

Assessing Financial Entitlement Guidance

Higher Education Student Finance in Wales 2018/19 Academic Year – Version 2.0

Summary

This section provides details on the financial entitlement assessments for the core financial support package for full-time students.

Disclaimer

This guidance is designed to assist with the interpretation of the student support regulations as they stand at the time of publication. It does not cover every aspect of student support nor does it constitute legal advice or a definitive statement of the law. Whilst every endeavour has been made to ensure the information contained is correct at the time of publication, no liability is accepted with regard to the contents and the Regulations remain the legal basis of the student support arrangements for the academic year 2018/19. In the event of anomalies between this guidance and the Regulations, the Regulations prevail. Please note the Regulations are subject to amendment.

Please note this guidance is for Student Finance Wales (SFW) students only.

Regulation References

From AY 2018/19 there will be two sets of Regulations governing student support in Wales. As these Regulations will often have mirroring provisions the regulation references throughout this guidance chapter will be followed by either (2017) or (2018) to denote which set of Student Support Regulations the regulation is in reference to.

(2017) will denote the “The Education (Student Support)(Wales) Regulations 2017 (SI 2017/47)” as amended

(2018) will denote the “The Education (Student Support)(Wales) Regulations 2018 (SI 2018/191)” as amended

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Abbreviations

Abbreviation	Full description
AY	Academic year
CertHE	Certificate of Higher Education
DaDA	Dance and Drama Award
DipHE	Diploma of Higher Education
DL	Distance Learning
DoH	Department of Health
ESFA	Education and Skills Funding Agency
EU	European Union
FT	Full-time
HE	Higher Education
HMRC	Her Majesty's Revenue and Customs
HNC	Higher National Certificate
HND	Higher National Diploma
LSS	Learner Support Service
NHS	National Health Service
PT	Part-time
RRML	Reduced Rate Maintenance Loan
SFW	Student Finance Wales
SI	Statutory Instrument
SLC	Student Loans Company
SSG	Special Support Grant
TFG	Tuition Fee Grant
TFL	Tuition Fee Loan
TG	Travel Grant
WGLG	Welsh Government Learning Grant
WG	Welsh Government

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1 Document Overview

1.1 Introduction

This chapter explains how an eligible full-time student's entitlement to loans for living costs, Welsh Government Learning Grant and Special Support Grant, and grants and loans for tuition fees are assessed.

In 2018/19 the Welsh Government have introduced a new income assessment model in response to the Diamond Review, leading to the creation of the "2018 Cohort". Any sections that are unique to a cohort will specifically reference which cohort it applies to, where a section does not refer to cohort it applies to all cohorts in the same way.

This chapter should be read in conjunction with the 'Assessing Eligibility' guidance chapter.

1.2 Definitions

Current system students fall into one of five categories as defined in the Regulations:

- 'new system' students who are not 2010, 2011 or 2012 cohort students;
- '2010 cohort' students;
- '2011 cohort' students;
- '2012 cohort' students.
- '2018 cohort' students

See [Annex A](#) for definitions of student cohorts.

Under the AY 18/19 student support package for full-time students, the following core living cost and fee support is available:

Product	'2010 cohort' students	'2011 cohort' students	'2012 cohort' students	'2018 cohort' students
Fee Loan	✓	✓	✓	✓
New Tuition Fee Grant	X	X	✓ (Up to £4,200)	X
WGLG	✓ (Up to £5,161)	✓ (Up to £5,780)	✓ (Up to £5,161)	✓ (Up to £10,124*)

SSG	✓ (Up to £5,161)	✓ (Up to £5,780)	✓ (Up to £5,161)	✓ (Up to £5,161**)
Maintenance Loan	✓	✓	✓	✓

*£10,124 represents the maximum WGLG available, this is in respect of student living outside of the parental home in London.

** £5,161 represents the maximum SSG, however students may qualify for WGLG in addition to SSG.

All cohort groups may be eligible for additional grants for living costs if they are disabled, have dependants or have certain travel costs.

Guidance on Disabled Students' Allowances is contained in the 'Disabled Students' Allowances' guidance chapter.

Guidance on the Adult Dependants' Grant, Childcare Grant, Parents' Learning Allowance is contained in the 'Grants for Dependants' guidance chapter.

The following students may be ineligible for support for living costs and other grants:

- **FT distance learning students**
 - who are '2018 cohort' students and started their courses on or after 1 August 2018, are eligible to apply for non-income assessed tuition fee support, maintenance loan, WGLG and SSG.
 - who are '2012 cohort' students and started their courses on or after 1 September 2012, but before the 1 August 2018 are only eligible to apply for non-income assessed tuition fee support.
 - All eligible FT distance learning students may apply for Disabled Students' Allowances where applicable.
 - Note that students who are undertaking a FT course by distance learning because they are prevented from attending a FT course due to their disability can apply for FT grants and loans for living and other costs for their course. This arrangement will apply to students studying on a full-time course that normally requires attendance.
- **Prisoners** who started a FT course on or after 1 September 2012 and are eligible prisoners under regulations 2(1)(2017) and Schedule 1, paragraph 6(1) (2018) are eligible tuition fee support only while imprisoned. They are eligible for maintenance support and DSAs on a pro-rata daily basis only for the time not spent in prison. Where the student started the course prior to 1 September 2012, they will be eligible for tuition fee support and DSAs for those periods when they are imprisoned.

Academic Year

An 'academic year' means the period of twelve months beginning on 1 January, 1 April, 1 July or 1 September of the calendar year in which the AY of the course in question begins, according to whether that AY begins (Regulations 2(1) (2017) and Schedule 1 paragraph 1(2018)):

- on or after 1 January and before 1 April,

- on or after 1 April and before 1 July,
- on or after 1 July and before 1 August, or
- on or after 1 August and on or before 31 December.

Transfers

Where a student has had their eligibility transferred from a previous course that started before 1 August 2018 to a course beginning on or after 1 August 2018, and

- the mode of study remains the same (e.g. FT to FT), the student is treated for student finance purposes as having started their course in the AY relevant to the first course they transferred from;
- the mode of study has changed (e.g. from PT to FT or FT distance learning to FT in attendance), they are treated for student finance purposes, where applicable, as a new cohort from the start of the second course.

End-on

Where the student's course is taken 'end-on' to another course (see definition below), the student will be treated for student finance purposes as having started their current course at the beginning of the AY in which they started the previous course. The definition of an 'end-on' course is set out in regulations 2(1) and Schedule 1, paragraph 6 (1) and is as follows:

- a FT non-ITT first degree course which the student begins to attend immediately following certain full-time HNC, HND, Cert HE or Dip HE courses (disregarding the intervening vacation); or
- a FT honours degree starting on or after 1 September 2006 which the student begins to attend immediately following certain FT foundation degree courses (disregarding the intervening vacation);
- an ITT course not exceeding 2 years in length which a student began to attend before 1 September 2006 immediately following certain first degree courses (disregarding the intervening vacation).

The intervening vacation is not stipulated in Regulations but in most cases the gap in study between the two courses is 5 months or less.

As per the above definitions, a course cannot be defined as 'end-on' where the mode of study changes.

2 Living Cost Products

2.1 Welsh Government Learning Grant (WGLG) Overview

WGLG is generally payable to all cohort groups who are attending:

- a full-time course;

- a sandwich course (but not generally in the sandwich year – see Regulations 23(6) and 23(7)).

An eligible student will not qualify for WGLG if:

- they are an EU national (or family member of such a national and they fall under Schedule 1, Part 2, paragraph 9 (2017) or Schedule 2, paragraph 6 (2018).
- he is eligible for an income assessed healthcare bursary or Scottish Healthcare allowance in this AY;
- he qualifies for SSG*;
- he does not qualify for a fee loan in this AY (this does not apply to students who do not qualify for fee support because they are on a pre 2014/15 Erasmus year). Refer to the ‘Assessing eligibility’ guidance on eligibility for fee support.

*except in respect of students starting courses on or after 1 August 2018, who may qualify for WGLG in addition to SSG.

There are no age restrictions in relation to the WGLG. However, an applicant who would otherwise qualify for WGLG and who is over 60 on the first day of the first AY of their course would qualify for SSG instead.

2.2 Special Support Grant (SSG) Overview

Some students are eligible for means-tested benefits, e.g. income support, housing benefit or universal credit, from the Department for Work and Pensions (DWP) while studying on a FT course.

Due to DWP regulations, if students who are eligible to apply for benefits were to receive WGLG, their entitlement to benefits would be reduced as the purpose of WGLG is to help with living costs. This is because it will be taken into account as income by DWP when assessing a student’s entitlement to income-related benefits.

In order to avoid students having their benefits reduced, students eligible for means-tested DWP benefits instead qualify for a Special Support Grant as an alternative to the WGLG. SSG is disregarded by DWP when assessing a student’s entitlement to income-related benefits.

SSG may be available in AYs where the student:

- falls within one of the categories of people prescribed for the purposes of section 124(1)(e) of the Social Security Contributions and Benefits Act 1992 in regulation 4ZA of the Income Support (General) Regulations 1987 (SI 1987/1967); or
- is treated as being liable to make payments in respect of a dwelling prescribed for the purposes of section 130(2) of the Social Security Contributions and Benefits Act 1992 in regulation 56 of the Housing Benefit Regulations 2006 (SI 2006/213) or the Universal Credit Regulations 2013 (SI 2013/376).

The categories of students who are potentially eligible for SSG are set out below. It is likely that some of these categories will only rarely apply to HE students:

- The student is a lone parent who is responsible for a child or a young person aged under 20 who is a member of the student's household, and who is in full-time education;
- The student is a lone foster parent of a child or young person aged under 20;
- The student has a partner who is also a full-time student and one or both of them are responsible for a child or young person aged under 20 who is in full-time non-advanced education;
- The student has a disability and qualifies for a Disability Premium or Severe Disability Premium;
- The student has been treated as incapable of work for a continuous period of at least 28 weeks (two or more periods of incapacity separated by a break of no more than 8 weeks count as one continuous period);
- The student is deaf and qualifies for Disabled Students' Allowances;
- The student is waiting to go back to a course having taken approved time out because of an illness or caring responsibility that has now come to an end for a period not exceeding one year;
- The student is aged 60 or over;
- The student is entitled to Personal Independence Payment, Armed Forces Independence Payment or Disability Living Allowance.

In addition a student qualifies for SSG if:

- The student is entitled to housing benefit or the housing element of Universal Credit;
- The student has a disability and qualifies for income related Employment Support Allowance.

A student will not qualify for a SSG if:

- The only paragraph of Schedule 1 into which they fall is paragraph 9 (i.e. an EU national or family member of such a national entitled only to fee support);
- They are eligible to apply for an income assessed healthcare bursary or Scottish healthcare allowance in the AY;
- They are on a sandwich course and the periods of full-time study are in aggregate less than 10 weeks (this does not apply if the periods of work experience constitute periods of unpaid service);
- They do not qualify for a fee loan (this does not apply if they do not qualify for such a loan because they are on an Erasmus year where (i) the course began before 1 September 2012

and is provided by an institution in England or Wales (ii) the course began before 1 August 2017 and is provided by an institution in Scotland (iii) the course is provided by an institution in Northern Ireland.

A student who falls within a prescribed category of person in the Income Support (General) Regulations 1987 (as amended) need not be entitled to or in receipt of benefits such as Income Support to qualify for SSG. For example, a lone parent who is responsible for a child or young person aged under the age of 20 who is a member of his household and in FT non-advanced education would be eligible for SSG, even if they did not in fact qualify for Income Support, had never applied for it or was not in receipt of it for the whole year.

Where a student's circumstances change so that they become eligible for SSG part way through the AY, they may be awarded SSG in respect of the whole of that year. For example, a student who splits from their partner part way through the AY and therefore becomes a lone parent may be awarded SSG in respect of the whole of that AY, subject to income assessment. The student does not need to have actually received, applied for or be eligible for Income Support. If the student was already receiving WGLG, this would be reassessed and SSG awarded in its place. Any loan substitution that has taken place would also be reassessed and the student invited to apply for the additional amount of loan if they wish to do so.

Students who qualify for SSG will not qualify for the WGLG.

2.3 Travel Grant Overview

Please note that for pre-2018 cohorts Travel Grants are typically only available to students who have agreed to be income assessed. 2018 cohort students may access Travel Grants regardless of whether they have provided income details or not.

Travel Grants are payable in respect of reasonable expenditure incurred for travel during that AY subject to cohort specific disregards and income reductions relevant which are outlined in the Travel Grant entitlement sections below.

SLC has discretion to pay the grant in advance of the student incurring the expenditure.

For Travel Grant Case studies please see Annex B.

2.3.1 Mileage

Some students claiming a travel grant may undertake their journey by car. For the purpose of deciding the cost of the journey by car, a rate of **24p per mile** should be used. This rate is based on the midpoint range of AA motoring costs and includes an amount for wear and tear on the car. Some continuing students using their own car for travel may already be receiving a Travel Grant based on a higher mileage rate. In such cases, it is recommended that SFW pay that rate until the end of the course.

2.3.2 Students attending courses in medicine and dentistry

Students attending courses in medicine and dentistry who are not eligible for means-tested bursaries or awards from the Department of Health are entitled to a travel grant for costs of travel associated with their clinical training, where they have to attend at a hospital or other premises in the UK. This does not cover any attendance involving residential study.

2.3.3 Students attending an overseas institution

Students attending an overseas institution as part of their UK course during a qualifying quarter (whether obligatory or optional) are eligible for a travel grant for travel costs within and outside the UK for the purpose of attending the overseas institution, including necessary daily travel costs while abroad. A qualifying quarter is an academic quarter during which the student attends the overseas institution for at least 50% of that quarter. It would be reasonable to allow for three return journeys between the UK and the overseas institution during the AY in such cases.

Account should be taken of the aggregate amount of eligible travel expenditure which a student is obliged to incur in order to attend their course, excluding any expenditure in respect of which a grant is payable under regulations 24 (2017) and 63(2018) . SFW assessors must be satisfied that the method and class of travel are appropriate and that all costs are reasonably and necessarily incurred.

There may be cases where single parents who are on courses that involve study overseas have to take their child (or children) abroad with them. In such cases, the cost of the child's/children's fare from the UK to the overseas country may also be covered by the travel grant for up to three return journeys during the AY.

Students attending an overseas institution as part of their course for at least 50% of any academic quarter may need to insure themselves against liability for the costs of medical treatment provided outside the United Kingdom. Regulations 33(3)(a)(2017) and 66(3a)(2018) provides that such students shall be eligible for additional travel grant equal to the amount incurred. This expenditure is NOT subject to the £303 disregard. For example, if a student claimed grant on a total expenditure of £320, comprising travel costs of £250 and medical insurance costs of £70, he would be eligible for a grant of £70. SFW assessors must be satisfied that the costs incurred for insurance are reasonable.

Such students may also have to meet the costs of items such as visas and medical costs (regulations 33(3b & c) (2017) and 66(3b&c)(2018)). Where these are a mandatory condition of entry into the host country, they are legitimate costs incurred in order to attend the course and they can also attract grant. Where vaccinations are strongly recommended (including high risk) by the Foreign and Commonwealth Office these would be eligible for payment. The amount payable in respect of insurance, visa and medical expenses should be entered in the appropriate field on the Assessment Summary Screen.

2.3.4 Students attending the University of London Institute in Paris

Students attending the University of London Institute in Paris (formerly known as the British Institute in Paris) are eligible for a Travel Grant as if they were attending an overseas institution.

2.4 Loans for Living Costs Overview

Loans for Living Cost, also known as Maintenance loan is generally payable to all cohort groups who are attending:

- a full-time course;
- a sandwich course.

An eligible student will not qualify for Loan for Living Costs if:

- they are an EU national (or family member of such a national and they fall under Schedule 1, Part 2, paragraph 9 (2017) or Schedule 2, paragraph 6 (2018)).

2.4.1 Age limit

Eligible students need to be below the age of 60 on the first day of the first AY of the specified designated course.

For example:

- **Student A** starts a four year degree course on 1 September 2018, aged 59. As he is under the age of 60 on the first day of the first AY of his course, he will qualify for a loan for living costs in AY 18/19 and in future AYs of the course.
- **Student B** starts a Foundation Degree on 1 September 2016, aged 59. He qualifies for a loan for living costs for a FT Foundation Degree which he completes in AY 17/18. He then starts a FT 'end on' honours degree course in September 2018. As he was under 60 when he started the Foundation Degree, he qualifies for a loan for living costs for the 'end on' Honours course.
- **Student C** starts a 2 year full-time Foundation Degree on 1 September 2018, aged 60. As he is aged 60 on the first day of the first AY of his course, he does not qualify for a loan for living costs in AY 18/19 and 19/20. However, he qualifies for a means tested SSG in both AYs.

2.4.2 Loans for extra weeks attendance

Additional loan for extra weeks of attendance over 30 weeks and 3 days in an AY is available at a fixed amount per extra week / part week, up to 45 weeks of study. Students studying for 45 weeks or more in any 52 week period are paid as if they are studying for the full 52 weeks.

The amount of extra weeks loan payable is determined by reference to the category into which the student falls (regulations 50 (2017) and 57(2018)).

Extra weeks loan can be awarded in respect of any AY of a designated course. HE Providers should determine the length of their courses on the basis of the number of weeks during term time when students are attending lectures, undertaking course work or taking exams on a FT basis. Course length should also include reading periods and revision weeks up to when the student takes examinations. It does not include periods at the end of the AY after FT study and examinations have been completed when students are awaiting results, and/or writing up dissertations.

2.4.3 Rates of Long courses Loan

Rate	Weekly Amount
Parental Home	£80
London	£153
Elsewhere	£120
Overseas*	£166

*The overseas rate only applies to students in "2012 cohort" or earlier cohorts, "2018 cohort" who are overseas students will receive the elsewhere rate.

2.4.4 Students on accelerated courses

Eligible students on ‘accelerated’ degrees which last for two AYs and require students to undertake more than 40 weeks in the final year are entitled to the full year loan rate in the final year and also for the extra weeks attendance over 30 weeks and 3 days. Eligible students on designated fast track degrees or compressed degrees, also delivered over two long AYs, are entitled to the same support package, but are not required to be in attendance for the full duration of the award.

2.4.5 Changes during the year

Broadly, the loan for living costs is payable for three quarters of the AY. With the exception of loans for living costs to be paid to compressed degree students, the loan for living costs is not payable in the quarter in which the longest vacation falls in. Where the loan for living costs is payable to a compressed degree student, the Welsh Ministers will determine the quarter in respect of which the loan is not payable.

Where students are subject to two different rates of loan for living costs based on their living /studying location in an AY quarter, they will be entitled to the rate which applies to the longest period in the AY quarter (regulation 48(2017) and 86 (2018)). For example, a student attending an overseas institution for 60% of the quarter and studying in London (not residing at home) for the remaining 40% of the quarter would qualify for the overseas rate of loan in that quarter.

Where a student has more than one other change of circumstance in the AY quarter they qualify for the rate of loan for living costs covering the longest period in that quarter (regulation 48(c)(i) and 86(2) (2018)). For example, a student spending 40% of a quarter overseas, 30% away from home outside London and 30% at the parental home, would be entitled to the overseas rate of loan for living costs for that quarter.

Where students are subject to two different rates of loan for living costs for equal periods in an AY quarter, they will be entitled to the higher of the two possible rates of loan for living costs (see regulations 48(c)(ii) and 86(3) (2018)). For example, a student attending an overseas institution for 50% of the quarter and studying in London (not residing at home) for the remaining 50% of the quarter would qualify for the London rate of loan in that quarter.

3 Living Cost Entitlement (2018 Cohort)

3.1 Welsh Government Learning Grant (WGLG) and Loan for Living Cost Entitlement (2018 Cohort)

From 18/19 new students will be eligible for an income assessed WGLG (HE) topped up by ML to a total support cap.

A single taper will be used to calculate a reduction in the WGLG (HE). This will be a different taper for each of the rates - parental home, elsewhere, London, as outlined in Table 2 below.

Please note: that there will not be an “overseas” rate of support from 18/19; students who previously fell into this category will be awarded the “elsewhere” rate of support.

ML entitlement will be the difference between the applicable total support cap, minus WGLG (HE) entitlement. An assessed contribution will not be calculated for these products from 18/19.

WGLG (HE) will be reduced as follows:

- An eligible student will be entitled to the maximum WGLG (HE) at HHI incomes of £18,370 or lower. For eligible students with HHI incomes between £18,370 and £59,200, the WGLG (HE) amount will be reduced by £1 for every complete applicable taper figure.
- The minimum WGLG (HE) amount of £1,000 will be available to eligible students with HHI of £59,200 or higher.

Eligible students who choose not to provide details to be income assessed will be entitled to the minimum £1,000 WGLG (HE) and the maximum available ML.

18/19 Total support amounts, tapers and WGLG (HE)/ML split at upper and lower income thresholds

			Income Threshold			
			Lower		Higher	
			£18,370		£59,200	
Rate	WGLG (HE) + ML (Max)	Grant Taper	WGLG (HE)	ML	WGLG (HE)	ML
Parental Home	£7,650	6.937	£6,885	£765	£1,000	£6,650
London	£11,250	4.475	£10,124	£1,126	£1,000	£10,250
Elsewhere	£9,000	5.75	£8,100	£900	£1,000	£8,000

In practice this means every eligible student who is entitled to full support (not reduced rate maintenance or maintenance loan only student) will be awarded a minimum of £1,000 WGLG (HE) and will be eligible for the same total amount of support. The income assessment only determines the ML/WGLG (HE) grant split not the support maximum.

The calculation used to determine entitlement to WGLG and MLs:

Step 1:	HHI - lower threshold =	income difference
Step 2:	income difference ÷ rate taper =	WGLG (HE) reduction
Step 3:	max WGLG (HE) - WGLG (HE) reduction =	WGLG (HE) entitlement
Step 4:	total support - WGLG (HE) entitlement =	ML entitlement

Examples:

James is starting a degree at York University in AY 18/19 and he is living in York whilst he studies. He has chosen to be income assessed and his HHI is £15,000.

As James qualifies for the “elsewhere” rate of support and has HHI below the lower income threshold of £18,370, he is entitled to the following support:

Total Support: £9,000

WGLG (HE): £8,100

ML: £900

Ted is starting a degree at Bristol University in AY 18/19 and he is living in Bristol whilst he studies. He has chosen to be income assessed and his HHI is £25,000.

As Ted qualifies for the “elsewhere” rate of support and has an income above the lower threshold his entitlement is calculated as follows:

Step 1: £25,000 - £18,370 = £6,630
Step 2: £6,630 ÷ 5.75 = £1,153*
Step 3: £8,100 - £1,153 = £6,947
Step 4: £9,000 - £6,947 = £2,053

Ted is entitled to the following support:

Total Support: £9,000 **WGLG (HE):** £6,947 **ML:** £2,053

Zac is starting a degree at University College London in AY 18/19 and he is living away from home whilst he studies. He has chosen to be income assessed and his HHI is £40,000.

As Zac qualifies for the “London” rate of support and has an income above the lower threshold his entitlement is calculated as follows:

Step 1-4 is as per the above example.

Step 1: £40,000 - £18,370 = £21,630
Step 2: £21,630 ÷ 4.475 = £4,833*
Step 3: £10,124 - £4,833 = £5,291
Step 4: £11,250 - £5,291 = £5,959

Zac is entitled to the following support:

Total Support: £11,250 **WGLG (HE):** £5,291 **ML:** £5,959

*amount is rounded down, as the reduction is £1 for every full taper amount.

3.1.1 Students with different loan rates within an AY

Students can continue to receive different rates of support (Elsewhere, London, Parental) within the AY if their circumstances change. The rules for determining which rate a student qualifies for in a term remain unchanged from AY 2017/18 and earlier.

In these cases, the total support (WGLG (HE) and ML) will be the average of the applicable rates within the AY, and the WGLG (HE) and ML split will be determined per term to account for the differences in tapers and amounts between the rates. The calculations to determine each element for each term will be a 33%/33%/34% in-line with current functionality.

This maintains the key concepts of a uniform upper limit for students on the same rates, and minimum grant entitlement of £1,000 over the AY.

For Example:

Sandra is a “2018 cohort” student who is living with her parents whilst studying at Bangor University. Her HHI is £30,000. Before term 3 she decides to move out from her parents home and informs SFW.

As a result **Sandra** is entitled to two terms of support at the Parental Home rate and one term at the Elsewhere rate.

Her total support for the AY will average of the rates she receives which is:

$$(\pounds 6,750 + \pounds 6,750 + \pounds 9,000) \div 3 = \pounds 8,100$$

Her breakdown for support per term would be:

Term	WGLG (HE)	ML	Total Support
1	£1,737	£813	£2,550
2	£1,737	£813	£2,550
3	£2,025	£975	£3,000
Total	£5,499	£2,601	£8,100

3.1.2 Loans for Living Costs – students with reduced entitlement

Different rates of loan for living costs apply to current system students who are:

- on certain types of sandwich year courses;
- eligible to apply for income assessed NHS bursaries.

Students falling in these groups are entitled to a non-income assess reduced rate maintenance loan (RRML) at the following amounts:

Rate	RRML Amount
Parental Home	£3,325
London	£5,125
Elsewhere	£4,000

3.2 Special Support Grant (SSG) Entitlement (2018 Cohort)

WG have confirmed that students starting a course on or after 1 August 2018 will still be eligible to apply for SSG.

For “2018 Cohort” students entitlement to SSG will be intrinsically linked to WGLG and Maintenance Loan also.

The maximum SSG available will be £5,161 (as per AY 2017/18) and where a student is entitled to SSG, their minimum ML will be the RRML (section 3.1.2) of the applicable rate.

As the maximum amount of SSG is lower than the maximum WGLG (HE) available at all rates, students may be eligible for SSG, WGLG (HE) and ML.

Therefore, for the first time a student may be entitled to SSG and WGLG as well as Maintenance Loan

Grant entitlement (SSG/WGLG (HE)) will be reduced as follows:

- An eligible student will be entitled to the maximum grant at HHI incomes of £18,370 or lower. For eligible students with HHI incomes between £18,370 and £59,200, the grant amount will be reduced by £1 for every complete applicable taper figure.
- The minimum grant amount of £1,000 will be available to eligible students with HHI of £59,200 or higher.

Please see the table in section 3.1 for the maximum grant entitlement for each rate.

The calculation used in to calculate entitlement to SSG/WGLG and ML is:

Step 1: household income - lower threshold = income difference

Step 2: income difference ÷ rate taper = grant reduction

Step 3: max grant amount - grant reduction = grant entitlement

Step 4 (a): Where grant entitlement is higher than £5,161

(i) SSG entitlement = £5,161 of grant entitlement

(ii) grant entitlement – £5,161 = WGLG (HE) entitlement

(iii) total support - grant entitlement = ML entitlement*

*ML entitlement will not be lower than RRML for the applicable rate

Step 4 (b): Where grant entitlement is equal to or lower than £5,161

(i) SSG entitlement = Grant entitlement

(ii) rate maximum - grant entitlement = ML entitlement*

*ML entitlement will not be lower than RRML for the applicable rate

Step 5: ML entitlement +grant entitlement = Total support

Examples:

Anthony is starting a Foundation Degree at Cardiff University in AY 18/19 and is living away from home in Cardiff whilst he studies. Anthony has provided evidence that he is in a special support category and has a household income of £16,500.

As Anthony qualifies for the “elsewhere” rate of support and has HHI below the lower income threshold of £18,370, he is entitled to the maximum amount of grant £8,100.

As this amount is higher than £5,161 we would use step 4(a) of the calculation to establish his entitlement to support as follows:

Step 4 (a): Where grant entitlement is higher than £5,161

(i) £5,161 of grant entitlement = SSG entitlement

(ii) £8,100 – £5,161 = £2,939 WGLG (HE) entitlement

(iii) £9,000 – £8,100 = £900*

*as £900 is less than the RRML for the “elsewhere” rate, ML entitlement defaults to **£4,000**.

Step 5: $£8,100 + £4,000 = £12,100$

Anthony is entitled to the following support:

Total Support: £12,100 **SSG:** £5,161 **WGLG (HE):** £2,939 **ML:** £4,000

Nancy is starting a degree at Bangor University in AY 18/19 and is living away from home in Bangor whilst she studies. Nancy has provided evidence that she is in a special support category and has an HHI of £25,000.

As Nancy qualifies for the “elsewhere” rate of support her grant entitlement is calculated using steps 1-3 of the calculation:

Step 1: $£25,000 - £18,370 = £6,630$
Step 2: $£6,630 \div 5.75 = £1,153^{**}$
Step 3: $£8,100 - £1,153 = £6,947$

**amount is rounded down, as the reduction is £1 for every full taper amount.

As the grant entitlement is higher than £5,161 we would use step 4(a) of the calculation to establish her ML entitlement as follows:

Step 4 (a): Where grant entitlement is higher than £5,161
(i) $£5,161$ of grant entitlement = SSG entitlement
(ii) $£6,947 - £5,161 = £1,786$ WGLG (HE) entitlement
(iii) $£9,000 - £6,947 = £2,053^*$

*as £2,053 is less than the RRML for the “elsewhere” rate, ML entitlement defaults to **£4,000**

Step 5: $£6,947 + £4,000 = £10,947$

Nancy is entitled to the following support:

Total Support: £10,947 **SSG:** £5,161 **WGLG (HE):** £1,786 **ML:** £4,000

Harley is starting a degree at Leeds University in AY 18/19 and she is living away from home in Leeds whilst she studies. Harley has provided evidence that she is in a special support category and has an HHI of £40,000.

As Harley qualifies for the “elsewhere” rate of support, her grant entitlement is calculated using steps 1-3 of the calculation:

Step 1: $£40,000 - £18,370 = £21,630$
Step 2: $£21,630 \div 5.75 = £3,761^{**}$
Step 3: $£8,100 - £3,761 = £4,339$

**amount is rounded down, as the reduction is £1 for every full taper amount.

As the grant entitlement is lower than £5,161 we would use step 4(b) of the calculation to establish her entitlement to support as follows:

Step 4 (b): Where grant entitlement is equal to or lower than £5,161

- (i) SSG entitlement = £4,339
(ii) £9,000 – £4,339 = £4,661 ML entitlement

Step 5: £4,339 + £4,661 = £9,000

Harley is entitled to the following support:

Total Support: £9,000 **SSG:** £4,339 **ML:** £4,661

Please note if for students aged 60 or over on the first day of the AY are entitled to SSG and WGLG (where applicable) and no ML. This is different to the current support arrangements, as WGLG(HE) has no age limit, and the amount of WGLG(HE) available now exceeds the maximum SSG available.

For example:

If **Anthony**, in the previous example, was 60 or over on the first day of the first AY of the course, his entitlement would be £5,161 SSG, £2,939 WGLG(HE) and no ML.

If **Harley**, in the previous example, was 60 or over on the first day of the first AY of the course, her entitlement would be £4,339 SSG only and no WGLG(HE) or ML. Harley is not entitled to WGLG(HE) due to the income assessment.

3.3 Travel Grant Entitlement (2018 Cohort)

A 2018 cohort student who is eligible to apply for a Travel Grant and who chooses to be income assessed will have a different disregard applied dependent on the household income (as calculated under section 7 below):

- If the students household income is equal to or less than £59,200 they will be subject to a disregard of £303.
- If the students household income is greater than £59,200 they will be subject to a disregard of £1,000.

However a 2018 cohort student does not need to be income assessed to be entitled to Travel Grant, where a student who has is eligible to apply for travel grants chooses not to be income assessed they will be subject to the £1,000 disregard also.

Once the total amount of reasonable additional expenditure has been established in line with Sections 2.3 above, the students entitlement is calculated using the following formula:

$$(X - Y) + Z = \text{TG Entitlement}$$

Where:

- X is the aggregate of the reasonable travel costs incurred in an qualifying quarter
- Y is either
 - £303 where the household income is £59,200 or less, or
 - £1,000 where the household income is more than £59,200 or household income details have not been provided.

- Z is the aggregate cost of overseas medical insurance, visas and any mandatory medical costs which are a condition of entry to an overseas.

Please note that where the student qualifies for Travel Grant as a result of attending a course in medicine or dentistry, $Z = 0$ in respect of years of study in the UK, Z is only applicable to years of study overseas.

The remaining amount is paid to the student as TG.

4 Living Cost Entitlement (Pre- 2018 Cohorts)

4.1 Welsh Government Learning Grant (WGLG) Entitlement (Pre-2018 Cohorts)

2012 cohort students Where the household income is £18,370 or less, the student will be entitled to receive the maximum grant of **£5,161**. This will be reduced by £1 for every complete £3.653 above £18,370, up to a household income of £26,500. Where the household income exceeds £26,500, the grant will decrease by a further £1 for every complete £4.18 of household income above this threshold, up to a household income of £34,000. Where the household income exceeds £34,000, the grant will decrease by a further £1 for every complete £14.67 above this threshold up to a household income of £50,020. Where the household income is £50,020, a minimum grant of £50 will be payable. No grant is payable where the household income is more than £50,020.

2012 Cohort – household income of £20,000		
A	Household income	£20,000
B	WGLG threshold below household income	£18,370
C	Difference A – B	£1,630
D	Divide C by £3.653 and round down to the nearest pound	£446
E	£5,161 minus D = WGLG payable	£4,715

2012 Cohort – household income of £30,000		
A	Household income	£30,000
B	WGLG threshold below household income	£26,500
C	Loan entitlement at £26,500 threshold	£2,936
D	Difference A – B	£3,500
E	Divide D by £4.18 and round down to the nearest pound	£837
F	£2,936 minus E = WGLG payable	£2,099

2012 Cohort - Household income of £50,020		
A	Household income	£50,020
B	WGLG threshold below household income	£34,000
C	Loan entitlement at £34,000 threshold	£1,142
D	Household income between £50,020 and £34,000	£16,020
E	Divide D by £14.67 and round down to the nearest pound	£1,092
F	£1,142 minus E = WGLG payable	£50

4.1.1 2011 cohort students

Where the household income is £18,370 or less, the student will be entitled to receive the maximum **£5,780** grant. This will be reduced by £1 for every complete £3.653 of household income above this threshold up to a household income of £26,500. Where the household income exceeds £26,500, the grant will decrease by a further £1 for every complete £4.18 of household income above this threshold, up to a household income of £34,000. Where the household income exceeds £34,000, the grant will decrease by a further £1 for every complete £9.36 above £34,000 up to a household income of £50,020. Where the household income is £50,020, a minimum grant of £50 will be payable. No grant is payable where the household income is more than £50,020.

2011 Cohort – household income of £20,000		
A	Household income	£20,000
B	WGLG threshold below household income	£18,370
C	Difference A – B	£1,630
D	Divide C by £3.653 and round down to the nearest pound	£446
E	£5,780 minus D = WGLG payable	£5,334

2011 Cohort – household income of £30,000		
A	Household income	£30,000
B	WGLG threshold below household income	£26,500
C	Loan entitlement at £26,500 threshold	£3,555
D	Difference A – B	£3,500
E	Divide D by £4.18 and round down to the nearest pound	£837
F	£3,555 minus E = WGLG payable	£2,718

2011 Cohort - Household income of £50,020		
A	Household income	£50,020
B	WGLG threshold below household income	£34,000
C	Loan entitlement at £34,000 threshold	£1,761
D	Household income between £50,020 and £34,000	£16,020
E	Divide D by £9.36 and round down to the nearest pound	£1,711
F	£1,761 minus E = WGLG payable	£50

4.1.2 2010 cohort students

Where the household income is £18,370 or less, the student will be entitled to receive the maximum **£5,161** grant. This will be reduced by £1 for every complete £3.653 of household income above this threshold up to a household income of £26,500. Where the household income exceeds £26,500, the grant will decrease by a further £1 for every complete £4.18 of household income above this threshold, up to a household income of £34,000. Where the household income exceeds £34,000, the grant will decrease by a further £1 for every complete £14.67 above £34,000 up to a household income of £50,020. Where the household income is £50,020, a minimum grant of £50 will be payable. No grant is payable where the household income is more than £50,020.

2010 Cohort – household income of £20,000		
A	Household income	£20,000
B	WGLG threshold below household income	£18,370
C	Difference A – B	£1,630
D	Divide C by £3.653 and round down to the nearest pound	£446
E	£5,161 minus D = WGLG payable	£4,715

2010 Cohort – household income of £30,000		
A	Household income	£30,000
B	WGLG threshold below household income	£26,500
C	Loan entitlement at £26,500 threshold	£2,936
D	Difference A – B	£3,500
E	Divide D by £4.18 and round down to the nearest pound	£837
F	£2,936 minus E = WGLG payable	£2,099

2010 Cohort - Household income of £50,020		
A	Household income	£50,020
B	WGLG threshold below household income	£34,000
C	Loan entitlement at £34,000 threshold	£1,142
D	Household income between £50,020 and £34,000	£16,020
E	Divide D by £14.67 and round down to the nearest pound	£1,092
F	£1,142 minus E = WGLG payable	£50

4.2 Special Support Grant (SSG) Entitlement (Pre 2018 Cohorts)

2012 cohort students Where the household income is £18,370 or less, the student will be entitled to receive the maximum grant of **£5,161**. This will be reduced by £1 for every complete £3.653 above £18,370, up to a household income of £26,500. Where the household income exceeds £26,500, the grant will decrease by a further £1 for every complete £4.18 of household income above this threshold, up to a household income of £34,000. Where the household income exceeds £34,000, the grant will decrease by a further £1 for every complete £14.67 above this threshold up to a household income of £50,020. Where the household income is £50,020, a minimum grant of £50 will be payable. No grant is payable where the household income is more than £50,020.

2012 Cohort – household income of £20,000		
A	Household income	£20,000
B	SSG threshold below household income	£18,370
C	Difference A – B	£1,630
D	Divide C by £3.653 and round down to the nearest pound	£446
E	£5,161 minus D = SSG payable	£4,715

2012 Cohort – household income of £30,000		
A	Household income	£30,000
B	SSG threshold below household income	£26,500
C	Loan entitlement at £26,500 threshold	£2,936
D	Difference A – B	£3,500
E	Divide D by £4.18 and round down to the nearest pound	£837
F	£2,936 minus E = SSG payable	£2,099

2012 Cohort - Household income of £50,020		
A	Household income	£50,020
B	SSG threshold below household income	£34,000
C	Loan entitlement at £34,000 threshold	£1,142
D	Household income between £50,020 and £34,000	£16,020
E	Divide D by £14.67 and round down to the nearest pound	£1,092
F	£1,142 minus E = SSG payable	£50

2011 cohort students Where the household income is £18,370 or less, the student will be entitled to receive the maximum **£5,780** grant. This will be reduced by £1 for every complete £3.653 of household income above this threshold up to a household income of £26,500. Where the household income exceeds £26,500, the grant will decrease by a further £1 for every complete £4.18 of household income above this threshold, up to a household income of £34,000. Where the household income exceeds £34,000, the grant will decrease by a further £1 for every complete £9.36 above

£34,000 up to a household income of £50,020. Where the household income is £50,020, a minimum grant of £50 will be payable. No grant is payable where the household income is more than £50,020.

2011 Cohort – household income of £20,000		
A	Household income	£20,000
B	SSG threshold below household income	£18,370
C	Difference A – B	£1,630
D	Divide C by £3.653 and round down to the nearest pound	£446
E	£5,780 minus D = SSG payable	£5,334

2011 Cohort – household income of £30,000		
A	Household income	£30,000
B	SSG threshold below household income	£26,500
C	Loan entitlement at £26,500 threshold	£3,555
D	Difference A – B	£3,500
E	Divide D by £4.18 and round down to the nearest pound	£837
F	£3,555 minus E = SSG payable	£2,718

2011 Cohort - Household income of £50,020		
A	Household income	£50,020
B	SSG threshold below household income	£34,000
C	Loan entitlement at £34,000 threshold	£1,761
D	Household income between £50,020 and £34,000	£16,020
E	Divide D by £9.36 and round down to the nearest pound	£1,711
F	£1,761 minus E = SSG payable	£50

4.2.1 2010 cohort students

Where the household income is £18,370 or less, the student will be entitled to receive the maximum **£5,161** grant. This will be reduced by £1 for every complete £3.653 of household income above this threshold up to a household income of £26,500. Where the household income exceeds £26,500, the grant will decrease by a further £1 for every complete £4.18 of household income above this threshold, up to a household income of £34,000. Where the household income exceeds £34,000, the grant will decrease by a further £1 for every complete £14.67 above £34,000 up to a household income of £50,020. Where the household income is £50,020, a minimum grant of £50 will be payable. No grant is payable where the household income is more than £50,020.

2010 Cohort – household income of £20,000		
A	Household income	£20,000
B	SSG threshold below household income	£18,370
C	Difference A – B	£1,630
D	Divide C by £3.653 and round down to the nearest pound	£446
E	£5,161 minus D = SSG payable	£4,715

2010 Cohort – household income of £30,000		
A	Household income	£30,000
B	SSG threshold below household income	£26,500

C	Loan entitlement at £26,500 threshold	£2,936
D	Difference A – B	£3,500
E	Divide D by £4.18 and round down to the nearest pound	£837
F	£2,936 minus E = SSG payable	£2,099

2010 Cohort - Household income of £50,020		
A	Household income	£50,020
B	SSG threshold below household income	£34,000
C	Loan entitlement at £34,000 threshold	£1,142
D	Household income between £50,020 and £34,000	£16,020
E	Divide D by £14.67 and round down to the nearest pound	£1,092
F	£1,142 minus E = SSG payable	£50

4.3 Travel Grant Entitlement (Pre 2018 Cohort)

A pre-2018 cohort student must be income assessed to be eligible for Travel Grant, the household income is used to calculate an assessed contribution as outlined in Step 4 of the income assessment (Section XX below).

Once the total amount of reasonable additional expenditure has been established in line with Sections 2.3 above, the students entitlement is calculated using the following formula:

$$(X - £303) + Y = \text{TG Entitlement}$$

Where:

- X is the aggregate of the reasonable travel costs incurred in an qualifying quarter and;
- Y is the aggregate cost of overseas medical insurance, visas and any mandatory medical costs which are a condition of entry to an overseas.

Please note that where the student qualifies for Travel Grant as a result of attending a course in medicine or dentistry, Y= 0 in respect of years of study in the UK, Y is only applicable to years of study overseas.

TG Entitlement is then further reduced by any remaining assessed contribution (following its application to GfDs and ML).

Any remaining amount is paid to the student as TG.

4.4 Loans for Living Costs Entitlement (Pre 2018 Cohorts)

The loan for living costs rates varies according to where the student lives and studies. Regulations 43-52 (2017) set out the maximum amounts applicable in each case. Please note the conditions under which the London rate of loan is applicable (regulation 52(b) (2017)) and the related definition of the former Metropolitan Police District in regulation 2(1) (2017).

Students are entitled to a loan for living costs of at least 75% of the maximum rate applicable to them (unless substitution with WGLG applies, in which case the loan entitlement may be less than 75% of the maximum). The remaining 25% of the loan is income assessed.

4.4.1 2012 Cohort Students

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FULL YEAR STUDENTS	MAIN RATE (100%)	NON-INCOME ASSESSED (75%)	INCOME ASSESSED (25%)
Parental home	£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	£2,219
FINAL YEAR STUDENTS	MAIN RATE (100%)	NON INCOME ASSESSED (75%)	INCOME-ASSESSED (25%)
Parental home	£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

4.4.2 2011 and 2010 cohort students

(These figures remain unchanged from 17/18)

FULL YEAR STUDENTS	MAIN RATE (100%)	NON-INCOME ASSESSED (75%)	INCOME ASSESSED (25%)
Parental home	£5,358	£4,019	£1,339
London	£9,697	£7,273	£2,424
Elsewhere	£6,922	£5,191	£1,731
Overseas	£8,253	£6,190	£2,063
FINAL YEAR STUDENTS	MAIN RATE (100%)	NON INCOME ASSESSED (75%)	INCOME-ASSESSED (25%)
Parental home	£4,851	£3,638	£1,213
London	£8,830	£6,623	£2,207
Elsewhere	£6,412	£4,809	£1,603
Overseas	£7,179	£5,384	£1,795

4.4.3 Financial assessment of loans for living costs (Courses starting before 1 Aug 2018)

(All students in the case studies are living 'elsewhere', i.e. away from the parental home and studying outside of London, and are in a non-final course year.)

4.4.3.1 2012 cohort students

2012 cohort students who receive WGLG have their loan for living costs entitlement reduced by £0.50 for every £1 of WGLG awarded up to a maximum reduction of £2,580 (regulation 43 (2017)). 2012 cohort students who qualify for SSG do not have their loan for living costs reduced. Students with a household income of £50,753 are entitled to the full loan for living costs. Students with household incomes above this threshold will be assessed to make a contribution to their support, which will be calculated at £1 for every £5 of income above £50,753. The loan for living costs will be reduced on this basis until 75% of the loan remains.

Eligible for WGLG – Household Income £30,000		
A	WGLG payable	£2,099
B	Loan for living costs payable (£7,143 less £1,049 WGLG substituted for loan)	£6,094

Eligible for SSG – Household Income £30,000		
A	SSG payable	£2,099
B	Loan for living costs payable (no substitution for loan for living costs)	£7,143

Eligible for WGLG – Household Income £34,000		
A	WGLG payable	£1,142
B	Loan for living costs payable (£7,143 less £571 WGLG substituted for loan)	£ 6,572

Eligible for WGLG – Household Income £40,000		
A	WGLG payable	£734
B	Loan for living costs payable (£7,143 less £367 WGLG substituted for loan)	£6,776

Eligible for SSG – Household Income £40,000		
A	SSG payable	£734
B	Loan for living costs payable (no substitution for loan for living costs)	£7,143

Eligible for WGLG– Household Income £50,020		
A	WGLG payable	£50
B	Loan for living costs payable (£7,143 less £25 WGLG substituted for loan)	£7,118

Household Income £50,020 to £50,753		
A	WGLG or SSG payable	£0
B	Loan for living costs payable (no income above £50,753 therefore no assessed contribution)	£7,143 (100% loan)

Household Income £59,684		
A	Household Income	£59,684
B	Loan for living costs threshold	£50,753
C	Difference A – B	£8,931
D	Divide by £5 and round down to the nearest pound to give means tested element of loan	£1,786
E	£6,922 – D = Loan for living costs payable	£5,357 (75% non-means tested element of maximum entitlement to loan)

4.4.3.2 2011 cohort students

In each 2011 cohort example, loan for living costs is reduced by £0.50 for every £1 of grant awarded, up to a maximum reduction of £2,688.

2011 cohort students who receive WGLG have their loan for living costs entitlement reduced by £0.50 for every £1 of WGLG awarded up to a maximum reduction of £2,688 (regulation 44 (2017)). 2011 cohort students who qualify for SSG do not have their loan for living costs reduced. Students with a household income of £50,488 are entitled to the full loan for living costs. Students with household incomes above this threshold will be assessed to make a contribution to their support, which will be calculated at £1 for every £5 of income above £50,488. The loan for living costs will be reduced on this basis until 75% of the loan remains.

Eligible for WGLG - Household Income £30,000		
A	WGLG payable	£2,718
B	Loan for living costs payable (£6,922 less £1,359 WGLG substituted for loan)	£5,563

Eligible for SSG – Household Income £30,000		
A	SSG payable	£2,718
B	Loan for living costs payable (no substitution for loan for living costs)	£6,922

Eligible for WGLG – Household Income £34,000		
A	WGLG payable	£1,761
B	Loan for living costs payable (£6,922 less £880 WGLG substituted for loan)	£ 6,042

Eligible for WGLG – Household Income £40,000		
A	WGLG payable	£1,120
B	Loan for living costs payable (£6,922 less £560 WGLG substituted for loan)	£6,362

Eligible for SSG – Household Income £40,000		
A	SSG payable	£1,120
B	Loan for living costs payable (no substitution for loan for living costs)	£6,922

Eligible for WGLG – Household Income £50,020		
A	WGLG payable	£50
B	Loan for living costs payable (£6,922 less £25 WGLG substituted for loan)	£6,897

Household Income £50,020 to £50,488		
A	WGLG or SSG payable	£0
B	Loan for living costs payable (no income above £50,488 therefore no assessed contribution)	£6,922 (100% loan)

Household Income £59,143		
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A	Household Income	£59,143
B	Loan for living costs threshold	£50,488
C	Difference A – B	£8,655
D	Divide by £5 and round down to the nearest pound to give means tested element of loan	£1,731
E	£6,922 – D = Loan for living costs payable	£5,191 (75% non-means tested element of maximum entitlement to loan)

4.4.3.3 2010 cohort students

2010 cohort students who receive WGLG have their loan for living costs entitlement reduced by £0.50 for every £1 of WGLG awarded up to a maximum reduction of £2,580 (regulation 43(2017)). 2010 cohort students who qualify for SSG do not have their loan for living costs reduced. Students with a household income of £50,753 are entitled to the full loan for living costs. Students with household incomes above this threshold will be assessed to make a contribution to their support, which will be calculated at £1 for every £5 of income above £50,753. The loan for living costs will be reduced on this basis until 75% of the loan remains.

Eligible for WGLG – Household Income £30,000		
A	WGLG payable	£2,099
B	Loan for living costs payable (£6,922 less £1,049 WGLG substituted for loan)	£5,873

Eligible for SSG – Household Income £30,000		
A	SSG payable	£2,099
B	Loan for living costs payable (no substitution for loan for living costs)	£6,922

Eligible for WGLG – Household Income £34,000		
A	WGLG payable	£1,142
B	Loan for living costs payable (£6,922 less £571 WGLG substituted for loan)	£ 6,351

Eligible for WGLG – Household Income £40,000		
A	WGLG payable	£734
B	Loan for living costs payable (£6,922 less £367 WGLG substituted for loan)	£6,555

Eligible for SSG – Household Income £40,000		
A	Special Support Grant payable	£734
B	Loan for living costs payable (no substitution for loan for living costs)	£6,922

Eligible for WGLG– Household Income £50,020		
A	WGLG payable	£50

B	Loan for living costs payable (£6,922 less £25 WGLG substituted for loan)	£6,897
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Household Income £50,020 to £50,753		
A	WGLG or SSG payable	£0
B	Loan for living costs payable (no income above £50,753 therefore no assessed contribution)	£6,922 (100% loan)

Household Income £59,408		
A	Household Income	£59,408
B	Loan for living costs threshold	£50,753
C	Difference A – B	£8,655
D	Divide by £5 and round down to the nearest pound to give means tested element of loan	£1,731
E	£6,922 – D = Loan for living costs payable	£5,191 (75% non-means tested element of maximum entitlement to loan)

4.4.4 Loans for Living Costs – students with reduced entitlement (Courses starting before 1 Aug 2018)

Different rates of loan for living costs apply to current system students who are:

- on certain types of sandwich year courses;
- in their final year of study;
- eligible to apply for income assessed NHS bursaries.

Students who choose not to be income-assessed will only be able to apply for a reduced rate loan for living costs which is 75% of the maximum entitlement (regulation 45 (1c)(2017)). Please note students on a bursary year who are overseas will receive the elsewhere rate.

4.4.4.1 2012 Cohort

AY 18/19 Memorandum table C1

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS
Parental	£2,625
London	£4,920
Elsewhere	£3,500
Overseas	£4,186
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS
Parental	£1,996
London	£3,763
Elsewhere	£2,727
Overseas	£3,060

4.4.4.2 2011 and 2010 Cohort

(These figures remain unchanged from 17/18)

MAXIMUM RATES OF <u>FULL</u> YEAR LOAN	REDUCED LOANS
Parental	£2,544
London	£4,768
Elsewhere	£3,392
Overseas	£4,056
MAXIMUM RATES OF <u>FINAL</u> YEAR LOAN	REDUCED LOANS
Parental	£1,934
London	£3,646
Elsewhere	£2,643
Overseas	£2,965

5 Tuition fee support

5.1 Full year fee rates - 2018 cohort students

2018 cohort students may qualify for a Tuition Fee Loan (TFL) only towards the cost of their tuition fees, subject to certain criteria which include the provisions on previous study (as set out in the Assessing Eligibility guidance).

The maximum TFL for 2018 cohort students for AY 18/19, where the course is provided by a publically funded/regulated institution is £9,250 (provider in Eng/Scot/NI) or £9,000 (provider in Wales)

Where the course is provided by a alternative / privately funded institution a TFL of up to **£6,165** will be available.

5.2 Fee rates in special cases – 2018 cohort students

Special fee rates apply in the following circumstances:

Students on a sandwich work placement of an AY:

- during which any periods of full-time study are in aggregate less than 10 weeks; or
- in respect of that AY and any previous AY of the course, the aggregate of any one or periods of attendance which are not periods of FT study at the institution (disregarding intervening vacations) exceeds 30 weeks.

Sandwich work placements at HEPs in England and Wales (20% full year fee)

- Where £9,250 is the full year fee being charged, the fee cap in this case is **£1,850**.
- Where £9,000 is the full year fee being charged, the fee cap in this case is **£1,800**.
- Where the private TFL cap of £6,165 applies, the maximum TFL available is **£1,230** (20% rounded down to the nearest whole £5).

Sandwich work placements in Scotland and NI (approx half full year fee)

- Where £9,250 is the full year fee being charged, the fee cap in this case is **£4,625**
- Where the private TFL cap of £6,165 applies, the maximum TFL available is **£3,080**

Students studying on a course provided in conjunction with an overseas institution (non-Erasmus), where in an AY:

- Any periods of FT study at the UK institution are in aggregate less than 10 weeks; or
- In respect of that AY and any previous AYs of the course, the aggregate of any one or more periods of attendance which are not periods of FT study at the UK institution (disregarding intervening vacations) exceed 30 weeks.

Overseas (non-Erasmus) placements in England and Wales (15% full year fee)

- Where £9,250 is the full year fee being charged the fee cap in this case is £1,385.
- Where £9,000 is the full year fee being charged the fee cap in this case is £1,350.
- Where the private TFL cap of £6,165 applies, the maximum TFL available is £920 (15% of £6,165 rounded down to nearest whole £5).

Overseas (non-Erasmus) placements in Scotland and NI (approx half full year fee)

- Where £9,250 is the full year fee being charged, the fee cap in this case is **£4,625**.
- Where the private fee loan cap of £6,165 applies, the maximum fee loan available is **£3,080**.

Students studying on an Erasmus Year where at least one period of study or work placement is attended at an institution or workplace outside the UK and:

- Any periods of FT study at the UK institution are in aggregate less than 10 weeks; or
- In respect of that AY and any previous AYs of the course, the aggregate of any one or more periods of attendance which are not periods of full-time study at the UK institution (disregarding intervening vacations) exceed 30 weeks.

Erasmus year at an HEP in Wales, England and Scotland (15% full year fee)

- Where £9,250 is the full year fee being charged the fee cap in this case is **£1,385**.
- Where £9,000 is the full year fee being charged the fee cap in this case is **£1,350**.
- Erasmus years are not available at private HEPs.

Erasmus at an HEP in Northern Ireland

No fee is charged for an Erasmus year where the student is studying at an HEP in Northern Ireland.

Short final years where the study is less than 15 wks (HEPs in England ,Wales, NI and Scotland – 50% full year fee)

- Where £9,250 is the full year fee being charged, the fee cap in this case is **£4,625**.
- Where £9,000 is the full year fee being charged the fee cap in this case is **£4,500**.
- Where the private TFL cap applies of £6,165, the maximum TFL available is **£3,080**.

5.3 Full year fee rates - 2012 cohort students

2012 cohort students may qualify for a Tuition Fee Loan (TFL) and new Tuition Fee Grant (TFG) towards the cost of their tuition fees, subject to certain criteria which include the provisions on previous study (as set out in the Assessing Eligibility guidance).

The maximum TFL for 2012 cohort students for AY 18/19, where the course is provided by a publicly funded/ regulated institution is **£4,450**. Regulation 16 (2017) provides that where the tuition fee exceeds £9,000, a 2012 cohort student on a course provided by a publicly funded institution, will qualify for TFG of up to a maximum of **£4,800**. For example, where the tuition fee charge is £8,000, the student will be awarded a TFL of £4,200 and a TFG of £3,800. The total fee loan and grant will not exceed **£9,250** in any academic year (regulation 16(3)(2017)).

Where the course is provided by a alternative / privately funded institution, no fee grant is available. A tuition fee loan only of up to **£6,165** will be available (Regulation 21(2017)).

5.4 Fee rates in special cases – 2012 cohort students

Special fee rates apply in the following circumstances:

Students on a sandwich work placement of an AY:

- during which any periods of full-time study are in aggregate less than 10 weeks; or
- in respect of that AY and any previous AY of the course, the aggregate of any one or periods of attendance which are not periods of FT study at the institution (disregarding intervening vacations) exceeds 30 weeks.

Sandwich work placements at HEPs in England and Wales (20% full year fee)

- Where £9,250 is the full year fee being charged, the fee cap in this case is **£1,850**. This is made up of £950 loan / £900 grant.
- Where £9,000 is the full year fee being charged the fee cap in this case is **£1,800**. This is made up of £900 loan / £900 grant.
- Where the private fee loan cap of £6,165 applies, the maximum fee loan available is **£1,230** (20% rounded down to the nearest whole £5).
- Sandwich work placements in Scotland and NI (approx half full year fee)
- Where £9,250 is the full year fee being charged, the fee cap in this case is **£4,625**. This is made up of £2,065 loan / £2,560 grant.
- Where the private fee loan cap of £6,165 applies, the maximum fee loan available is **£3,080**.

Students studying on a course provided in conjunction with an overseas institution (non-Erasmus), where in an AY:

- Any periods of FT study at the UK institution are in aggregate less than 10 weeks; or
- In respect of that AY and any previous AYs of the course, the aggregate of any one or more periods of attendance which are not periods of FT study at the UK institution (disregarding intervening vacations) exceed 30 weeks.

Overseas (non-Erasmus) placements in Scotland and NI (approx half full year fee)

- Where £9,250 is the full year fee being charged, the fee cap in this case is **£4,625**. This is made up of £2,065 loan / £2,560 grant.
- Where the private fee loan cap of £6,165 applies, the maximum fee loan available is **£3,080**.

Overseas (non-Erasmus) placements in England and Wales (15% full year fee)

- Where £9,250 is the full year fee being charged the fee cap in this case is £1,385. This is made up of £710 TFL/£675 TFG

Where £9,000 is the full year fee being charged the fee cap in this case is £1,350. This is made up of £675 TFL/£675 TFG

- Where the private fee loan cap of £6,165 applies, the maximum fee loan available is £920 (15% of £6,165 rounded down to nearest whole £5).

Students studying on an Erasmus Year where at least one period of study or work placement is attended at an institution or workplace outside the UK and:

- Any periods of FT study at the UK institution are in aggregate less than 10 weeks; or
- In respect of that AY and any previous AYs of the course, the aggregate of any one or more periods of attendance which are not periods of full-time study at the UK institution (disregarding intervening vacations) exceed 30 weeks.
-

Erasmus year at an HEP in Wales, England and Scotland (15% full year fee)

- Where £9,250 is the full year fee being charged the fee cap in this case is **£1,385**. This is made up of £710 loan / £675 grant.
- Where £9,000 is the full year fee being charged the fee cap in this case is **£1,350**. This is made up of £675 loan / £675 grant.
- Erasmus years are not available at private HEPs.

Erasmus at an HEP in Northern Ireland

No fee is charged for an Erasmus year where the student is studying at an HEP in Northern Ireland.

Short final years where the study is less than 15 wks (HEPs in England ,Wales, NI and Scotland – 50% full year fee)

- Where £9,250 is the full year fee being charged, the fee cap in this case is **£4,625**. This is made up of £2,065 TFL / £2,560 TFG.
- Where £9,000 is the full year fee being charged the fee cap in this case is **£4,500**. This is made up of £1,940 TFL / £2,560 TFG.
- Where the private fee loan cap applies of £6,165, the maximum fee loan available is **£3,080**.

5.5 Fee support – Maximum fee support for Welsh domiciled students summary (2018 and 2012 cohorts)

Maximum full-time fee support in AY 18/19 for Welsh domiciled students studying in England, Scotland, Wales and Northern Ireland					
Rate	Public/	Maximum Fee	Maximum Fee	Maximum	Maximum

	Alternative Provider (or in Wales, Regulated /Not Regulated)	Loan – England (£)	Loan – Scotland (£)	Fee Support – Wales (£)	Fee Loan – Northern Ireland (£)
Full year	Public/Regulated	9,250	9,250	9,000	9,250
Final year (<15 weeks attendance)	Public/Regulated	4,625	4,625	4,500	4,625
Work placement sandwich year	Public/Regulated	1,850	4,625	1,800	4,625
Overseas study year	Public/Regulated	1,385	4,625	1,350	4,625
Erasmus year	Public/Regulated	1,385	1,385	1,350	Fee Waiver
Full year	Alternative/Not Regulated	6,165	6,165	6,165	6,165
Final year (<15 weeks attendance)	Alternative/Not Regulated	3,080	3,080	3,080	3,080
Work placement sandwich year	Alternative/Not Regulated	1,230	3,080	1,230	3,080
Overseas study year	Alternative /Not Regulated	920	3,080	920	3,080
Erasmus year	Alternative /Not Regulated	N/A	N/A	N/A	N/A
Part Time	Public /Regulated	£6,935	£6,935	£2,625	£6,935
Part Time	Alternative /Not Regulated	£6,935	£6,935	£2,625	£6,935
Graduate Entry Medicine*	Public	£5,785	£5,785	£5,535	£5,785

*The maximum fee charge in Wales in this case is £9,000. The loan available is the difference between £3,465, which the student self funds in year 1 and the NHS pays in years 2-4, and the fee charged.

5.6 Fee support – all ‘new system’ students except 2012 cohort or 2018 cohort students.

Students who are not ‘2012 cohort’ students may qualify for tuition fee loan only towards their tuition fees, subject to certain criteria which include the provisions on previous study as set out in the ‘Assessing Eligibility’ guidance.

Regulation 18(2) and (3) (2017) provides that the maximum level of loan support towards tuition fees applicable is the lower of the fee charged or £3,465 (£4,030 if studying in Northern Ireland).

There are, however, certain exceptions; the following groups are subject to a maximum fee loan of the lower of £1,725 (£2,015 in Northern Ireland) or the fee charged (regulation 16(7) (2017)):

- students in the final AY which is ordinarily required to be completed after less than 15 weeks' attendance;
- students on a sandwich course, where in an AY:
 - any periods of FT study are in aggregate less than 10 weeks; or
 - the aggregate of any one or more periods of attendance which are not periods of FT study at the institution in respect of the current academic year and any previous AYs, exceeds 30 weeks.

6 Course Specific Conditions

6.1 Calculation of weeks of FT study – sandwich courses

The calculation of 10 weeks should include weeks of full-time study and any days of full-time study which fall in any week which also includes work experience. Only days of full-time study (not part days) should be counted. Also, when counting days of study to make up a number of weeks of study, the divisor should be 5 rather than 7 – e.g. 50 days would produce 10 weeks.

In relation to references to 10 weeks, 15 weeks and 30 weeks in previous sections, parts of weeks cannot be counted.

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

6.2 Students on sandwich courses including periods of unpaid service (grants for living costs)

Students who are on certain specified unpaid placements in the public or voluntary sectors are potentially entitled to grants for living costs, subject to means testing, even if the periods of full-time study in the AY are less than 10 weeks (regulation 23(6)(2017) and 44(2018)).

Placements which attract this support are specified in respect of the 2017 Student Support Regulations are:

- a. Unpaid service in a hospital or in a public health service laboratory or with a clinical commissioning group in the UK;
- b. Unpaid service with a local authority in the UK acting in the exercise of its functions relating to the care of children and young persons, health or welfare, or with a voluntary organisation providing facilities or carrying out activities of a like nature in the UK;
- c. Unpaid service with a local authority acting in the exercise of public health functions in the UK;
- d. Unpaid service in the prison or probation and aftercare service in the UK;

- e. Unpaid research in a UK institution or, in the case of a student attending an overseas institution as a part of his course in an overseas institution;
- f. Unpaid service with a Special Health Authority, the NHS Commissioning Board, the National Institute for Care and Excellence, the Health and Social Care Information Centre, a Local Health Board; a Health Board or a Special Health Board in Scotland, or a Health and Social Services Board in Northern Ireland;
- g. Unpaid service in the UK Parliament.

Placements which attract this support are specified in respect of the 2018 Student Support Regulations are:

- unpaid service in a hospital or in a public health service laboratory or with a primary care trust in the United Kingdom;
- unpaid service with a local authority in the United Kingdom acting in the exercise of their functions relating to the care of children and young persons, health or welfare or with a voluntary organisation providing facilities or carrying out activities of a like nature in the United Kingdom;
- unpaid service in the prison or probation and aftercare service in the United Kingdom;
- unpaid research in an institution in the United Kingdom or, in the case of an eligible student attending an overseas institution as part of the eligible student's course, in an overseas institution; or
- unpaid service with—
 - A Special Health Authority established under section 28 of the National Health Service Act 2006 or section 22 of the National Health Service (Wales) Act 2006;
 - An NHS trust established under section 25 of the National Health Service Act 2006 or section 18 of the National Health Service (Wales) Act 2006;
 - An NHS foundation trust;
 - A Local Health Board established under section 11 of the National Health Service (Wales) Act 2006;
 - A Health Board or Special Health Board constituted under section 2 of the National Health Service (Scotland) Act 1978;
 - The Regional Health and Social Care Board established under section 7 of the Health and Social Care (Reform) Act (Northern Ireland) 2009;
 - The Regional Agency for Public Health and Social Well-being established under section 12 of that Act;
 - A health and social care trust (formerly called a health and social services trust) established under the Health and Personal Social Services (Northern Ireland) Order 1991;

- A special health and social care agency (formerly called a special health and social services agency) established under the Health and Personal Social Services (Special Agencies) (Northern Ireland) Order 1990;
- The National Health Service Commissioning Board established under section 1H of the National Health Service Act 2006 or a clinical commissioning group established under section 11 of that Act
- The National Institute for Health and Care Excellence established under section 232 of the Health and Social Care Act 2012;
- The Health and Social Care Information Centre established under section 252 of that Act.

6.3 Foundation degree courses

Foundation degree courses may be full-time, sandwich or part-time, and they attract support in the same ways as non-foundation degree courses.

Some foundation degree courses feature learning in the workplace, which should be treated as full-time study for the purposes of the definition of a sandwich course and of determining levels of support.

6.4 Healthcare bursary holders

For more information on NHS Support please see the NHS Guidance Chapter

6.5 Dance and Drama Award (DaDA)

DaDAs are granted to the most talented students who are likely to succeed in the industry studying at private dance and drama schools in England. All DaDA students study for a Trinity College London Level 5 or 6 Diploma.

DaDAs are funded by the Department for Education (DfE) and managed by the Education and Skills Funding Agency (ESFA). Students are assessed for fees and living costs support based on an assessment of family income.

Further information on the DaDA scheme can be found on the website www.gov.uk/dance-drama-awards

- **Dance and Drama schools offering HE provision**

Where the school offers HE provision, students may undertake a course leading to a degree qualification at the same time that they are pursuing their Trinity College Level 5 or 6 qualification. However, students who are offered a DaDA must choose either to take up the DaDA or apply for HE student support instead; they cannot take up both at the same time. Some students may, however, start their courses claiming HE student support and then subsequently transfer to a DaDA. Such students will cease to be eligible for HE student support as soon as they transfer to DaDA funding.

It follows therefore, that if SFW receives an application for HE student support from a student for a course which leads to an HE qualification in dance and/or drama, and the applicant states that he/she has been awarded a DaDA, SFW should refuse the application for student support. Also, if a

student already in receipt of HE student support reports that he/she has transferred to DaDA funding, SFW should withdraw the HE support from the date on which the transfer took place.

The Dance and Drama schools who are currently offering HE provision are:

- The Arts Educational School, London;
- ALRA, London (South) and Wigan (North);
- Bird College, Kent;
- Guildford School of Acting (GSA), Guildford (part of University of Surrey);
- The Italia Conti Academy of Theatre Arts Ltd, London;
- Mountview Academy of Theatre Arts, London; and
- Urdang Academy, London.

For enquiries on DaDA courses please contact the ESFA.

Emma Kershaw Tel: 0114 2742656 Email Emma.Kershaw@education.gsi.gov.uk

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

- **Dance and Drama Schools offering both FE and HE provision**

Some schools offer both FE and HE provision. Students who are offered an FE Dance and Drama Award are advised in their Award Letter that they must choose either to take up their FE Award or to apply for HE support instead; they cannot take up both. Some students may, however, start their courses claiming HE student support and then subsequently transfer to an FE Dance and Drama Award. Such students will cease to be eligible for HE student support as soon as they transfer to a FE Dance and Drama Award.

Applications for a FE Dance and Drama Award should be made to the individual schools. Students should be advised to contact the school directly if they need any information about this fund.

The Dance and Drama schools who are currently offering both FE and HE provision are:

- The Arts Educational School, London;
- ALRA, London (South) and Wigan (North);
- Bird College, Kent;
- Guildford School of Acting (GSA), Guildford (part of University of Surrey);
- The Italia Conti Academy of Theatre Arts Ltd, London; and
- Mountview Academy of Theatre Arts, London.

For enquiries on FE Dance and Drama courses please contact the ESFA in Sheffield.

Emma.Kershaw@education.gsi.gov.uk

7 General Income Assessment

7.1 Step 1 – determining household income

Note that all paragraph references in the following section refer to paragraphs in Schedule 5 of the 2017 Student Support Regulations, unless otherwise stated. The steps of the income assessment

are conserved in the 2018 Student Support Regulations, with the exceptions of the points set out below, please see the regulations comparison table in Annex H to read across the 2017 references.

The income assessment comprises four stages:

- I. Determine whose income forms part of the household income (always include the student's unearned taxable income).

Student Type	Income to include in the household assessment
Dependent student	Natural / Adoptive parent(s) plus where applicable the parent's: - spouse - civil partner - cohabiting partner of either sex
Independent student	- spouse; - civil partner; or - cohabiting partner of either sex (<u>only</u> where the student is aged 25 or over on the relevant date)
Single independent student (no partner)	Student only

- II. Determine the taxable income (as defined in Schedule 5 paragraph 1(n)(2017)) of each person whose income is specified to be part of the household income.
- III. Make the permitted deductions from taxable income to arrive at residual income and make any further deduction permitted by paragraph 3(3) (2017). The aggregate is the household income.
- IV. Calculate entitlement to means tested loan for living costs (and WGLG or SSG) using the relevant tapers.

Once the residual income has been calculated for each person whose income included in the household income, these amounts are aggregated and deductions under paragraph 3(3)(2017) are applied.

Where a child is wholly or mainly financially dependent on the student or the student's parents, step-parents, husband, wife or partner, the child dependant's income is required to assess eligibility for a deduction from household income. Government Child Trust, State Benefit or minimal sums of money from other sources should not be considered when calculating a child dependant's income.

7.1.1 Independent students

Parental income should not be included in the household income in the circumstances listed in paragraph 2(1) (a) - (j) (2017). These include where:

- The student married / entered into a civil partnership before the beginning of the AY for which household income is being assessed. This applies whether or not the marriage/civil partnership is still subsisting (paragraph 2(1)(b))(2017).

- The student's parents have died. This applies immediately, once the student is bereaved of both parents (paragraph 2(1)(c))(2017). Where the household income assessment is based on the income of one parent only and that parent dies, no parental income is required for the whole of the current AY (paragraph 2(1)(h)(2017)), even if the deceased parent has a partner. Where the other parent is still alive, the student is not automatically assessed as independent in the following AY; the student's independent status from that parent (if appropriate) would have to be established at the start of the next AY.
- The student's parents are living outside the European Community and SFE is satisfied that the assessment of a parental income would place them in jeopardy, or that it would not be reasonably practicable for them to send a contribution to the UK (paragraph 2(1)(g)(2017)). Although this provision does not refer to a specific category of students, parents of refugees or those who have been granted exceptional leave to enter or remain in the UK are most likely to fall within its provisions.
- The student has been self supporting for periods prior to the start of first AY of the course amounting in aggregate to at least three years (paragraph 2(1)(j)(2017)). Periods of self-support may include, for example, paid holidays, breaks between jobs when the person supported himself from savings, and paid periods of experience on a sandwich course (other than the current course). The student must be able to prove that they have earned enough to support themselves during the period in question. A person living in the parental home may not wholly have supported themselves, including paying their share of housing costs, especially where the person is in part-time or temporary employment. A student living with their parents should only be regarded as self-supporting where they can clearly demonstrate that they have contributed appropriately to the household budget. Where SLC is satisfied that the student was self-supporting for a period when payments were received 'in kind', such periods may be counted as self-support.

Notwithstanding the above, a student should be treated as having supported themselves for any period during which they fell into one of the categories listed in paragraph 2(1)(i)(i)–(v)(2017). This includes periods when the student held a State Studentship or comparable award (paragraph 2(1)(i)(iv)(2017)): such awards could include research council studentships and other postgraduate awards to which no parental contribution provisions apply.

- The student has care of a person under the age of 18 on the first day of the AY for which they are applying for support (paragraph 2(1)(i)(2017)). Where the student gains care of a person under 18 after the first day of the relevant AY, they will be assessed as independent from the start of the following AY (assuming they still have care of the person under the age of 18 on the first day of that AY). Once they are assessed as independent on this basis, the student keeps this status for the remainder of the period of eligibility (paragraph 2(2)(2017)).
- A student can be considered as having care of a person under the age of 18 if they look after the child and the child lives with him, irrespective of his relationship with the child. This might include, for example, a student who is caring for the child of his partner, a student who has adopted a child or a student who has been appointed a guardian of a child. The student should send their child's original birth certificate and also provide evidence that they have care of the child, for example, evidence that they are receiving Child Benefit or Child Tax Credit.

For example:

Freya is a 22 year old single parent who is living with her one year old daughter and is applying for student support for a three year degree course starting on 1 September 2017. She will be treated as an independent student from the start of her course.

Ben is a 20 year old unmarried student living away from the parental home with his partner. He is starting a three year course on 1 September 2017 and will be assessed as a dependent student (he has been self-supporting for less than three years). In November 2017, his partner has a baby. When Ben applies for support for the second year of her course starting on 1 September 2017, he is assessed as an independent student.

Gillian is a 22 year old unmarried student living away from home. She starts a three year course on 1 September 2017 and is assessed as a dependent student. In November 2017 she has a baby, but from January 2018 she no longer has care of that child. When she applies for support for the second year of her course starting on 1 September 2018, she will still be assessed as a dependent student.

- The student is irreconcilably estranged from their parents (paragraph (2)(1)(e)(2017)). This would be the case where:
 -
 - They have communicated with neither of their parents for the period of one year before the beginning of the AY for which he is being financially assessed; or
 - They can demonstrate on other grounds that they are irreconcilably estranged from their parents. If they *have* communicated with either parent during that year, they *can nevertheless* still be regarded as irreconcilably estranged.

SFW should, as far as possible, satisfy themselves that the estrangement is genuine and that for the time being reconciliation is impossible (or at least highly unlikely). It is not enough that a student does not get on with their parents or that they have had a serious disagreement recently. The fact that a student may choose to live apart from their parents is not itself sufficient evidence of an irreconcilable estrangement. Similarly irreconcilable estrangement cannot be inferred simply on the ground that a parent refuses to cooperate with SFW in the financial assessment of the student (e.g. by not replying to letters or refusing to complete income assessment forms), or does not provide financial support to the student. These factors could, of course, be expected to be present if there has been a genuine estrangement.

It is for SFW to decide in each case whether it has sufficient information and evidence to justify its opinion as to whether or not a student is irreconcilably estranged. In certain cases of estrangement where there has been a serious family breakdown, involving violence or other serious trauma, a student should not be required to resubmit evidence in subsequent years of the course. Other students who provide third party evidence of estrangement for the first AY of their course, who return and apply for support in the following AY of their course and who confirm their situation has not changed, will not generally be asked to provide evidence again.

It is likely to be easier for a student to demonstrate that they are 'irreconcilably estranged' if the estrangement has endured for a significant length of time before the student applies for support. Care is needed where an estrangement is claimed to have started just before the student starts the course or during the course itself: for example, difficulties may arise due to the student's wish to leave the parental home and enter higher education. SFW should

decide whether such difficulties are temporary or transitional, or whether a genuine estrangement has occurred. The possibility of fraudulent or unsubstantiated claims of estrangement should always be borne in mind.

Where the estrangement starts or ends during the course of an AY, the household contribution assessed at the beginning of the year stands, as the Regulations do not provide for a student to acquire or lose independent status during an AY.

The student can be assessed as an independent student when they are a care leaver. A student is a care leaver when, at any point from the age of **16** to the first day of the first AY of their course, they have not been under the legal care of their parents and **for three months** or more they have been in the custody or legal care of, or have been given accommodation by, a Local Authority.

Required supporting evidence is a signed and dated letter from their Local Authority or a letter from a professional person who has known the student for at least 12 months.

If at any point before the start of their course they have been back in the legal care of their parents they **are not** considered independent. These students are subject to a household income assessment as per non-care leavers.

7.1.2 Dependent students

7.1.2.1 Parental income

References to 'parent' throughout this section should be taken to also mean the parent's partner of the student's natural / adoptive parent where applicable.

7.1.2.2 Parents who are separated

Where SFW determines that the student's parents are separated, paragraph 5(9)(2017) allows SFW discretion as to which parent's income should be assessed. This will normally be the parent with whom the student lives. Where parents separate during a year in respect of which income is to be assessed, parental income should be assessed on a pro-rata basis taking the parents' joint income for the time they were living together (paragraph 5(10)(2017)). Note that where parents separate, but continue to live in the same house, SFW may determine that the parents are now effectively residing in separate households.

7.1.2.3 Parents with a partner

Where the student's natural/adoptive parents separate and in the same year the parent whose income is to be assessed begins to cohabit with a new partner, the income assessment should include the following:

- The joint income of the natural/adoptive parents for such time as they were living together;
- The single income of the natural/adoptive parent who is to be assessed, for such time as that parent was not cohabiting;
- The joint income of the natural/adoptive parent who is to be assessed and their cohabiting partner, for such time as they were cohabiting together.

7.1.2.4 Student with a partner

Where an independent student has a spouse, civil partner, or cohabiting partner of the same or the opposite sex, the partner's residual income may be included in the household income assessment (paragraph 3(2)(b)(2017)). Paragraph 6(2017) provides that the partner's residual income is calculated in the same way that a student's parent's residual income is calculated under paragraph 5 (2017) (other than sub-paragraphs (9) and (10) of paragraph 5, which do not apply). References to parent(s) in paragraph 5(2017) should be construed as references to the eligible student's partner.

If a student who is cohabiting with a partner (not a spouse or civil partner) turns 25 during the course of an AY, the partner's income will not be taken into account in the current AY; it will only be included in household income from the following AY.

Where an independent eligible student aged 25 or over ceases to cohabit with their partner during an AY, the partner's income for that year is pro-rated in accordance with paragraph 6(3)(2017). The partner's income, as calculated under paragraph 6(1)(2017), is divided by 52 and multiplied by the number of weeks in the AY when the student and the partner are not separated.

A student's spouse or civil partner's residual income is normally taken into account where the student married or the civil partnership was formed before the start of the AY. However, the spouse or civil partner's income is not taken into account where a child of the student (or a child of the student's spouse / civil partner) is an eligible student in respect of whom household income has been calculated by reference to the residual income of the student, the spouse or civil partner, or both. The income is also not taken into account where SLC determines that they are separated for the duration of the AY.

7.1.2.5 Identifying a cohabiting couple

Where a student declares in the application that he is single, SFW can accept that response and rely on the fact that the student has signed a declaration that the information he has provided is true and accurate. If, however, SFW wish to challenge this declaration, or the student or their parent is unsure of what is meant by 'cohabiting', SFW may take into consideration similar factors to those applied by Local Authorities and Jobcentre Plus on claims for social security benefits, including:

- Does the student / the student's parent normally live in the same household as the person with whom he is in a relationship? If the student, parent or partner has a separate address where he/she usually lives, they should not be considered to be cohabiting;
- Is one partner supported by the other, or are household expenses shared? Where household expenses are shared, it is possible that rigidly sharing bills 50/50 may not imply cohabitation, whereas having a common fund for income and expenditure could;
- Is the relationship stable? An occasional or brief association should not be regarded as cohabiting;
- Does the couple have children? Where a student or a parent and his partner have had a child together and live in the same household there is a strong presumption of cohabitation;
- Does the student share a 'household' with another? Students commonly live in rented accommodation, sometimes with other students, sometimes as lodgers. A house can contain a number of separate households; if one person has exclusive occupation of separate accommodation from another, they will not be considered to be living in the same 'household'. Separate households might also exist if there are independent financial

arrangements, or if there are separate commitments for housing costs, even if the liability is to another person in the same premises.

7.2 Step 2 - Determining the taxable income

7.2.1 Year of assessment

- The students parent's (including their partners) or students partner's income for the tax year prior to the tax year that ended before the start of the AY for which support is being assessed should be taken into account. (Exceptions to this rule are set out in paragraphs 5(3) – (5)(2017)). See paragraph 1 (2017) for definitions of 'prior financial year' and 'preceding financial year'.
- The student's income for the AY in respect of which the student is applying for support is taken into account.

7.2.2 What is taxable income for student support?

Paragraph 1(1)(n)(2017) defines 'taxable income' for the student and, where applicable, the student's partner, and the student's natural/adoptive parents (including the parent's partner) as:

- The total income on which a person is charged to income tax at Step 1 of the calculation in Section 23 of the Income Tax Act 2007. This means that deductions made from 'total income' by HMRC in respect of income tax reliefs at Step 2 of Section 23 (e.g. trade losses and pension contributions) and personal reliefs at Step 3 of Section 23 are not made when calculating 'taxable income' for student support purposes. Section 23 of the Income Tax Act 2007 covering Income Tax Liability can be accessed on the legislation.gov.uk website at: <http://www.legislation.gov.uk/ukpga/2007/3/section/23>
- The whole amount of a payment or benefit mentioned in Section 401(1) of the Income Tax (Earnings and Pensions) Act 2003 e.g. a redundancy payment. Note that, although only the amount of a redundancy payment in excess of £30,000 is included in the total income on which a person is charged to income tax at Step 1 of the calculation in Section 23 of the Income Tax Act 2007, 'taxable income' as defined in paragraph 1(1)(n)(i)(2017) includes the total amount of a redundancy payment.
- Where the income tax legislation of a European Union (EU) member state or states applies, paragraphs 1(1)(n)(ii) and 1(1)(n)(iii)(2017) define taxable income as the total income from all sources determined for the purposes of the legislation of that state, or where the legislation of more than one EU state applies, the state where the total income is the greater.

It follows that income which is wholly exempt from income tax does not count towards taxable income. Where UK tax law applies, exempt income includes:

- Awards for gallantry;
- Damages for personal injury;
- SAYE interest and bonuses;
- Savings certificates and Government securities;
- Scholarships, exhibitions, bursaries etc;
- Lump sums under term assurance, life, accident or medical insurance policies;

- Most social security and other benefits, including child benefit, housing benefit and in most cases income support;
- Dividends, interest and bonuses on ISAs, PEPs and TESSAs;
- War service pensions;
- Premium bond prizes and winnings from gambling, for example football pools and National Lottery;
- Long service awards to employees;
- Wounds and disability pensions.

A list of what constitutes taxable and non taxable income can be found in Annexes A to D. This is not an exhaustive list, but is intended to offer guidance on the types of income that fall under these categories.

Where a person is liable for income tax under UK tax law on income from self-employment or income that is not from employment, gross income may be certified by the person's accountant.

Where a person is employed, because the income will have been subjected to tax through Pay As You Earn (PAYE), the gross employment income can be ascertained from the person's PAYE year-end form P60.

'Taxable income' for the purposes of the Regulations shall include income which would not, for the reasons in paragraph 5(6)(2017), form part of the income of the student's parent / partner as calculated for the purposes of the relevant tax legislation. This does not apply to the student.

7.2.3 Income from savings and investments

Where interest paid on bank, building society and authority savings, as well as dividend income from shares or investments is subject to tax, it should be counted as income for the purposes of the assessment. When calculating the interest from a bank or building society, the gross figure before any tax deductions should be counted as income. Dividends and interest from investment schemes should still be counted as income where they are not paid to the recipient at the time they arise but are credited to or re-invested in the person's account with the scheme.

Savings and investment schemes vary considerably in their terms and conditions, and so care is needed in determining when income has actually arisen and its amount. The following guidelines should be observed:

- a. income arises only when it is placed at the disposal of the beneficiary;
- b. where a penalty has been incurred by taking income immediately, the amount of the income actually received (*i.e.* gross income less any penalty) should be counted as the income of the beneficiary once it is taken;
- c. where such a penalty is avoided by waiting until the income can be taken in full; the income arises when it is at the beneficiary's disposal;
- d. if the beneficiary has to give notice before withdrawing interest, the income will be at his/her disposal when that notice has expired;
- e. where the rules of the scheme prevent the withdrawal of income for a given period (which may be the full duration of a time-limited scheme), the income will not be at the

beneficiary's disposal until the expiry of the period in question. This will be the case even if income is nominally credited to the beneficiary's account in the interim;

- f. in the case of accumulation units in Authorised Unit Trusts (AUTs) and Open Ended Investment Companies (OEICs) the income is treated as arising to the beneficiary on the distribution date, even though the income is reinvested.

7.2.4 Qualifying care receipts

Qualifying care receipts made to carers for providing care are exempt from income tax under section 803 of the Income Tax (Trading and Other Income) Act 2005 (ITTOIA) if they do not exceed the recipient's qualifying amount. Receipts above the qualifying amount are taxable. Any payments that are regular or paid in a lump sum to the student by their parent(s) and which have been determined in a court of law under Schedule 1 of the Children's Act 1989, are generally exempt from tax under Section 744(1)(i) of ITTOIA 2005. As a result, exempted payments should not be counted as part of the student's income. Further information on qualifying care relief can be found in 'Help Sheet HS236' on the HMRC website (<http://www.hmrc.gov.uk>).

7.2.5 University of Buckingham

Assistance to students under the University's fee remission scheme does not constitute a payment or income for the purposes of paragraph 4(1)(2017).

7.2.6 Deductions not to be made in determining taxable income

The definition of taxable income in paragraph 1(1)(n)(i)(2017) is, as previously stated, the total income on which a person is charged to income tax at Step 1 of the calculation in Section 23 of the Income Tax Act 2007 together with payments set out above. This means that deductions made from 'total income' by HMRC in respect of the following are not made when calculating taxable income for student support:

- Income tax reliefs at Step 2 of Section 23 of the Income Tax Act 2007 (e.g. trade losses and pension contributions);
- Personal reliefs at Step 3 of Section 23.

The deductions and allowances which are **not** to be made for student support purposes in determining taxable income are:

- Reliefs provided for at Section 24 of the Income Tax Act 2007 such as trade losses.
- Personal reliefs provided for under Part 3 of the Income Tax Act 2007 or any comparable reliefs in the case of income computed as for the purposes of the tax laws of another EU member state. In respect of UK tax law, these personal reliefs include, at the time of writing:
 - Personal allowances;
 - Married couples' allowances for those couples where one partner was born before 6 April 1935;
 - Blind person's allowance;
 - Any deductions made under paragraphs 4(1) and 5(1) of Schedule 5(2017) (including pension premiums).

Once the taxable income has been determined, the parent's, parent's partner's or student's partner's residual income is calculated by making deductions from it in accordance with paragraph 5(1)(2017). The student's residual income is determined by making deductions from their taxable

income in accordance with paragraph 4(1) (2017). A deduction under paragraph 3(3) (2017) may be made from the aggregate of the various amounts of residual income when determining household income (see step 3 below).

7.3 Step 3 - Calculation of residual income and household income

7.3.1 Deductions from students parent's (including their partners) or students partner's taxable income

Paragraph 5(1) lists the deductions that may be made from a parent's taxable income to determine their residual income:

- The gross amount of certain pension premiums (not in respect of pensions payable under a life assurance policy) that qualify for tax relief and certain equivalent payments— see paragraph 5(1)(a) and (b)(2017).
- £1,130, where the parent is an eligible student or holds a statutory award (paragraph 5(1)(c) (2017)).

Note that:

- Pension income paid to an ex-partner under an attachment order made pursuant either to the Matrimonial Causes Act 1973 or the Civil Partnership Act 2004 is excluded from taxable income.
- Conversely, where the income is received under a pension arrangement made under an attachment order pursuant to the above legislation, it must be included in the taxable income.

This ensures that only pension income that is available to a household is included in the means test.

7.3.2 Deductions from the student's taxable income

Paragraph 4(1) lists the payments that may be deducted from taxable income for the purposes of determining a student's residual income unless they have already been deducted for the purposes of determining taxable income.

- Earnings from employment during the AY are deducted (paragraph 4(1)(a) (2017)). However, where the student is on leave of absence from the employer or relieved of their normal duties in order to undertake the course, any wages they receive in respect of those periods should be counted as income for assessment purposes. Note that where the student is only partially released from their employment to undertake the course, it is only the pay they receive for the days on which they are released that should be included in taxable income.
- The gross amount of certain pension payments (apart from pension payments under a life insurance policy) which are subject to tax relief under UK legislation and certain equivalent payments can be deducted from the student's taxable income (paragraph 4(1)(b) (2017)).

7.3.3 Teacher training bursaries

Teacher training bursaries are available from the Welsh Government (the Teaching Agency, which is an executive agency of the Department for Education in England). These are available to eligible students on postgraduate courses which lead to qualified teacher status (QTS). As the bursary or scholarship is non-taxable the whole amount is ignored when assessing student income. Further information about bursaries can be found at:

www.teachertrainingwales.org

7.3.4 Financial obligations incurred by the student before the course starts

Financial obligations incurred by the student (before the start of or during the course) are not disregarded.

7.3.5 Maintenance payments received by the household

Maintenance payments received by the household are not normally subject to tax and therefore should not be taken into account when determining taxable income.

Where maintenance payments are paid by the student for the benefit of a child, taxable income should not be reduced to take account of these payments.

Maintenance payments received must still be taken into account in the calculation of dependants' income for the purpose of assessing a student's entitlement to any dependants' grant. Where a student receives maintenance payments under an agreement that requires that the payments are for the benefit of the student's child, this income should be treated as the child's income and taken into account in the dependants' grant means test.

7.3.6 Self-assessment

Self-assessment mainly affects the self-employed, people deriving income as partners in a business, and employees who are higher rate tax payers. Taxpayers are required to preserve the records needed to make a correct and complete tax return for the relevant period. Tax is assessed on the business profits of an accounting period ending in the current tax year rather than the preceding one.

7.3.6.1 Finalising parental income

SFW should base their determination of the parental income for the financial year on the self-assessment return made by the parent to HMRC and ensure that the income figures submitted to them match those on the return.

The dates for returning the completed tax forms to HMRC are:

- 30 September, (where HMRC is to calculate the tax);
- 31 January (where the taxpayer works out their own tax).

This means that the self-assessed person should have prior year taxable income figures available for use before the start of the AY. For example, for tax year 16-17 (the prior tax year for AY 18/19), self-assessment must be completed and submitted to HMRC by 31 January 2018, which is before the start of AY 18/19.

7.3.6.2 Treatment of Capital Allowances

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

Capital Allowances (excluding plant and machinery allowances for special leasing) are taken into account as a reduction of household income.

Note that Capital Gains, which are usually declared on business accounts or tax returns, are not taxable under the Income Tax Act but are subject to the Taxation of Chargeable Gains Act 1992 so should not be included in the calculation of household income.

7.3.6.3 Current-year assessments

Where SFW is satisfied that the residual parental income in the current tax year (i.e. the tax year beginning immediately before the start of the AY to which the support application relates) is likely to be not more than 85% of their residual income in the prior tax year, paragraph 5(3) (2017) allows for the current tax year income to be used. The current-year assessment is necessarily based on an estimate of residual income. Where SFW cannot make a reasonable estimate, a provisional payment or payments may be made until sufficient information is provided to allow a reasonable estimate to be made.

Note that once SFW has exercised its discretion to make a current year assessment, it cannot reverse its decision if it later transpires that the residual parental income in the current tax year is more than 85% of their income in the prior tax year. Any later adjustment made on receipt of more up-to-date income information will still be made on a current year basis.

Where a parental contribution is assessed on a current year basis for one year of the course, income assessment is based on preceding tax year income for the next AY, and on prior tax year income for the third AY (unless there is another drop in income and a new current-year assessment is carried out). This means that the same income is used for three consecutive years. Where a current-year income assessment is requested in two or more consecutive AYs, the current year income in the second or subsequent year will be compared to the previous tax year rather than the prior tax year income in order to ascertain if there has been a 15% drop in income (paragraph 5(4) (2017)).

In all cases where SFW is considering exercising its discretion under paragraph 5(3)(2017) to make a current-year assessment, it should advise the student and his parents of how their contribution is to be assessed and how this will affect the amount of contribution they are assessed to make.

7.3.6.4 Self-employed parents

Where SFW is satisfied that the parent's income is wholly or mainly derived from the profits of a business or profession, paragraph 5(5) (2017) provides for the prior tax year to be taken as the accounting year which ends in the prior tax year.

For example, a student's AY commences in September 2018 (AY 18/19). Her parents' are self-employed and their accounting year ends on 30 June each year. Their income from the accounting year 1 July 2015 to 30 June 2016 is assessed, as this is the accounting year that ends in tax year 16-17 (i.e. 6 April 2016 to 5 April 2017).

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

Once the residual income has been calculated for each person whose income is included in the household income, each amount of residual income is added together. A deduction of £1,130 is then taken from the aggregate amount under paragraph 3(3) (2017) for each child who is wholly or mainly financially dependent on:

- The student or their partner*;
- The student's parent or their parent's partner* (not the student).
(*where the residual income of that person is being taken into account)

The resulting household income is used to calculate:

- Entitlement to Maintenance or Special Support Grant;
- Assessed contribution towards the student's support.

Please note that for '2018 cohort' students there no assessed contribution calculated as part of the income assessment.

Assessed contribution is calculated as follows for pre '2018 cohorts' :

2010 cohort students: £1 for every complete £5 by which the household income exceeds £50,753 (paragraph 8(2) (2017)).

2011 cohort students: £1 for every complete £5 by which the household income exceeds £50,488 (paragraph 8(3) (2017)).

2012 cohort students: £1 for every complete £5 by which the household income exceeds £50,753 (paragraph 8(2) (2017)).

For all cohorts, there is no minimum contribution but the maximum contribution is £6,208.

7.4.1 *Deducting the contribution from the support*

7.4.1.1 '2018 cohort' students

No assessed contribution will be applied to any of a student's entitlement. This is a result of the conserved total support model implemented in response to the Diamond Review.

There will be no additional reduction applied to ML and GfDs instead of an assessed contribution. However increased disregard will be applied to the Travel Grant to replace the assessed contribution, please see the Travel Grant section for more details.

7.4.1.2 2012, 2011 and 2010 cohort students

Assessed contribution is applied under regulation 56 (2017), when household income exceeds the relevant threshold for each cohort group, to the following products:

- Grants for dependants (where applicable, and in the following order); adult dependants' grant; childcare grant; parents' learning allowance.
- Loans for living costs (only the first 25%; and not if a lower rate of loan applies under regulation 56 (2017)).
- Travel grant.

The contribution is deducted from the above products until either the contribution or the products are extinguished. Note that contribution cannot cancel out more of the loan for living costs than is indicated above.

7.4.2 Families with two or more award holders (split contributions)

Please note as there is no assessed contribution calculated and applied in the '2018 cohort' income assessment, the following only applies to "pre-2018 cohorts".

Paragraph 8 provides that total contribution must not exceed £6,208 where:

- A contribution is payable in relation to two or more students in respect of the same parental residual income / parent's partner's residual income; or
- The household income consists of the residual income of an independent eligible student and his partner, and both hold a statutory award.

Where the same household income is used to assess the amount of an award for which two people qualify, the contribution payable in respect of the eligible student is divided by the number of such persons (paragraph 9).

Note that where there is more than one statutory award holder in a household, and one withdraws during the AY, the student(s) who remain in higher education are not reassessed. Therefore, the amount of contribution applied to their means-tested support will not change. The student who has withdrawn from their course will be reassessed as normal.

Where

- A sibling of the eligible student;
- the eligible student's parent; or
- the eligible student's parent's partner

is eligible to apply for an award not paid under the Regulations or the Education (Mandatory Awards) Regulations 2003 nor section 63 of the Health Services and Public Health Act 1968, the amount of contribution payable in respect of the eligible student will be the proportion of the household contribution calculated under paragraph 8 that SLC considers just.

In any year in which more than one child of the eligible student's parent:

- holds an award under the Regulations; or
- is eligible to apply for an award under the Education (Mandatory Awards) Regulations 2003 or an award under section 63 of the Health Services and Public Health Act 1968,

the contribution payable in respect of the eligible student is the amount of contribution calculated under paragraph 8, divided by the number of children holding relevant awards (paragraph 9). Where there is leftover unapplied contribution in respect of a student, this will not be applied to the remaining means-tested support of any other student in the household.

In any case where:

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

the contribution in respect of an eligible student is the amount of contribution calculated under paragraph 8(2017) divided by the number of eligible students in relation to whom a contribution is payable, and the parent's residual income has been taken into account in determining the amount of that contribution.

7.4.3 Contribution payable in respect of an independent eligible student

Please note as there is no assessed contribution calculated and applied in the '2018 cohort' income assessment, the following only applies to "pre-2018 cohorts".

Where a contribution is payable under paragraph 8 in relation to an independent eligible student with a partner (as defined in paragraph 1(i) of Schedule 5 (2017)) and that partner also holds a statutory award, the contribution payable in respect of the independent eligible student is half of the contribution calculated under paragraph 8.

7.5 Independent students – Care Leavers “2018 Cohort” – Income Assessment

In AY 2018/19, the student can still be assessed as an independent student when they are a care leaver. However, changes have been made to the care leaver definition and income assessment for new AY 2018/19 students.

Care Leavers – AY 2018/19 Definition

From AY 18/19, the care leaver definition is being amended to refer to the categories contained within section 104 of the Social Services and Well-being (Wales) Act 2014. The categories are:

- a. category 1 young person - a 16 or 17 year old child who is being looked after by a local authority, and who has been looked after by a local authority for a total period of 13 weeks at any time between the age of 14 and 16;
- b. category 2 young person - a 16 or 17 year old child who is not being looked after by a local authority, but immediately before ceasing to be looked after, was a category 1 young person;
- c. category 3 young person - a person aged 18 or over who has been a category 2 young person (and would continue to be so if he or she were under the age of 18), or was being looked after by a local authority when he or she reached the age of 18 and, immediately before ceasing to be looked after, was a category 1 young person;
- d. category 4 young person - a person under the age of 25 who is a category 3 young person and who has informed the responsible local authority that they are pursuing, or wish to pursue, a programme of education or training;
- e. category 5 young person - a person who is 16 but has not yet reached the age of 21, with respect to whom a special guardianship order is in force (or, if the young person has reached the age of 18, was in force when he or she reached that age), and who was, immediately before the making of that order, looked after by a local authority;
- f. category 6 young person - a person in Wales, other than a category 5 young person, who has not yet reached the age of 21 and who whilst not currently being, looked after, accommodated or fostered, was so looked after, accommodated or fostered between the ages of 16 and 18.

In addition, the timeframe of three months or more has also been amended to 13 weeks to reflect the Social Services and Well-being (Wales) Act 2014.

The Welsh Government (WG) has agreed with SLC that to minimise complexity and customer confusion, the six categories above are simplified for customer facing information. Therefore, the care leaver definition in guidance for AY 18/19 is as follows:

- At any point from the age of **14** to the first day of the first AY of their course they have not been under the legal care of their parents and for **13 weeks** they have been under a special guardianship order, or in the custody or legal care of, or have been given accommodation by, a Local Authority.
- If at any point between the ages of 14 and 16 (before the start of their course) they have been back in the legal care of their parents they **are** still considered a care leaver.

Care Leavers – AY 2018/19 Evidence

- Required supporting evidence is a signed and dated letter from their Local Authority or a letter from a professional person who has known the student for at least 12 months.

Care Leavers – AY 2018/19 Financial entitlement

In AY 18/19, new HE students who have been identified as care leavers are not required to provide financial information to be income assessed and will automatically be awarded the maximum WGLG. They will also be awarded the minimum maintenance loan. This includes care leavers who have a partner or who are married.

Study location	Maximum WGLG	Minimum ML
Parental home	£6,885	£765
London	£10,124	£1,126
Elsewhere	£8,100	£900

Please note, a FT care leaver who has returned to the legal care of their parents will be awarded the parental home rate.

Care Leavers – AY 2018/19 Calculation of Entitlement

HE students who are identified as care leavers will be awarded the maximum grant. For example:

- **Allan** is aged 20 and is starting a PT HE course on 1st October 2018 and is studying at 75% intensity. Allan is entitled to the maximum PTWGLG of £4,500 and the minimum PT maintenance loan (PTML) of £487.50.
- **Gillian** is aged 21 and is a married care leaver and studies in London. When Gillian starts her FT HE course on 1st September 2018, she is not required to provide her or her husband's residual income. Gillian is entitled to the maximum WGLG of £10,124 and the minimum ML of £1,126.
- Jennifer is aged 22 and is a care leaver who returned to the legal care of her parents at age 15. When Jennifer starts her FT HE course on 1st September 2018, she is not required to provide her parent's household income details and is entitled to the maximum WGLG of £6,885 and minimum ML of £765.

There are the following exceptions:

If an HE care leaver is 25 or over on the first day of the AY for which they are being assessed, they are treated as a standard independent student and they will need to provide any residual income and partner income (if applicable) which will be subject to an income assessment. The HE AY is the period of twelve months starting on:

1st September, where the AY begins on or after 1st August and before 1st January;

1st January, where the AY begins on or after 1st January and before 1st April;

1st April, where the AY begins on or after 1st April and before 1st July;

1st July, where the AY begins on or after 1st July and before 1st August.

- If a care leaver turns 25 in a subsequent AY of the course, they will be treated as a standard independent student and they will need to provide any residual income and partner income (if applicable) which will be subject to an income assessment.

For example:

- **Jennifer** is a care leaver and is 24 when she starts her HE course on 1st August 2018. Jennifer is not subject to a household income assessment and is entitled to the maximum maintenance grant and minimum maintenance loan. Jennifer turns 25 during AY 18/19 and in AY 19/20 she needs to provide her residual income for a household income assessment.
- A care leaver (and their partner if applicable) will still need to provide household income for other products (such as GFDs).

FT HE students who are identified as care leavers will not be required to provide household income information for either Special Support Grant (SSG) or Travel Grant (TG). For instance:

- **Lisa** is a care leaver and is entitled to SSG; she is not required to provide household income information and is entitled to the full SSG entitlement (£5,161) topped up to the applicable N/maximum WGLG, plus the Reduced Rate Maintenance Loan (RRML) amount for the applicable rate (London/Elsewhere/Parental).
- **Calum** is a care leaver and is entitled to TG, he is not required to provide household income information and will only have the £303 disregard applied.

Care Leaver – AY 2018/19 Benefit entitlement

The entitlement to the maximum grant should not have any impact on the benefits the student receives. The only exception is when a FT care leaver receives the SSE element of the FT WGLG as there may be an impact on benefits. For instance:

- If a FT care leaver is not entitled to the SSG, they will be entitled to the full WGLG and minimum ML for the applicable rate (London/Elsewhere/Parental).
- If a FT care leaver is entitled to SSG, they will be entitled to the full SSG entitlement (£5,161) topped up to the applicable maximum WGLG, plus the Reduced Rate Maintenance Loan (RRML) amount for the applicable rate (London/Elsewhere/Parental).

Care Leaver – AY 18/19 Cross Border scenarios

If a student is domiciled in Wales and the Local Authority care is outside Wales, the student will be treated as ordinarily resident in Wales. For example:

- Hilary lives in Cardiff and is taken into care by Cardiff LA and is placed with foster carers in Bristol. Hilary lives with her foster carers in Bristol until she enters HE at the age of 18. Hilary would be eligible for SFW support as she is under the Welsh LA care when she enters HE.

- Simon lives in Cardiff and is taken into care by Cardiff LA and is placed with foster carers in Bristol. Simon lives with his foster carers in Bristol until the age of 18. He then lives independently in Bristol and enters HE at the age of 23. As Simon is living independently in Bristol, he would apply to SFE for support.

Care Leaver – AY 18/19 Change of Circumstance (CoCs)

CoCs are not applicable as a student is regarded as a care leaver if they have been in care from the age of 14 until the start of their course. If circumstances change once they have started their course it is irrelevant.

If a care leaver is under 25 when they start their course and during the AY they turn 25 and transfer to another course, they are still regarded as a care leaver for the duration of that AY as their period of eligibility has not been terminated. It is only when the student applies for the following AY that they will be treated as a standard independent student, be subject to an income assessment. For example:

Scott is a care leaver and is aged 24 when he started his FT course on 1st August 2018. Scott turns 25 on 1st November and on 1st December he decides to transfer to another FT course. Even though Scott has transferred his course, he still regarded as a care leaver and is entitled to the maximum maintenance grant without being subject to an income assessment.

If a student has been assessed as a care leaver and at a later date it is established that they were not a care leaver, the student will be subject to an income assessment.

8 Annex A – Definition of cohort groups

‘New system’ students who are not 2010, 2011, 2012 or 2018 cohort students are those who:

- started the current course on or after 1 September 2006 and before 1 September 2010, and are not ‘2010 cohort’, ‘2011 cohort’, ‘2012 cohort’ or ‘2018 cohort’ students.
- started the current course on or after 1 September 2010 and qualify as a 2010 gap year student. (The definition of a 2010 gap year student is set out in Regulation 2(10) – (13)(2017).)

‘2010 cohort’ students are those who:

- started the current course on or after 1 September 2010 and before 1 September 2011, excluding 2010 gap year students;
- transfer to the current course on or after 1 September 2010 from a course beginning before 1 September 2010;

- begin an end-on course on or after 1 September 2010 immediately after ceasing to attend a preliminary course that begins before 1 September 2010.

'2011 cohort' students are those who:

- started the current course on or after 1 September 2011 and before 1 September 2012, excluding 2011 gap year students; certain students starting an 'end-on' course on or after 1st September 2011; and certain students who start the present course on or after 1 September 2011 having had their status transferred to that course from a previous course. In general terms a '2011 cohort' student is not a '2018 cohort' student, a '2012 cohort' student, a '2010 cohort' student or a 'new system' student who is not a 2010, 2011, 2012 or 2018 cohort student.

'2012 cohort' students are those who:

- started the current full-time course on or after 1 September 2012 and before 1 August 2018, and are not a '2018 cohort' student, a '2011 cohort' student, a '2010 cohort' student or a 'new system' student who is not a 2010, 2011, 2012 or 2018 cohort student;

'2018 cohort' students are those who:

- started the current full-time course on or after 1 August 2018, and are not a '2012 cohort' student, a '2011 cohort' student, a '2010 cohort' student or a 'new system' student who is not a 2010, 2011, 2012 or 2018 cohort student;

Please refer to Annex 8 of the 2018/19 Assessing Eligibility guidance for a full explanation of each Welsh cohort and general support available.

9 Annex B – Travel Grant: case studies

Student A is attending an overseas institution for the first 9 weeks of the first academic quarter (01/09/17 - 31/12/17). The first academic quarter is 17 weeks and 2 days in length. Student A is therefore attending the overseas institution for more than 50% of the quarter. Student A is eligible for travel grant in respect of travel expenses, which is subject to a £303 disregard.

Student B is attending an overseas institution in the first academic quarter (01/09/17 - 31/12/17). The first academic quarter is 17 weeks and 2 days in length. Student B attends the first 4 weeks overseas, the next 2 weeks in the UK and the following 5 weeks overseas. Student B is therefore attending the overseas institution for 9 weeks in total - more than 50% of the quarter. Student B is eligible for travel grant in respect of travel expenses, which is subject to a £303 disregard.

Student C is attending an overseas institution for the first 8 weeks of the first academic quarter (01/09/17 - 31/12/17) and the first 7 weeks of the second academic quarter (01/01/18 - 31/03/18). The first academic quarter is 17 weeks and 2 days in length and the second academic quarter is 12 weeks and 6 days in length. Student C is not eligible for a travel grant in respect of travel expenses for the first academic quarter because he is not attending the overseas institution for 50% or more of the first quarter. However, he is eligible for a travel grant in respect of travel expenses for the second academic quarter (subject to a £303 disregard) because he is attending the overseas institution for more than 50% of the second academic quarter.

Student D is attending an overseas institution for the last 5 weeks of the first academic quarter (01/09/17 - 31/12/17) and the first 5 weeks of the second academic quarter (01/01/18 - 31/03/18). The first academic quarter is 17 weeks and 2 days in length and the second academic quarter is 12 weeks and 6 days in length. Student D is not eligible for a travel grant in respect of travel expenses for either the first academic quarter or the second academic quarter, as he is not attending the overseas institution in either quarter for 50% or more of the respective quarter.

Student E is attending an overseas institution for the first 10 weeks of the first academic quarter (01/09/17 - 31/12/17) and the first 10 weeks of the second academic quarter (01/01/18 - 31/03/18). The first academic quarter is 17 weeks and 2 days in length and the second academic quarter is 12 weeks and 6 days in length. Student E is eligible for a travel grant in respect of travel expenses for both academic quarters because he is attending the overseas institution for more than 50% of the respective quarters. His travel grant award in respect of travel expenses will be subject to a single disregard of £303 for the academic year.

10 Annex C – Taxable income and benefits

10.1 Taxable income

Interest from UK banks, building society or unit trusts;	Earning from salary/wages
Income from UK life insurance gains, securities and partnerships;	Earnings from self-employment after deduction of allowable expenses;
Interest from National Savings (other than first £70 of National Savings Ordinary Account interest) and Investments;	Income from a state retirement pension;
Interest distributions from authorised unit trusts and open-ended investment companies;	Income from savings and investments;
Income from UK investments and dividends;	Other income and lump sums (for example - pensions lump sums or redundancy payments);
Income from foreign investments and dividends	Income from property lettings;
Income from taxable benefits in kind;	Income from UK trusts;
Private pensions, i.e. pensions from previous employers, personal pensions, retirement annuities;	Chargeable event gains from life insurance policies;
Income from an overseas pension	Foreign income;
Other overseas income and gains;	Share of joint income.

10.2 Taxable state benefits

Bereavement Allowance – (replaced Widow’s Pension from 09/04/01 although WP is still paid to widows whose entitlement arose before 09/04/01);	Jobseeker's Allowance;
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Carer's Allowance;	Statutory Adoption Pay;
Contribution based Employment and Support Allowance;	Statutory Sick Pay;
Graduated retirement benefit;	Statutory Maternity Pay;
Income Support when paid to strikers or people involved in a trade dispute;	Statutory Paternity Pay;
Incapacity Benefit after 28 weeks of incapacity;	Widowed Parent's Allowance;
Pensions payable under the Industrial Death Benefit Scheme;	Industrial Death Benefit.

11 Annex D – non-taxable income and benefits

11.1 Non-taxable income

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

11.2 Non-taxable state benefits and credits

Attendance Allowance;	Housing Benefit;
Back to Work Bonuses;	Incapacity Benefit for the first 28 weeks of entitlement;
Bereavement Payment – replaced Widow’s Payment from 09/04/01;	Income Support – most payments;
Child Benefit;	Industrial Injuries Benefit – a general term covering industrial injuries pension, reduced earnings allowance, retirement allowance, constant attendance allowance and exceptionally severe disablement allowance;
Child’s Special Allowance;	Invalidity Benefit – replaced by Incapacity Benefit from April 1995 but still payable where invalidity commenced before April 1995;
Cold Weather Payments;	Maternity Allowance;

Council Tax Benefit – administered by local authorities (to be abolished in April 2013 and replaced by local arrangements);	Pensioner’s Christmas Bonus;
Constant Attendance Allowance – see industrial disablement benefit;	Social Fund payments to people on a low income to help with maternity expenses, funeral costs, financial crises and community care grants and any interest free loans paid out (arrangements to change from April 2013);
Disability Living Allowance;	War widow’s pension;
Disabled Person’s Tax Credit, now part of Working Tax Credit;	Winter Fuel payment;
Employment Support Allowance (Income based only)	Armed Forces Independence Payment (from April 2013);
Exceptionally Severe Disablement Allowance;	Personal Independence Payments (from April 2013);
Guardian’s Allowance;	Universal Credit (introduced from April 2013).

12 Annex E – Case Studies (single student)

2012 cohort students

Student A

Student A is 21 years old and started a four year BA Honours degree in September 2015. She lives away from home and is studying at an HEP in London. She has no previous study. Her mother is a single parent and has an income of £61,000. Student A has no income of her own and no siblings.

Step 1 – Determine whose income should be included in the household income assessment Student and her mother;

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

Step 3 – Make permitted deductions – No deductions are applicable;

Step 4 – Calculate contribution based on the household income of £61,000.

Contribution towards loan for living costs

$£61,000 - £50,753 = £10,247$

$£10,247 / £5 = £2,049$

This contribution reduces the means-tested entitlement to the loan (maximum of £2,424) to £375. She will receive £7,648 (the 75% non-means tested element of the full year London rate of loan of £7,273 plus £375).

Student B

Student B is 19 years old and started a BA Honours degree in September 2016. He has no previous study. He lives at home with his parents who have a joint income of £58,000. They contribute £3,000 a year into a stakeholder pension and have no other children. Student B has no income of his own.

Step 1 – Determine whose income should be included in the household income assessment Student and his parents;

Step 2 – Determine taxable income of those assessed for a contribution – in this case, the student (£0) and his parents (£58,000);

Step 3 – Make permitted deductions - pension premium of £3,000;

Parents $£58,000 - £3,000 = £55,000$

Step 4 – Calculate contribution based on the household income of £55,000.

Contribution towards loan for living costs

$£55,000 - £50,753 = £4,247$

$£4,247 / £5 = £849$

This contribution reduces the means-tested element of the loan (£1,339) to £490. He will receive £4,509 (the 75% non-means tested element of the 'parental home' rate of loan £4,019 plus £490).

'2011 cohort' student

Student A

Student A is 23 years old and started a Honours Degree in September 2011; she enters the final year of the course in AY 18/19. The student lives away from home, outside London and has no income. The student's parents have joint earnings of £65,000. They contribute £4,000 a year into a stakeholder pension and have no other children.

Step 1 – Determine whose income should be included in the household income assessment Student and parents

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

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

$£65,000 - £4,000 = £61,000$

Step 4 – Calculate contribution based on household income

$£61,000 - £50,488 = £10,512$

$£10,512/5 = £2,102.40$

The assessed contribution for Student A will be £2,102 (rounded down to the nearest pound)

Student A will receive an 'elsewhere' final year rate of loan for living costs of **£5,207** (£6,412 - £1,205). The 25% income assessed loan of £1,205 has been assessed away, and the remaining contribution is discarded.

'2010 cohort' student

Student A

Student A is married with one child, lives at home and started a degree course in September 2010. Due to periods of suspension, AY 2018/19 is her final course year. The student has no income, but her husband earns £55,000 p.a. and contributes £2,500 a year to a stakeholder pension. She has one dependent child.

Step 1 – Determine whose income should be included in the household income assessment
Student and husband

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

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

Student = £0

Husband $£55,000 - (£2,500 + £1,130)$

Total = £51,370

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

$£51,370 - £50,753 = £617$

$£617/5 = £123.40$ (rounded down to £123)

Student A will receive a 'living elsewhere' final year rate of loan for living costs of **£6,289** (£6,412 - £123).

13 Annex F – case studies (split contributions)

Case Study 1

Parent and step-parent with two student children; both are 2012 cohort students. ‘Elsewhere’ non final year loan rate is used.



Student A and B parental contribution

£58,000 - £1,130 (disregard for additional eligible student) = £56,870

Contribution to means tested loan for living costs:

£56,870 - £50,753 income threshold = £6,117

Contribution rate is £1 for every £5 above the income threshold:

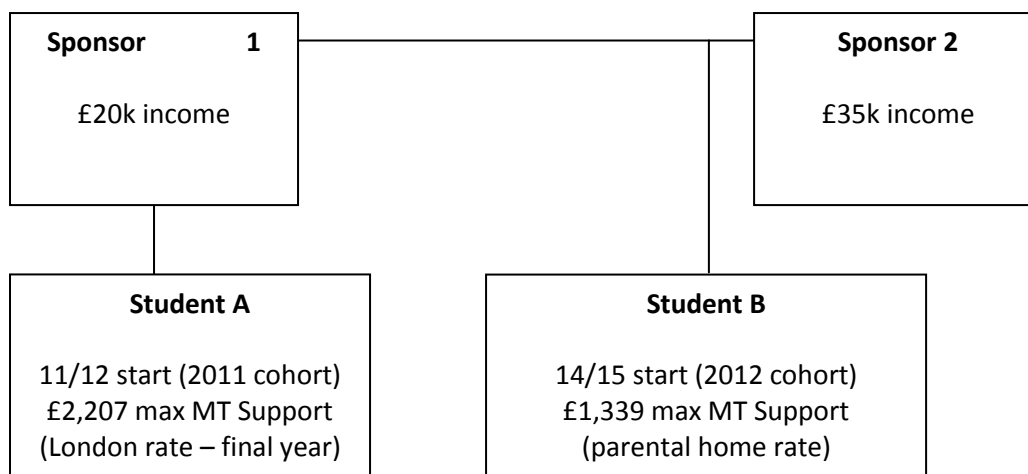
£6,117 / £5 = £1,223

	Student A	Student B
Parental contribution to means tested loan for living costs (£1,223 / 2)	£611	£611
Means tested loan for living costs remaining (£1,731 - £611)	£1,120	£1,120

Assessed contribution of £611 is applied to each student’s means tested element of loan for living costs, leaving each with £1,120 means tested loan.

Case Study 2

Two students, one studying in London, the other living at home, one is 2012 cohort and the other is 2011 cohort.



Assessed contribution

£55,000 (less £1,130 disregard for additional eligible student) = £53,870

Students A (2011 cohort)

£53,870 - £50,488 = £3,382

£3,382 / 5 = £676 contribution.

Students A and B (2012 cohort)

£53,870 - £50,753 = £3,117

£3,117 / 5 = £623 contribution.

	Student A	Student B
Parental contribution, student A (£676)	£338	£338
Parental contribution, student B (£623)	£311	£311
Maximum means-tested support	£2,207	£1,339
Total contribution applied (£676)	£338	£311
Means-tested support remaining	£1,869	£1,028

14 Annex G – Extra weeks loan calculations

Regulation 50(2017) and 57(2018) provides for students to receive an extra amount of loan when a student attends their course for more than 30 weeks and 3 days. The loan amount is increased for each week or part week of attendance after the student has attended for 30 weeks and 3 days. (The short vacations should not be included in the calculation of extra weeks loan.)

The following table sets out the number of weeks for which the extra loan should be paid when a student attends full or part weeks after 30 weeks and 3 days attendance.

Full weeks attended	Part weeks attended (after 30 weeks and 3 days attendance)	No. of weeks for which <u>extra</u> loan is payable
Between 30 weeks 4 days and 31 weeks 3 days	Between 1 and 7 days	1 week
Between 31 weeks 4 days and 32 weeks 3 days	Between 8 and 14 days	2 weeks
Between 32 weeks 4 days and 33 weeks 3 days	Between 15 and 21 days	3 weeks
Between 33 weeks 4 days and 34 weeks 3 days	Between 22 and 28 days	4 weeks
Between 34 weeks 4 days and 35 weeks 3 days	Between 29 and 35 days	5 weeks
Between 35 weeks 4 days and 36 weeks 3 days	Between 36 and 42 days	6 weeks
Between 36 weeks 4 days and 37 weeks 3 days	Between 43 and 49 days	7 weeks
Between 37 weeks 4 days and 38 weeks 3 days	Between 50 and 56 days	8 weeks
Between 38 weeks 4 days and 39 weeks 3 days	Between 57 and 63 days	9 weeks
Between 39 weeks 4 days and 40 weeks 3 days	Between 64 and 70 days	10 weeks
Between 40 weeks 4 days and 41 weeks 3 days	Between 71 and 77 days	11 weeks
Between 41 weeks 4 days and 42 weeks 3 days	Between 78 and 84 days	12 weeks
Between 42 weeks 4 days and 43 weeks 3 days	Between 85 and 91 days	13 weeks
Between 43 weeks 4 days and 44 weeks 3 days	Between 92 and 98 days	14 weeks
Between 44 weeks 4 days and 44 weeks and 6 days	Between 99 and 101 days	15 weeks
45 weeks and over	102 days +	22 weeks

15 Annex H – Regulations Comparison

2017 Regulation Reference	2018 Regulation Reference
Regulation 1 Title, commencement and application	Regulation 1 Title and Commencement Regulation 2 Application
Regulation 2 Interpretations	No equivalent regulation in 2018 – interpretations have been included in the main body of the regulations. Schedules 1 and 7 will aid in locating where definitions are included
Regulation 3 Revocation, savings and transitional provisions	There is no equivalent regulation as these regulations do not revoke 2017 or earlier regulations
Regulation 4 Eligible students	Regulation 9 Eligible students Regulation 10 Eligible students – exceptions Regulation 11 Eligible students continuing on a course
Regulation 5 Designated courses	Regulation 5 Designated courses Regulation 6 Designated courses conditions Regulation 7 Designated courses – exceptions Regulation 8 Designation of other courses
Regulation 6 – Period of eligibility	Regulation 12 Period of eligibility – general rule
No equivalent regulation	Regulation 13 – Part-time courses – no eligibility for years of low intensity study
Regulation 6 (8) Period of eligibility	Regulation 14 – Maximum period of eligibility – tuition fee loans and grants for new students
Regulation 6 (9) Period of eligibility	Regulation 15 – Maximum period of eligibility – tuition fee loans and specified grants for students who undertook a previous course
Regulation 6 (10) and (11) Period of eligibility	Regulation 16 – Maximum period of eligibility – tuition fee loans and grants for certain continuing students
Regulation 6 paragraphs (13) (b) and (14) Paragraphs (17) to (21)	Regulation 17 – Maximum period of eligibility – interpretation Paragraphs (1) and (2) Paragraphs (3) to (7)
Regulation 6 (paragraph 22)	Regulation 18 – Extension of maximum period where student receives incorrect notification.
Regulation 7 - Previous study	Section 4 – Previous study Regulation 24 – Full-time students – restrictions

2017 Regulation Reference	2018 Regulation Reference
	on support for honours graduates
Regulation 7 – paragraph (7)	Regulation 26 – Restrictions lifted where incorrect notification received
Regulation 8 – Transfer of status Regulation 8 – Paragraphs (3) to (5)	Section 5 Transfers and Conversions Regulation 28 – Transfer of status 2018 regulations have been further clarified so although not an exact match refer to Regulation 29 – Effect of transfer – tuition fee loans Regulation 30 – Effect of transfer – grants and maintenance loans
Regulation 9 Applications for Support	Regulation 32 – Requirement to apply for support
Regulation 10 – Time Limits	Regulation 33 – Time limit for making applications Table 1
Regulation 11 – Information	No exact match but refer to Regulation 35 Requirements on eligible students to provide information
Regulation 12 – Requirement to enter into a contract for a loan	Regulation 36 – Requirement to enter into a contract for a loan
Regulation 13 – Fee support generally	Not a direct match as such but Regulation 39 – Qualifying conditions for tuition fee loan
Regulation 14 – Students becoming eligible during the course of an academic year	Regulation 80 (1)– Qualifying for support during the academic year Regulation 81 (1)– Qualifying for grants or maintenance loan during the academic year
Regulation 15 – Events	Regulation 80 (2)– Qualifying for support during the academic year Regulation 81 (3)– Qualifying for grants or maintenance loan during the academic year
Regulation 16 – New fee grant	No match as no fee grant from 2018/19
Regulation 17 –General qualifying conditions for fee loan	Regulation 39 – Qualifying condition for a fee loan

2017 Regulation Reference	2018 Regulation Reference
<p>Regulation 18 – Fee loans in respect of courses beginning before 1 September 2012: eligible student who is a 2010 cohort student or a 2011 cohort student</p> <p>Regulation 19 – New fee loan in respect of courses beginning on or after 1 September 2012</p> <p>Regulation 20 Additional fee loan in respect of courses beginning on or after 1 September 2012</p> <p>Regulation 21 New private institution fee loan</p> <p>Regulation 22 Accelerated graduate entry fee loan</p>	<p>Regulations regarding fee support have been simplified and as 2018/20 Regulations are only relating to 2018 cohort onwards, please refer to Regulation 40 – Amount of tuition fee loan and Table 2</p> <p>Regulation 41 Amount of fee loan for less than the maximum amount</p> <p>Regulation 42 Further application for tuition fee loan up to maximum amount</p>
<p>Regulation 23 General qualifying conditions for grants for living costs</p>	<p>Regulation 44 – Qualifying conditions for base grant and maintenance grant</p> <p>Regulation 62 – Qualifying conditions for disabled student’s grant</p> <p>Regulation 69 – Qualifying conditions for grants for dependants</p>
<p>Regulation 24 Grants for Disabled Students’ living costs</p>	<p>Regulation 63 – Amount of disabled student’s grant</p>
<p>Regulation 25 – Grants for dependants – general</p>	<p>Regulation 68 – Grants for dependants</p>
<p>Regulation 26 – Grants for dependants – Adult dependant’s grant</p>	<p>Regulation 71 – Adult dependants grant</p> <p>Regulation 72 – Maximum amount of adult dependants grant</p>
<p>Regulation 27 – Grants for dependants – childcare grant</p>	<p>Regulation 75 – Childcare grant</p> <p>Regulation 76 – Maximum amount of childcare grant</p>
<p>Regulation 28 – Grants for dependants – parents’ learning allowance</p>	<p>Regulation 73 – Parents’ Learning Grant</p> <p>Regulation 74 – Maximum amount of parents’ learning</p>
<p>Regulation 29 – Grants for dependants – calculations</p> <p>Regulation 29 (8) and (9)</p>	<p>Regulation 77 – Grants for dependants: calculating the amount payable</p> <p>Regulation 78 – Amount of adult dependant’s grant and childcare grant: eligible student’s partner is an eligible student</p>
<p>Regulation 30 – Grants for dependants interpretation</p> <p>“Adult dependant”</p> <p>“Child”</p> <p>“Dependant”</p> <p>“Dependent”</p> <p>“Dependent child”</p> <p>“Financial Year”</p> <p>“Lone parent”</p> <p>“Member State”</p> <p>“Net income”</p> <p>“Partner”</p>	<p>Regulation 70 (1)</p> <p>Not defined</p> <p>Not defined</p> <p>Not defined</p> <p>Regulation 70 (1)</p> <p>Schedule 3 – paragraph 23 (2)</p> <p>Regulation 70 (1)</p> <p>Not defined</p> <p>Schedule 3, Part 5</p> <p>Regulation 70 (2) for the purposes of determining a student’s entitlement to GfD</p> <p>Schedule 3 – paragraph 23 (2) (PY)</p>

2017 Regulation Reference	2018 Regulation Reference
<p>“Preceding Financial Year” Prior Financial Year” “Relevant Year” “Residual Income” “Taxable income”</p>	<p>Schedule 3 – paragraph 23 (2) (PY-1) Schedule 3 , paragraph 21 (3) Schedule 3 – Part 4 Schedule 3 – Part 9</p>
Regulation 31 – Interpretation of regulations 32-34 (re travel grant)	Not an exact match but see Regulation 64 Grant for travel
<p>Regulation 32 (1)– Qualifying conditions for the travel grant Regulation 32 (2) Regulation 33 – Amount of the grant for travel Regulation 34 – Deductions from the grant for travel</p>	<p>Regulation 65 – Grant for travel for medical students Regulation 66 – Grant for travel for study or work overseas</p>
Regulation 35 Maintenance grant	<p>Regulation 45 – Amount of base grant Regulation 46 – Amount of maintenance grant: full-time students / Table 4</p>
No equivalent regulation	Regulation 49 – Meaning of care leaver
Regulation 36: Maintenance grant – eligible students who are 2010 cohort students or 2012 cohort students	No equivalent regulation as 2018 Regulations are for 2018 cohort onwards
Regulation 37: Maintenance grant – eligible students who are 2011 cohort students	No equivalent regulation as 2018 Regulations are for 2018 cohort onwards
Regulation 38 Special support grant	<p>Regulation 50 – Special support payment Regulation 51 Special support payment: qualifying conditions Regulation 52 – Maximum amount of maintenance grant treated as special support payment</p>
<p>Regulation 39 Special support grant – eligible students who are 2010 cohort students or 2012 cohort students Regulation 40 Special support grant – eligible students who are 2011 cohort students</p>	No equivalent regulation as 2018 Regulations are for 2018 cohort onwards
Regulation 41 – Qualifying conditions for loans for living costs	<p>Regulation 53 – Maintenance loan Regulation 54 – Qualifying conditions for a maintenance loan</p>
<p>Regulation 43 – Maximum amount of loans for eligible students with full entitlement who are 2010 cohort students, 2012 cohort students or 2012 accelerated graduate entry students undertaking their first year of study Regulation 44 – Maximum amount of loans for eligible students with full entitlement who are 2011 cohort students Regulation 45 – Students with reduced entitlement</p>	Regulation 55 – Amount of maintenance loan: full-time students / Table 7
No equivalent regulation	Regulation 56 Amount of maintenance loan

2017 Regulation Reference	2018 Regulation Reference
	payable full-time students to whom special support payment payable
Regulation 46 – Students residing with parents	No equivalent match
No equivalent regulation as new provision in 2018	Regulation 58 Amount of maintenance loan – part-time students
No equivalent regulations	Regulation 59 Applying for maintenance loan for less than the maximum amount
Regulation 47 – Loans for living costs payable in respect of three quarters of the academic year	No equivalent regulation
Regulation 48 – Students falling into more than one category	Regulation 86 Students living in more than one location
Regulation 49 Students becoming eligible during the course of an academic year	Regulation 81 – Qualifying for grants or maintenance loan during the academic year
Regulation 50 – Increases in maximum amount	Regulation 57 Increased maintenance loan for full-time students in extended years
Regulation 51 Deductions from loans for living costs	No equivalent regulation
Regulation 52 – Interpretation of Part 6	Table 7
Regulation 53 – Additional amount of loans	Regulation 60 Further application for maintenance loan up to maximum amount
Regulation 54 College fee loans	No equivalent regulation but refer to Schedule 5 Oxbridge college fee loan
Regulation 55 Calculation of contribution Regulation 56 Application of contribution	No equivalent regulations as we’ve moved away from household contribution
Regulation 57 – Payment of grants or loans for fees for eligible students Regulation 57 (3) Regulation 57 (6)	Regulation 83 Payment of tuition fee loan Regulation 84 Requirements for payment of tuition fee loan Regulation 37 Requirement on academic authority to notify when a student leaves the course
Regulation 58 Payments of grants for living costs	Regulation 85 Payment of grants and maintenance loan
Regulation 59 Provision of United Kingdom national insurance number	Regulation 96 Requirement to provide national insurance number
Regulation 60 Information requirements	Regulation 97 Information requirements relating to a loan
Regulation 61 Payment of loans for living costs	Regulation 85 Payments of grants and maintenance loans
Regulation 62 Overpayments Regulation 62 (3) Regulation 62 (10)	Regulation 89 – Overpayments – general Regulation 90 Recovery of overpayments of grants Regulation 91 Recovery of overpayments of maintenance loans
Regulation 63 Payments – interpretation	

2017 Regulation Reference	2018 Regulation Reference
“attendance confirmation” “payment period”	Regulation 87 Confirmation of attendance Regulation 95 (9) Payments when period of eligibility ends or is terminated
Part 11 Support for full-time distance learning courses Regulation 64 to Regulation 80	No equivalent section as largely now redundant provision – only applicable to courses started prior to 1 September 2012
Regulation 81 Eligible part-time students	Regulation 9 Eligible students Regulation 10 Eligible students – exceptions Regulation 11 Eligible students continuing on a course
Regulation 82 Students becoming eligible during the course of the academic year	Regulation 80 - Qualifying for support during the academic year Regulation 81– Qualifying for grants or maintenance loan during the academic year
Regulation 83 Designated part-time courses	Regulation 5 Designated courses Regulation 6 Designated courses conditions Regulation 7 Designated courses – exceptions Regulation 8 Designation of other courses
Regulation 84 Period of eligibility	Regulation 12 Period of eligibility – general rule Regulation 13 – Part-time courses – no eligibility for years of low intensity study
Regulation 85 Support for part-time courses beginning before 1 September 2014 (fee grant and grant for books, travel costs and other expenditure)	No equivalent regulation as products do not exist in 2018/19 for new students
Regulation 86 New part-time fee loan	Regulations regarding fee support have been simplified and as 2018/20 Regulations are only relating to 2018 cohort onwards, please refer to Regulation 40 – Amount of tuition fee loan and Table 2 Regulation 41 Amount of fee loan for less than the maximum amount Regulation 42 Further application for tuition fee loan up to maximum amount
Regulation 87 New part-time course grant	No equivalent regulation as no course grant from 2018/19 Part-time students will be eligible to apply for base/maintenance grant and a maintenance loan Please refer to Regulation 45 – Amount of base grant Regulation 47 – Amount of maintenance grant: part-time students / Table 5 Regulation 53 – Maintenance loan

2017 Regulation Reference	2018 Regulation Reference
	Regulation 54 – Qualifying conditions for a maintenance loan Regulation 58 Amount of maintenance loan: part-time students
Regulation 88 Grants for disabled part-time students’ living costs	Regulation 63 Amount of disabled student’s grant
Regulation 89 Part-time grants for dependants – general	Regulation 69 Qualifying conditions for grants for dependants
Regulation 90	Regulation 68 Grants for dependants
Regulation 91 Part-time adult dependants’ grant	Regulation 71 – Adult dependants grant Regulation 72 – Maximum amount of adult dependants grant
Regulation 92 Part-time childcare grant	Regulation 75 – Childcare grant Regulation 76 – Maximum amount of childcare grant
Regulation 93 Part-time parents’ learning allowance	Regulation 73 – Parents’ Learning Grant Regulation 74 – Maximum amount of parents’ learning grant
Regulation 94 Part-time grants for dependants – initial calculations	Regulation 77 – Grants for dependants: calculating the amount payable Regulation 78 – Amount of adult dependant’s grant and childcare grant: eligible student’s partner is an eligible student
Regulation 95 Part-time grants for dependants – interpretations “Adult dependant” “Child” “Dependant” “Dependent” “Dependent child” “Financial Year” “Lone parent” “Member State” “Net income” “Partner” “Preceding Financial Year” Prior Financial Year” “Relevant Year” “Residual Income” “Taxable income”	Regulation 70 (1) Not defined Not defined Not defined Regulation 70 (1) Schedule 3 – paragraph 23 (2) Regulation 70 (1) Not defined Schedule 3, Part 5 Regulation 70 (2) for the purposes of determining a student’s entitlement to GfD Schedule 3 – paragraph 23 (2) (PY) Schedule 3 – paragraph 23 (2) (PY-1) Schedule 3 , paragraph 21 (3) Schedule 3 – Part 4 Schedule 3 – Part 9
Regulation 96 Part-time grants for dependants - calculation of contribution	No equivalent regulation as we’ve moved away from household contribution
Regulation 97 Part-time grants for dependants – application of contribution	No equivalent regulation as we’ve moved away from household contribution

2017 Regulation Reference	2018 Regulation Reference
Regulation 98 Part-time grants for dependants – final calculation	Regulation 77 – Grants for dependants: calculating the amount payable Regulation 78 – Amount of adult dependant’s grant and childcare grant: eligible student’s partner is an eligible student
Regulation 99 Applications for support	Regulation 32 – Requirement to apply for support Regulation 33 Time limit for making an application
Regulation 100 Assistance with fees in respect of attendance on part-time courses in England, Northern Ireland or Scotland beginning before 1 September 2014	No equivalent regulation as does not apply to 2018 cohort
Regulation 101 Information and other matters	Regulation 35 Requirements on eligible students to provide information Regulation 37 Requirement on academic authority to notify when a student leaves the course
Regulation 102 Transfer of status	Section 5 Transfers and Conversions Regulation 28 – Transfer of status 2018 regulations have been further clarified so although not an exact match refer to Regulation 29 – Effect of transfer – tuition fee loans Regulation 30 – Effect of transfer – grants and maintenance loans
Regulation 103 Conversion of status	Regulation 31 Transfers involving conversions between part-time and full-time study
Regulation 104 Payment of support to eligible part-time students	Regulation 85 Payment of grants and maintenance loans
Regulation 105 (relating to payment of part-time grants for dependants)	Regulation 85 Payment of grants and maintenance loans
Regulation 106 Interpretation “attendance confirmation” “payment period”	Regulation 87 Confirmation of attendance Regulation 95 (9) Payments when period of eligibility ends or is terminated
Regulation 107 Payment of grants or fees in respect of designated part-time courses beginning before 1 September 2014	No equivalent regulations – only applicable to continuing students so refer to 2017 regulations
Regulation 108 Payment of new part-time fee loan	Regulation 83 Payment of tuition fee loan Regulation 84 Requirements for payment of tuition fee loan
Regulation 109 Overpayments	Regulation 89 Overpayments –general Regulation 90 Recovery of overpayments of grants Regulation 91 Recovery of overpayments of

2017 Regulation Reference	2018 Regulation Reference
	maintenance loans
Regulation 110 Eligible postgraduate students Regulation 110 (11) and (12)	Schedule 4 Disabled postgraduate student's grant Paragraph 4 Eligible postgraduate students Paragraph 12 Refugees who cease to have leave to remain Paragraph 13 Other persons who cease to have leave to enter or remain
Regulation 111 Students becoming eligible during the course of an academic year	Schedule 4 Disabled postgraduate student's grant Paragraph 14 Students becoming eligible during the course of an academic year
Regulation 112 Designated postgraduate courses	Schedule 4 Disabled postgraduate student's grant Paragraph 2 Designated postgraduate courses Paragraph 3 Designation of other postgraduate courses
Regulation 113 Period of eligibility	Schedule 4 Disabled postgraduate student's grant Paragraph 7 – Period of eligibility Paragraph 8 – Part-time courses – no eligibility for years of low intensity study Paragraph 9 Early termination of eligibility Paragraph 10 Termination due to misconduct or failure to provide accurate information Paragraph 11 Reinstatement of eligibility after termination
Regulation 114 Transfer of status	Schedule 4 Disabled postgraduate student's grant Paragraph 15 Transferring between postgraduate courses Paragraph 16 Effect of transfer
Regulation 115 Applications for support	Schedule 4 Disabled postgraduate student's grant Paragraph 17 Applications and decisions Paragraph 18
Regulation 116 Information	Not an equivalent match but refer to Schedule 4 Disabled postgraduate student's grant Paragraph 19 Requirements on eligible postgraduate students to provide information
Regulation 117 Amount of grant	Schedule 4 Disabled postgraduate student's grant Paragraph 20 Amount of disabled postgraduate student's grant
Regulation 118 Payment of grant	Schedule 4 Disabled postgraduate student's grant Paragraph 21 Payment
Regulation 119 Overpayments	Schedule 4 Disabled postgraduate student's grant Paragraph 22 Overpayments

2017 Regulation Reference	2018 Regulation Reference
Schedule 1, Part 1 (Paragraph 1) Interpretation EEA frontier self-employed person EEA frontier worker EEA Migrant worker EEA National EEA self-employed person Employed person European Economic area Family member Self-employed person Swiss employed person Swiss frontier employed person Swiss self-employed person Worker	Schedule 2 Categories of eligible student 4. Category 4
Schedule 1, Part 1 (Paragraph 1) Interpretation Settled Swiss agreement	Schedule 2 Interpretation 11
Schedule 1, Part 1 (Paragraph 1) Interpretation EEA state	Not defined
Schedule 1, Part 1 (Paragraph 2) Parent	Schedule 2 Interpretation 11.
Schedule 1, Part 1 (Paragraph 3)	Schedule 2, Paragraph 9 (sub-paragraph 1)
Schedule 1, Part 1 (Paragraph 4)	Schedule 2, Paragraph 9 (sub-paragraph 2)
Schedule 1, Part 1 (Paragraph 5)	Schedule 2, Paragraph 9 (sub-paragraph 3)
Schedule 1, Part 1 (Paragraph 6)	Schedule 2, Paragraph 9 (sub-paragraph 5)
Schedule 1, Part 1 (Paragraph 7)	Schedule 2, Paragraph 9 (sub-paragraph 4)
No similar provisions as support for care-leavers is new in 2018	Schedule 2, Paragraph 10 – Further provision on ordinary residence: care leavers
Schedule 1, Part 2 Categories 2. Persons who are settled in the United Kingdom 3. Persons who are settled in the United Kingdom by virtue of having acquired the right to permanent residence 4. Refugees and their family members	Schedule 2 Categories of eligible student Category 1 (sub-paragraph 1) Persons settled in the United Kingdom Category 1 (sub-paragraph 2) Persons settled in the United Kingdom Category 2 Refugees and their family members

2017 Regulation Reference	2018 Regulation Reference
<p>5. Persons with leave to enter or remain and their family members</p> <p>6. Workers, employed persons, self-employed persons and their family members</p> <p>7. Workers, employed persons, self-employed persons and their family members</p> <p>8. Persons who are settled in the United Kingdom and have exercised a right of residence elsewhere</p> <p>9 EU Nationals</p> <p>10. EU Nationals (with 3 years residency in the UK (ie BIDAR)</p> <p>11. Children of Swiss nationals</p> <p>12. Children of Turkish Worker</p>	<p>Category 3 – Persons with leave to enter or remain and their family members</p> <p>Category 4 (Sub-paragraph 1)– Workers, employed persons, self-employed persons and their family members</p> <p>Category 4 (Sub-paragraph 2)– Workers, employed persons, self-employed persons and their family members</p> <p>Category 5 Persons who are settled in the United Kingdom and have exercised a right of residence elsewhere</p> <p>Category 6 (sub-paragraph 1) EU Nationals</p> <p>Category 6 (sub-paragraph 2) EU Nationals</p> <p>Category 7 Children of Swiss nationals</p> <p>Category 8 Children of Turkish workers</p>
Schedule 2 Designated courses	Regulation 6 Designated courses – conditions
Schedule 3 – Information	Regulation 35 (although much of this is new for clarity)
Schedule 4 – College Fee Loans	Schedule 5 – Oxbridge College Fee Loans

2017 Regulation Reference	2018 Regulation Reference
<p>Schedule 5 Financial Assessment</p> <p>1 Definitions</p> <p>“financial year”</p> <p>“household income”</p> <p>“independent eligible student”</p> <p>“Member State”</p> <p>“New eligible student”</p> <p>“Parent”</p> <p>“Parent student”</p> <p>“Partner”</p> <p>“Preceding financial year”</p> <p>“Prior financial year”</p> <p>“Relevant year”</p> <p>“Residual income”</p> <p>“Taxable income”</p>	<p>Schedule 3 Calculation of income</p> <p>Schedule 3, paragraph 23 (2)</p> <p>Schedule 3, Part 2</p> <p>Schedule 3, paragraph 4</p> <p>Not defined</p> <p>Not defined</p> <p>Not defined</p> <p>Not defined</p> <p>Schedule 3, paragraph 23 (1)</p> <p>Schedule 3, paragraph 23 (2) (PY)</p> <p>Schedule 3, paragraph 23 (2) (PY-1)</p> <p>Schedule 3, paragraph 21 (3)</p> <p>Schedule 3, Part 4</p> <p>Schedule 3, paragraph 9</p>
<p>2 Independent eligible student</p>	<p>4. Independent eligible students</p>
<p>3. Household income</p>	<p>Part 2 Household income</p>
<p>4. Calculation of eligible student’s residual income</p>	<p>Part 4 Residual income</p> <p>Paragraph 10 Calculation of eligible student’s residual income</p>
<p>5. Calculation of parent’s residual income</p>	<p>Part 4 Residual income</p> <p>Paragraph 14 Calculation of residual income of persons other than eligible student</p>
<p>6. Calculation of eligible student’s partner’s residual income</p>	<p>Paragraph 14 Calculation of residual income of persons other than eligible student</p>
<p>7. Calculation of parent’s partner’s residual income</p>	<p>Paragraph 14 Calculation of residual income of persons other than eligible student</p> <p>No corresponding regulation as concept of contribution does not apply to 2018 cohort</p>
<p>8. Calculation of contribution – eligible students</p>	<p>Not applicable in 2018</p>
<p>9. Split contributions</p>	

2017 Regulation Reference	2018 Regulation Reference
Schedule 6 Financial Assessment – Part-time Grants for Dependants 1. Definitions 2. Household income 3. Calculation of eligible part-time student’s residual income 4. Calculation of eligible part-time student’s partner’s residual income 5. Calculation of contribution 6. Split contributions	Schedule 3 Calculation of income As above

16 Annex I – Updates log

Date	Updates
21/12/2018	Correction to TFL and TFG amounts