	0	7,532	7,532
55,000	849	0	6,683	6,683
60,170	1,883	0	5649 (+)	5,649
Student studying outside London		Maximum £5,376		
18,370	0	5,161	5,376	10,537
20,000	0	4,715	5,376	10,091
25,000	0	3,347	5,376	8,723
26,500	0	2,936	5,376	8,312
30,000	0	2,099	5,376	7,475
34,000	0	1,142	5,376	6,518
40,000	0	734	5,376	6,110
45,000	0	393	5,376	5,769
50,020	0	50	5,376	5,426
50,753	0	0	5,376	5,376
55,000	849	0	4,527	4,527
57,475	1,344	0	4032 (+)	4,032

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. 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 F.

SECTION C: SUPPORT AVAILABLE TO FULL-TIME STUDENTS WHO WILL BE CONTINUING 2011/12 COHORT STUDENTS IN 2015/16

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 2015/16 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 £3,805 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 £1,510 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 £1,895 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 Welsh Government 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 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.

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 Welsh Government 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 WELSH GOVERNMENT 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 Welsh Government 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 Welsh Government 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 G (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 2015/16, for illustrative levels of household income.

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

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	WELSH GOVERNMENT LEARNING GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home				
Maximum £4,162(*)				
18,370	0	5,780	1,474	7,254
20,000	0	5,334	1,495	6,829
25,000	0	3,966	2,179	6,145
26,500	0	3,555	2,385	5,940
30,000	0	2,718	2,803	5,521
34,000	0	1,761	3,282	5,043
40,000	0	1,120	3,602	4,722
45,000	0	586	3,869	4,455
50,020	0	50	4,137	4,187
50,488	0	0	4,162	4,162
55,000	902	0	3,260	3,260
55,693	1,041	0	3121 (+)	3,121
Student studying in London				
Maximum £7,532(*)				
18,370	0	5,780	4,844	10,624
20,000	0	5,334	4,865	10,199
25,000	0	3,966	5,549	9,515
26,500	0	3,555	5,755	9,310
30,000	0	2,718	6,173	8,891
34,000	0	1,761	6,652	8,413
40,000	0	1,120	6,972	8,092
45,000	0	586	7,239	7,825
50,020	0	50	7,507	7,557
50,488	0	0	7,532	7,532
55,000	902	0	6,630	6,630
59,905	1,883	0	5649 (+)	5,649
Student studying outside London				
Maximum £5,376(*)				
18,370	0	5,780	2,688	8,468
20,000	0	5,334	2,709	8,043
25,000	0	3,966	3,393	7,359
26,500	0	3,555	3,599	7,154
30,000	0	2,718	4,017	6,735
34,000	0	1,761	4,496	6,257
40,000	0	1,120	4,816	5,936
45,000	0	586	5,083	5,669
50,020	0	50	5,351	5,401
50,488	0	0	5,376	5,376
55,000	902	0	4,474	4,474
57,210	1,344	0	4032 (+)	4,032

(*) 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 £2,688.

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 £9.360 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 £4,162	
18,370	0	5,780	4,162	9,942
20,000	0	5,334	4,162	9,496
25,000	0	3,966	4,162	8,128
26,500	0	3,555	4,162	7,717
30,000	0	2,718	4,162	6,880
34,000	0	1,761	4,162	5,923
40,000	0	1,120	4,162	5,282
45,000	0	586	4,162	4,748
50,020	0	50	4,162	4,212
50,488	0	0	4,162	4,162
55,000	902	0	3,260	3,260
55,693	1,041	0	3121 (+)	3,121
Student studying in London				
			Maximum £7,532	
18,370	0	5,780	7,532	13,312
20,000	0	5,334	7,532	12,866
25,000	0	3,966	7,532	11,498
26,500	0	3,555	7,532	11,087
30,000	0	2,718	7,532	10,250
34,000	0	1,761	7,532	9,293
40,000	0	1,120	7,532	8,652
45,000	0	586	7,532	8,118
50,020	0	50	7,532	7,582
50,488	0	0	7,532	7,532
55,000	902	0	6,630	6,630
59,905	1,883	0	5649 (+)	5,649
Student studying outside London				
			Maximum £5,376	
18,370	0	5,780	5,376	11,156
20,000	0	5,334	5,376	10,710
25,000	0	3,966	5,376	9,342
26,500	0	3,555	5,376	8,931
30,000	0	2,718	5,376	8,094
34,000	0	1,761	5,376	7,137
40,000	0	1,120	5,376	6,496
45,000	0	586	5,376	5,962
50,020	0	50	5,376	5,426
50,488	0	0	5,376	5,376
55,000	902	0	4,474	4,474
57,210	1,344	0	4032 (+)	4,032

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 £9.360 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 F.

SECTION D: SUPPORT AVAILABLE TO FULL-TIME STUDENTS WHO WILL BE CONTINUING 2010/11 COHORT STUDENTS IN 2015/16

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 2015/16 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 £3,805 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 £1,510 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 £1,895 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 Welsh Government 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 Welsh Government 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 £3,685 fee, may be entitled to a **bursary** 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 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 training (ITT) 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 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 Welsh Government 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 G (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 2015/16, for illustrative levels of household income.

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

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	WELSH GOVERNMENT LEARNING GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home		Maximum £4,162(*)		
18,370	0	5,161	1,582	6,743
20,000	0	4,715	1,805	6,520
25,000	0	3,347	2,489	5,836
26,500	0	2,936	2,694	5,630
30,000	0	2,099	3,113	5,212
34,000	0	1,142	3,591	4,733
40,000	0	734	3,795	4,529
45,000	0	393	3,966	4,359
50,020	0	50	4,137	4,187
50,753	0	0	4,162	4,162
55,000	849	0	3,313	3,313
55,958	1,041	0	3121 (+)	3,121
Student studying in London		Maximum £7,532(*)		
18,370	0	5,161	4,952	10,113
20,000	0	4,715	5,175	9,890
25,000	0	3,347	5,859	9,206
26,500	0	2,936	6,064	9,000
30,000	0	2,099	6,483	8,582
34,000	0	1,142	6,961	8,103
40,000	0	734	7,165	7,899
45,000	0	393	7,336	7,729
50,020	0	50	7,507	7,557
50,753	0	0	7,532	7,532
55,000	849	0	6,683	6,683
60,170	1,883	0	5649 (+)	5,649
Student studying outside London		Maximum £5,376(*)		
18,370	0	5,161	2,796	7,957
20,000	0	4,715	3,019	7,734
25,000	0	3,347	3,703	7,050
26,500	0	2,936	3,908	6,844
30,000	0	2,099	4,327	6,426
34,000	0	1,142	4,805	5,947
40,000	0	734	5,009	5,743
45,000	0	393	5,180	5,573
50,020	0	50	5,351	5,401
50,753	0	0	5,376	5,376
55,000	849	0	4,527	4,527
57,475	1,344	0	4032 (+)	4,032

(*) 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. 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 £4,162	
18,370	0	5,161	4,162	9,323
20,000	0	4,715	4,162	8,877
25,000	0	3,347	4,162	7,509
26,500	0	2,936	4,162	7,098
30,000	0	2,099	4,162	6,261
34,000	0	1,142	4,162	5,304
40,000	0	734	4,162	4,896
45,000	0	393	4,162	4,555
50,020	0	50	4,162	4,212
50,753	0	0	4,162	4,162
55,000	849	0	3,313	3,313
55,958	1,041	0	3121 (+)	3,121
Student studying in London				
			Maximum £7,532	
18,370	0	5,161	7,532	12,693
20,000	0	4,715	7,532	12,247
25,000	0	3,347	7,532	10,879
26,500	0	2,936	7,532	10,468
30,000	0	2,099	7,532	9,631
34,000	0	1,142	7,532	8,674
40,000	0	734	7,532	8,266
45,000	0	393	7,532	7,925
50,020	0	50	7,532	7,582
50,753	0	0	7,532	7,532
55,000	849	0	6,683	6,683
60,170	1,883	0	5649 (+)	5,649
Student studying outside London				
			Maximum £5,376	
18,370	0	5,161	5,376	10,537
20,000	0	4,715	5,376	10,091
25,000	0	3,347	5,376	8,723
26,500	0	2,936	5,376	8,312
30,000	0	2,099	5,376	7,475
34,000	0	1,142	5,376	6,518
40,000	0	734	5,376	6,110
45,000	0	393	5,376	5,769
50,020	0	50	5,376	5,426
50,753	0	0	5,376	5,376
55,000	849	0	4,527	4,527
57,475	1,344	0	4032 (+)	4,032

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. 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 F.

SECTION E: SUPPORT AVAILABLE TO FULL-TIME STUDENTS WHO WILL BE CONTINUING NEW SYSTEM STUDENTS IN 2015/16

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 2015/16 will be expected to pay will be dependent on where and what they choose to study.

New system students who normally live in Wales, *are studying in Wales*, and being charged variable tuition fees, may be eligible to apply for a non means-tested fee loan of up to £1380 a year, for the duration of their course. In addition they can apply for a non means-tested fee grant of up to £2,085 to cover the remaining fee (depending on how much they are charged). The fee grant 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 £3,805 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 £1,510 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 non income-assessed 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 £1,895, 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 Welsh Government 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 Welsh Government 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 £3,685 fee, may be entitled to a **bursary** 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 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.
- (5) For students who are continuing on courses of initial teacher training (“ITT”), the maximum amount of Welsh Government 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 Welsh Government 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 Welsh Government 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 Welsh Government 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.

Please refer to the AY 2013/14 memorandum for full details of support available to ITT students who started a course before AY 2010/11.

TABLES E3 TO E5 – AMOUNTS OF WELSH GOVERNMENT 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 Welsh Government 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 – HOUSEHOLD CONTRIBUTION SCALE

Table E5 sets out the assessed household contribution that continuing full-time new system students will be assessed for in 2015/16, for illustrative levels of household income.

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

E3: WELSH GOVERNMENT LEARNING GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME.

INCOME (£)	ASSESSED CONTRIBUTION (£)	WELSH GOVERNMENT LEARNING GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home		Maximum £4,162(*)		
18,370	0	3,000	2,833	5,833
20,000	0	2,713	2,833	5,546
25,000	0	1,832	2,833	4,665
27,852	0	1,329	2,833	4,162
30,000	0	1,090	3,072	4,162
35,000	0	533	3,629	4,162
39,329	0	50	4,112	4,162
39,778	0	0	4,162	4,162
40,000	24	0	4,138	4,138
45,000	582	0	3,580	3,580
49,116	1,041	0	3121(+)	3,121
Student studying in London		Maximum £7,532(*)		
18,370	0	3,000	6,203	9,203
20,000	0	2,713	6,203	8,916
25,000	0	1,832	6,203	8,035
27,852	0	1,329	6,203	7,532
30,000	0	1,090	6,442	7,532
35,000	0	533	6,999	7,532
39,329	0	50	7,482	7,532
39,778	0	0	7,532	7,532
40,000	24	0	7,508	7,508
45,000	582	0	6,950	6,950
50,000	1,139	0	6,393	6,393
56,671	1,883	0	5649 (+)	5,649
Student studying outside London		Maximum £5,376(*)		
18,370	0	3,000	4,047	7,047
20,000	0	2,713	4,047	6,760
25,000	0	1,832	4,047	5,879
27,852	0	1,329	4,047	5,376
30,000	0	1,090	4,286	5,376
35,000	0	533	4,843	5,376
39,329	0	50	5,326	5,376
39,778	0	0	5,376	5,376
40,000	24	0	5,352	5,352
45,000	582	0	4,794	4,794
50,000	1,139	0	4,237	4,237
51,836	1,344	0	4032 (+)	4,032

(*) 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 £8.970 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

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home				
			Maximum £4,162	
18,370	0	3,000	4,162	7,162
20,000	0	2,713	4,162	6,875
25,000	0	1,832	4,162	5,994
27,852	0	1,329	4,162	5,491
30,000	0	1,090	4,162	5,252
35,000	0	533	4,162	4,695
39,329	0	50	4,162	4,212
39,778	0	0	4,162	4,162
40,000	24	0	4,138	4,138
45,000	582	0	3,580	3,580
49,116	1,041	0	3121(+)	3,121
Student studying in London				
			Maximum £7,532	
18,370	0	3,000	7,532	10,532
20,000	0	2,713	7,532	10,245
25,000	0	1,832	7,532	9,364
27,852	0	1,329	7,532	8,861
30,000	0	1,090	7,532	8,622
35,000	0	533	7,532	8,065
39,329	0	50	7,532	7,582
39,778	0	0	7,532	7,532
40,000	24	0	7,508	7,508
45,000	582	0	6,950	6,950
50,000	1,139	0	6,393	6,393
56,671	1,883	0	5649 (+)	5,649
Student studying outside London				
			Maximum £5,376	
18,370	0	3,000	5,376	8,376
20,000	0	2,713	5,376	8,089
25,000	0	1,832	5,376	7,208
27,852	0	1,329	5,376	6,705
30,000	0	1,090	5,376	6,466
35,000	0	533	5,376	5,909
39,329	0	50	5,376	5,426
39,778	0	0	5,376	5,376
40,000	24	0	5,352	5,352
45,000	582	0	4,794	4,794
50,000	1,139	0	4,237	4,237
51,836	1,344	0	4032 (+)	4,032

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.

TABLE E5: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR CONTINUING FULL-TIME NEW SYSTEM STUDENTS IN 2015/16

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 F.

SECTION F: OTHER LOANS AND GRANTS FOR LIVING COSTS IN 2015/16 (Available to all full-time students)

F1: LOANS FOR EXTRA ATTENDANCE IN THE ACADEMIC YEAR

STUDY AT HOME	AMOUNT
Parental	£62
London	£119
Elsewhere	£93
Overseas	£129

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.

F2: 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 G5.

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

F3: GRANT IN RESPECT OF AN ADULT DEPENDANT

Where applicable, the maximum grant in 2015/16 in respect of a spouse will be **£2,732**.

“Partner” is currently defined in regulation 31 of the Education (Student Support) (Wales) Regulations 2015. 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**.

F4: 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 2015/16 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).

F5: THE PARENTS' LEARNING ALLOWANCE (where applicable)

The maximum amount of Parents Learning Allowance payable in 2015/16 will be **£1,557** and the minimum **£50**.

F6: TRAVEL GRANTS

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

F7: 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 G: SUPPORT AVAILABLE TO PART-TIME AND DISTANCE LEARNER STUDENTS IN 2015/16

G1: 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- £6,750
- Maximum loan for EU students in Welsh HEIs - £2,625

G2: FEE SUPPORT FOR FULL-TIME 2015/16 DISTANCE LEARNER STUDENTS WHO COMMENCED THEIR STUDIES ON OR AFTER 1 SEPTEMBER 2012

The level of fee which full-time distance learner students (who commenced their studies on or after 1 September 2012) 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 £3,810, 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 £5,190** to cover the difference between the maximum £3,810 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 started their course on or after 1 September 2012 and are studying specifically designated courses at private institutions within the UK in 2015/16 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.

G3: FEE SUPPORT FOR PART-TIME STUDENTS WHO COMMENCED THEIR STUDIES BEFORE 1 SEPTEMBER 2014 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 £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.

G4: COURSE GRANT

Part-time students (studying at an intensity of 50% or more) and continuing distance learner students who started their course before 1 September 2012 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
£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

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.

G5: 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.

G6: GRANT IN RESPECT OF AN ADULT DEPENDANT

Where applicable, the maximum grant in 2015/16 in respect of an adult dependant will be **£2,732 (subject to intensity of study calculations)**.

G7: 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 2015/16 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).

From 2015/16 full-time and part-time students will not be 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.

G8: PARENTS' LEARNING ALLOWANCE (where applicable)

The maximum amount of Parents' Learning Allowance payable in 2015/16 will be **£1,557** (**subject to intensity of study calculations**) and the minimum **£50**.

SECTION H: SUPPORT AVAILABLE TO GRADUATE ENTRY MEDICAL AND DENTAL STUDENTS IN 2015/16 (SUBJECT TO AMENDING LEGISLATION)

SUPPORT FOR NHS COURSES

H1: 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

H2: 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 2015/16

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	

H3: 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, for the 12/13 cohort