

LOAN, GRANT AND FEE RATES FOR ACADEMIC YEAR 2011/12

**MEMORANDUM: SUPPORT AVAILABLE UNDER THE
STUDENT SUPPORT REGULATIONS**

All figures shown are in pounds.

The figures shown in this Memorandum relate to students who started their course on or after 1st September 1998 (apart from those who have exceptionally been treated as having started in the 1997/98 academic year), and who are eligible for loans and for income-assessed support under the Education (Student Support) Regulations.

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

Section A (pages 2 – 16): Basic support available in 2011/12 to current system full-time students who are new entrants to Higher Education in 2011/12 and to current system students who were new entrants to Higher Education in 2009/10 or 2010/11 and are continuing on their course in 2011/12 (fee support, maintenance loan, maintenance grant / special support grant).

Section B (pages 17 – 30): Basic support available in 2011/12 to current system full-time students who were new entrants to Higher Education in 2008/09 (fee support, maintenance loan, maintenance grant / special support grant).

Section C (pages 31 – 44): Basic support available in 2011/12 to current system full-time students who were new entrants to Higher Education in 2006/07 or 2007/08 (fee support, maintenance loan, maintenance grant / special support grant).

Section D (pages 45- 49): Basic support available in 2011/12 to old system full-time students (fee support, maintenance loan, higher education grant). In general terms this covers students who started their courses before 1st September 2006, gap year students who entered before 1st *September* 2007, students on certain end-on courses and certain students who have transferred courses.

Section E (pages 50- 52): Supplementary loans and grants for living costs available in 2011/12 to all full-time students; and Dependants Grant calculation allowances. (This Section includes the postgraduate DSA.)

Section F (pages 53 – 54): Support available in 2011/12 to part-time students.

SECTION A: BASIC SUPPORT AVAILABLE IN 2011/12 TO CURRENT SYSTEM STUDENTS WHO ARE NEW ENTRANTS IN 2011/12 AND TO THOSE STUDENTS WHO WERE NEW ENTRANTS IN 2009/10 or 2010/11 AND WHO ARE CONTINUING ON THEIR COURSE IN 2011/12 (2009 Cohort students).

TABLE A1: BASIC MAINTENANCE LOAN

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental home	1,744	3,838
London	3,263	6,928
Elsewhere	2,324	4,950
Overseas	2,780	5,895
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental home	1,324	3,483
London	2,498	6,307
Elsewhere	1,811	4,583
Overseas	2,031	5,125

Notes:

For most 2009 cohort students the maximum amount of main maintenance loan will be reduced by £0.50 for every £1 of maintenance grant received.

All eligible students starting full-time courses in 2011/12, and those who started full-time courses in 2009/10 or 2010/11 who are continuing on their course in 2011/12 are eligible for the appropriate main loan rate, 28% of which is income-assessed (see Table A2 on the next page). This support package is available for students starting full-time courses of Initial Teacher Training (ITT) in 2011/12, students who started full-time ITT courses in 2009/10 or 2010/11 who are continuing on their course in 2011/12 and students on part-time ITT courses with six weeks' or more full-time attendance who were new entrants in 2009/10 and are continuing on their course in 2011/12. Students starting a part-time or flexible course of ITT on or after 1 September 2010 are eligible for the standard part-time package set out in Section F of this Memorandum.

The following groups of students are eligible for the reduced, non income assessed loan rates (see Table A1 above):

- (i) Eligible students on courses of ITT that require less than six weeks of full-time attendance in the year, where the course started on or after 1 September 2009 but before 1 September 2010 and the student is continuing on their course in 2011/12;
- (ii) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate;
- (iii) Students who are eligible to apply for means-tested NHS bursaries or means tested Scottish Health Care allowances (the full year reduced overseas loan rate for these students is £2,324 and the final year reduced overseas loan rate is £1,811).

TABLE A2: LOAN RATES FOR 2009 COHORT STUDENTS: INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS

FULL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON-INCOME ASSESSED (72%)	INCOME ASSESSED (28%)
Parental home	3,838	2,763	1,075
London	6,928	4,988	1,940
Elsewhere	4,950	3,564	1,386
Overseas	5,895	4,244	1,651
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON INCOME ASSESSED (72%)	INCOME-ASSESSED (28%)
Parental home	3,483	2,508	975
London	6,307	4,541	1,766
Elsewhere	4,583	3,300	1,283
Overseas	5,125	3,690	1,435

Note: Sub-sections A3 and A4 below apply irrespective of whether students are attending courses at publicly funded or privately funded institutions.

A3: SUPPORT FOR FEES

Full-time new entrants in 2011/12 or students who started their courses in 2009/10 or 2010/11 and are continuing their courses in 2011/12 will be liable for a fee contribution of up to **£3,375**. These students will be able to apply for a **non means-tested variable fee loan** of up to **£3,375** depending upon the actual fee charged by their institution.

Maximum Fee Rates in Special Cases

The maximum tuition fees payable, and therefore the maximum fee loan entitlement, in the following special cases will be as follows:

- a. Courses, including sandwich courses, where a student spends a significant time during the year away from his or her institution will be **£1,680**.
- b. Courses of initial teacher training where the course started on or after 1 September 2009 but before 1 September 2010 and the student is continuing on their course in 2011/12: **£1,680**, where the periods of full-time study are in aggregate less than 10 weeks.

A4: SUPPORT FOR LIVING COSTS

In addition to the variable fee loan, full-time new entrants in 2011/12, and students who started full-time courses in 2009/10 or 2010/11 and who are continuing their course in 2011/12 will be able to apply for:

- (1) A means-tested maintenance or special support grant of up to **£2,906**;
- (2) The basic student loan shown in Table A1, **72%** of which will not be subject to income assessment (Table A2).

This support package will be available for students starting full-time courses of initial teacher training in 2011/12 and those who started full-time ITT courses in 2010/11 and who are continuing their course in 2011/12.

- (3) For those students who are on courses of initial teacher training which began on or after 1 September 2009 but before 1 September 2010 and who are continuing on their course in 2011/12, the maximum amount of maintenance grant (or, where appropriate, the special support grant) and loan available to them will depend upon the number of weeks of full-time study that they are required to attend in the year, and whether they are studying for a postgraduate or an undergraduate qualification.

TABLES A5 to A12– AMOUNTS OF MAINTENANCE GRANT (OR SPECIAL SUPPORT GRANT) AVAILABLE FOR ILLUSTRATIVE LEVELS OF HOUSEHOLD INCOME FOR STUDENTS WHO ARE FULL-TIME NEW ENTRANTS IN 2011/12 OR STUDENTS WHO STARTED THEIR COURSES IN 2009/10 OR 2010/11 WHO ARE CONTINUING THEIR COURSES IN 2011/12.

Table A5 applies to new entrants in 2011/12 eligible for the maintenance grant; including those who started a full-time course of initial teacher training on or after 1 September 2010. It also applies to new entrants in 2009/10 or 2010/11 who are continuing students in 2011/12. It excludes students who started a Type 1, 2 or 3 initial teacher training course in 2009/10 who are continuing on that course in 2011/12. .

Table A6 applies to new entrants in 2011/12 eligible for the special support grant; including those starting a full-time course of initial teacher training on or after 1 September 2010 and to new entrants in 2009/10 or 2010/11 who are continuing students in 2011/12. . It excludes students who started a Type 1, 2 or 3 initial teacher training course in 2009/10 who are continuing on that course in 2011/12.

Table A7 applies to students who were new entrants in 2009/10 on “Type 2” courses of initial postgraduate teacher training who are continuing on their course in 2011/12 and are eligible for the maintenance grant.

Table A8 applies to students who were new entrants in 2009/10 on “Type 2” courses who are continuing on their course in 2011/12 and are eligible for the special support grant;

Table A9 applies to students who were new entrants in 2009/10 on “Type 1” courses of initial postgraduate teacher training who are continuing on their course in 2011/12 and are eligible for the maintenance grant.

Table A10 applies to students who were new entrants in 2009/10 on “Type 1” courses who are continuing on their course in 2011/12 and are eligible for the special support grant.

Table A11 applies to students who were new entrants in 2009/10 on “Type 3” courses of initial undergraduate teacher training who are continuing on their course in 2011/12 and are eligible for the maintenance grant.

Table A12 applies to students who were new entrants in 2009/10 on “Type 3” courses who are continuing on their course in 2011/12 and are eligible for the special support grant.

Regulation 2 of the Student Support Regulations 2009 as amended provides definitions of Type 1, Type 2 and Type 3 courses of initial teacher training. A Type 1 course is a postgraduate course that includes at least 6 but less than 10 weeks in aggregate of full-time attendance (including teaching practice) in the academic year in question, where the course began before 1 September 2010. A Type 2 course is a postgraduate course that includes 10 or more weeks in aggregate of attendance (including teaching practice) in the academic year, where the course began before 1 September 2010. A Type 3 course is a course of initial teacher training which leads to a first degree and which includes at least 6 but less than 10 weeks in aggregate of full-time attendance (including teaching practice) in the academic year, where the course began before 1 September 2010.

Students on part-time courses of initial teacher training, which began on or after 1st September 2009 but before 1 September 2010 and require less than 6 weeks in aggregate of full-time study in the academic year will not be eligible for any maintenance grant or special support grant, and will be eligible for the non means-tested, reduced rate of student loan shown in Table A1.

Students starting full-time courses of initial teacher training in 2011/12 and students who started full-time ITT courses in 2010/11 and who are continuing their course in 2011/12, are eligible for the maintenance grant and the special support grant available under the standard full-time student support package as set out in the attached Tables A5 and A6. Students starting a part-

time course of ITT in 2011/12 and students who started a part-time time ITT course in 2010/11 and who are continuing their course in 2011/12, are eligible for the standard part-time student support package set out at section F attached.

TABLES A13 and A14 – HOUSEHOLD CONTRIBUTION SCALES

Table A13 sets out for illustrative levels of income the assessed household contributions that will apply to full-time new entrants in 2011/12 and to students who were new entrants in 2009/10 or 2010/11 and who are continuing their course in 2011/12 in relation to the means-tested element of the basic maintenance loan only.

Table A14 sets out for illustrative levels of income the assessed household contributions that will apply to full-time new entrants in 2011/12 and to students who were new entrants in 2009/10 or 2010/11 and who are continuing their course in 2011/12 in relation to all other means-tested support (excluding maintenance grant and maintenance loan). This includes long courses loan, adult dependant grant, childcare grant, parents learning allowance and travel grants.

For details of other loan and grant support that is available to full-time current system students, see section E.

A5: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME (Excluding students on Type 1, 2 or 3 courses of initial teacher training who started in 2009/10 and are continuing on or after 1 September 2011 – see Tables A7, A9 and A11)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,838(*)	
25,000	0	2,906	2,385	5,291
30,000	0	1,906	2,885	4,791
34,000	0	1,106	3,285	4,391
40,000	0	711	3,483	4,194
45,000	0	381	3,648	4,029
50,020	0	50	3,813	3,863
50,778	0	0	3,838	3,838
55,000	844	0	2,994	2,994
56,153	1,075	0	2,763 (+)	2,763
60,000	1,075	0	2,763	2,763
Student studying in London			Maximum £6,928 (*)	
25,000	0	2,906	5,475	8,381
30,000	0	1,906	5,975	7,881
34,000	0	1,106	6,375	7,481
40,000	0	711	6,573	7,284
45,000	0	381	6,738	7,119
50,020	0	50	6,903	6,953
50,778	0	0	6,928	6,928
55,000	844	0	6,084	6,084
60,000	1,844	0	5,084	5,084
60,478	1,940	0	4,988 (+)	4,988
65,000	1,940	0	4,988	4,988
Student studying outside London			Maximum £4,950 (*)	
25,000	0	2,906	3,497	6,403
30,000	0	1,906	3,997	5,903
34,000	0	1,106	4,397	5,503
40,000	0	711	4,595	5,306
45,000	0	381	4,760	5,141
50,020	0	50	4,925	4,975
50,778	0	0	4,950	4,950
55,000	844	0	4,106	4,106
57,708	1,386	0	3,564 (+)	3,564
60,000	1,386	0	3,564	3,564

(*) The amount of loan for which students are eligible will be reduced by £0.50 for every £1 of maintenance grant to which they are entitled.

For income over £25,000 and up to and including £34,000, the maintenance grant is reduced by £1 for every complete £5 by which the income exceeds £25,000. For income in excess of £34,000 and up to and including £50,020, the maintenance grant is reduced by £1 for every complete £15.17 by which the income exceeds £34,000.

A student whose income is £50,020 will be eligible for the minimum maintenance grant of £50. A student whose income exceeds £50,020 will not be eligible for any grant.

For income exceeding £50,778 the loan is reduced by £1 for every complete £5 by which the income exceeds £50,778 up to the point where it reaches 72% of the maximum amount of the maintenance loan (indicated at (+) in the table above).

A6: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE

LEVELS OF INCOME (Excluding students on Type 1, 2 or 3 courses of initial teacher training who started in 2009/10 and are continuing on or after 1 September 2011. – see Tables A8, A10 and A12)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,838	
25,000	0	2,906	3,838	6,744
30,000	0	1,906	3,838	5,744
34,000	0	1,106	3,838	4,944
40,000	0	711	3,838	4,549
45,000	0	381	3,838	4,219
50,020	0	50	3,838	3,888
50,778	0	0	3,838	3,838
55,000	844	0	2,994	2,994
56,153	1,075	0	2,763 (+)	2,763
60,000	1,075	0	2,763	2,763
Student studying in London			Maximum £6,928	
25,000	0	2,906	6,928	9,834
30,000	0	1,906	6,928	8,834
34,000	0	1,106	6,928	8,034
40,000	0	711	6,928	7,639
45,000	0	381	6,928	7,309
50,020	0	50	6,928	6,978
50,778	0	0	6,928	6,928
55,000	844	0	6,084	6,084
60,000	1,844	0	5,084	5,084
60,478	1,940	0	4,988 (+)	4,988
65,000	1,940	0	4,988	4,988
Student studying outside London			Maximum £4,950	
25,000	0	2,906	4,950	7,856
30,000	0	1,906	4,950	6,856
34,000	0	1,106	4,950	6,056
40,000	0	711	4,950	5,661
45,000	0	381	4,950	5,331
50,020	0	50	4,950	5,000
50,778	0	0	4,950	4,950
55,000	844	0	4,106	4,106
57,708	1,386	0	3,564 (+)	3,564
60,000	1,386	0	3,564	3,564

For income over £25,000 and up to and including £34,000, the special support grant is reduced by £1 for every complete £5 by which the income exceeds £25,000. For income over £34,000 and up to and including £50,020, the special support grant is reduced by £1 for every complete £15.17 by which the income exceeds £34,000.

A student whose income is £50,020 will be eligible for the minimum special support grant of £50. A student whose income exceeds £50,020 will not be eligible for any grant.

Students with incomes of £50,778 or less will be eligible for the maximum maintenance loan. For income exceeding £50,778 the loan is reduced by £1 for every complete £5 by which the income exceeds £50,778 up to the point where it reaches 72% of the maximum amount of the maintenance loan (indicated at (+) in the table above).

A7: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME (2009 cohort students on Type 2 courses of postgraduate initial teacher training who started their course in 2009/10 and who are continuing on their course in 2011/12)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,838(*)	
25,000	0	2,906	2,385	5,291
30,000	0	1,906	2,885	4,791
34,000	0	1,106	3,285	4,391
40,000	0	1,106	3,088	4,194
45,000	0	1,106	2,923	4,029
50,020	0	1,106	2,757	3,863
50,778	0	1,106	2,732	3,838
55,000	844	1,106	1,888	2,994
56,153	1,075	1,106	1,657	2,763 (+)
60,000	1,075	1,106	1,657	2,763
Student studying in London			Maximum £6,928 (*)	
25,000	0	2,906	5,475	8,381
30,000	0	1,906	5,975	7,881
34,000	0	1,106	6,375	7,481
40,000	0	1,106	6,178	7,284
45,000	0	1,106	6,013	7,119
50,020	0	1,106	5,847	6,953
50,778	0	1,106	5,822	6,928
55,000	844	1,106	4,978	6,084
60,000	1,844	1,106	3,978	5,084
60,478	1,940	1,106	3,882	4,988 (+)
65,000	1,940	1,106	3,882	4,988
Student studying outside London			Maximum £4,950 (*)	
25,000	0	2,906	3,497	6,403
30,000	0	1,906	3,997	5,903
34,000	0	1,106	4,397	5,503
40,000	0	1,106	4,200	5,306
45,000	0	1,106	4,035	5,141
50,020	0	1,106	3,869	4,975
50,778	0	1,106	3,844	4,950
55,000	844	1,106	3,000	4,106
57,708	1,386	1,106	2,458	3,564 (+)
60,000	1,386	1,106	2,458	3,564

All Type 2 ITT students will be entitled to £1,106 maintenance grant irrespective of their income. Those with incomes below £34,000 will be means-tested to receive an additional £1,800 grant; this will be reduced by £1 for every £5 of income above £25,000 and below £34,000.

(*) Where the income is at or below £34,000, the amount of maintenance loan is reduced by £0.50 for every £1 of maintenance grant payable. Where the income is greater than £34,000 but does not exceed £50,778, the amount of maintenance loan is reduced by £553 and further reduced by £1 for every £30.33 by which the income exceeds £34,000.

For income exceeding £50,778, students remain entitled to a non means-tested maintenance grant of £1,106, and the amount of loan to which they are entitled is reduced by £1,106 and further reduced by £1 for every complete £5 by which the income exceeds £50,778 up to the point where the total non means-tested grant and loan support is 72% of the maximum amount of maintenance loan, indicated by (+) in the table.

Note: Students starting a full-time PGCE or equivalent course on or after 1 September 2010 are eligible for the fully means-tested maintenance grant under the standard full-time package of support - see Table A5.

A8: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME (2009 cohort students on Type 2 courses of postgraduate initial teacher training who started their course in 2009/10 and who are continuing on their course in 2011/12)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,838	
25,000	0	2,906	3,838	6,744
30,000	0	1,906	3,838	5,744
34,000	0	1,106	3,838	4,944
40,000	0	1,106	3,838	4,944
45,000	0	1,106	3,838	4,944
50,020	0	1,106	3,838	4,944
50,778	0	1,106	3,838	4,944
55,000	844	1,106	2,994	4,100
56,153	1,075	1,106	2,763 (+)	3,869
60,000	1,075	1,106	2,763	3,869
Student studying in London			Maximum £6,928	
25,000	0	2,906	6,928	9,834
30,000	0	1,906	6,928	8,834
34,000	0	1,106	6,928	8,034
40,000	0	1,106	6,928	8,034
45,000	0	1,106	6,928	8,034
50,020	0	1,106	6,928	8,034
50,778	0	1,106	6,928	8,034
55,000	844	1,106	6,084	7,190
60,000	1,844	1,106	5,084	6,190
60,478	1,940	1,106	4,988 (+)	6,094
65,000	1,940	1,106	4,988	6,094
Student studying outside London			Maximum £4,950	
25,000	0	2,906	4,950	7,856
30,000	0	1,906	4,950	6,856
34,000	0	1,106	4,950	6,056
40,000	0	1,106	4,950	6,056
45,000	0	1,106	4,950	6,056
50,020	0	1,106	4,950	6,056
50,778	0	1,106	4,950	6,056
55,000	844	1,106	4,106	5,212
57,708	1,386	1,106	3,564 (+)	4,670
60,000	1,386	1,106	3,564	4,670

Type 2 ITT students may be eligible for a special support grant of up to £2,906. All Type 2 ITT students who are eligible for the special support grant will receive a £1,106 grant irrespective of income. Those with incomes below £34,000 will be means-tested to receive an additional £1,800 grant; this will be reduced by £1 for every complete £5 of income above £25,000 and below £34,000.

Students with incomes of £50,778 or less will be eligible for the maximum maintenance loan. For income exceeding £50,778, the loan is reduced by £1 for every complete £5 by which the income exceeds £50,778 until 72% of the full maintenance loan remains. This point is indicated by (+) in the table above.

Note: Students starting a full-time PGCE or equivalent course on or after 1 September 2010 are eligible for the fully means-tested special support grant under the standard full-time package of support - see Table A6.

A9: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME (2009 cohort students on Type 1 courses of postgraduate initial teacher training who started their course in 2009/10 and who are continuing on their course in 2011/12)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,838(*)	
25,000	0	1,453	2,385	3,838
30,000	0	953	2,885	3,838
34,000	0	553	3,285	3,838
40,000	0	553	3,285	3,838
45,000	0	553	3,285	3,838
50,020	0	553	3,285	3,838
50,778	0	553	3,285	3,838
55,000	844	553	2,441	2,994
56,153	1,075	553	2,210	2,763 (+)
60,000	1,075	553	2,210	2,763
Student studying in London			Maximum £6,928 (*)	
25,000	0	1,453	5,475	6,928
30,000	0	953	5,975	6,928
34,000	0	553	6,375	6,928
40,000	0	553	6,375	6,928
45,000	0	553	6,375	6,928
50,020	0	553	6,375	6,928
50,778	0	553	6,375	6,928
55,000	844	553	5,531	6,084
60,000	1,844	553	4,531	5,084
60,478	1,940	553	4,435	4,988 (+)
65,000	1,940	553	4,435	4,988
Student studying outside London			Maximum £4,950 (*)	
25,000	0	1,453	3,497	4,950
30,000	0	953	3,997	4,950
34,000	0	553	4,397	4,950
40,000	0	553	4,397	4,950
45,000	0	553	4,397	4,950
50,020	0	553	4,397	4,950
50,778	0	553	4,397	4,950
55,000	844	553	3,553	4,106
57,708	1,386	553	3,011	3,564 (+)
60,000	1,386	553	3,011	3,564

For Type 1 ITT students, the maintenance grant will be half the corresponding amount that students on Type 2 ITT courses are entitled to (see Table A7). This means that all Type 1 ITT students will be eligible for £553 maintenance grant irrespective of their income. Those with incomes below £34,000 will be means-tested to receive an additional £900 grant; this will be reduced by £1 for every £10 of income above £25,000 and below £34,000.

(*) Where the income is at or below £50,778, the amount of maintenance loan is reduced by £1 for every £1 of maintenance grant payable.

Where their income exceeds £50,778, students remain entitled to a non means-tested maintenance grant of £553, and the amount of loan to which they are entitled is reduced by £553 plus £1 for every complete £5 by which the income exceeds £50,778. This continues up to the point where the total non means-tested grant and loan support is 72% of the maximum amount of maintenance loan. This point is indicated by (+) in the table above.

A10: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME (2009 cohort students on Type 1 courses of postgraduate initial teacher training who started their course in 2009/10 and who are continuing on their course in 2011/12)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,838	
25,000	0	1,453	3,838	5,291
30,000	0	953	3,838	4,791
34,000	0	553	3,838	4,391
40,000	0	553	3,838	4,391
45,000	0	553	3,838	4,391
50,020	0	553	3,838	4,391
50,778	0	553	3,838	4,391
55,000	844	553	2,994	3,547
56,153	1,075	553	2,763 (+)	3,316
60,000	1,075	553	2,763	3,316
Student studying in London			Maximum £6,928	
25,000	0	1,453	6,928	8,381
30,000	0	953	6,928	7,881
34,000	0	553	6,928	7,481
40,000	0	553	6,928	7,481
45,000	0	553	6,928	7,481
50,020	0	553	6,928	7,481
50,778	0	553	6,928	7,481
55,000	844	553	6,084	6,637
60,000	1,844	553	5,084	5,637
60,478	1,940	553	4,988 (+)	5,541
65,000	1,940	553	4,988	5,541
Student studying outside London			Maximum £4,950	
25,000	0	1,453	4,950	6,403
30,000	0	953	4,950	5,903
34,000	0	553	4,950	5,503
40,000	0	553	4,950	5,503
45,000	0	553	4,950	5,503
50,020	0	553	4,950	5,503
50,778	0	553	4,950	5,503
55,000	844	553	4,106	4,659
57,708	1,386	553	3,564 (+)	4,117
60,000	1,386	553	3,564	4,117

For Type 1 ITT students, the special support grant will be half the corresponding amount that Type 2 ITT students are entitled to receive (see Table A8). All Type 1 ITT students who are eligible for the special support grant will receive a £553 grant irrespective of income. Those with incomes below £34,000 will be means-tested to receive an additional £900 grant; this will be reduced by £1 for every £10 of income above £25,000 and below £34,000.

Students with incomes of £50,778 or less will be eligible for the maximum maintenance loan. For income exceeding £50,778, the loan is reduced by £1 for every complete £5 by which the income exceeds £50,778 until 72% of the full maintenance loan remains. This point is indicated by (+) in the table above.

A11: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME (2009 cohort students on Type 3 initial teacher training courses leading to a first degree who started their course in 2009/10 and who are continuing on their course in 2011/12)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,838(*)	
25,000	0	1,453	2,385	3,838
30,000	0	953	2,885	3,838
34,000	0	553	3,285	3,838
40,000	0	356	3,482	3,838
45,000	0	191	3,647	3,838
50,020	0	25	3,813	3,838
50,778	0	0	3,838	3,838
55,000	844	0	2,994	2,994
56,153	1,075	0	2,763 (+)	2,763
60,000	1,075	0	2,763	2,763
Student studying in London			Maximum £6,928(*)	
25,000	0	1,453	5,475	6,928
30,000	0	953	5,975	6,928
34,000	0	553	6,375	6,928
40,000	0	356	6,572	6,928
45,000	0	191	6,737	6,928
50,020	0	25	6,903	6,928
50,778	0	0	6,928	6,928
55,000	844	0	6,084	6,084
60,000	1,844	0	5,084	5,084
60,478	1,940	0	4,988 (+)	4,988
65,000	1,940	0	4,988	4,988
Student studying outside London			Maximum £4,950(*)	
25,000	0	1,453	3,497	4,950
30,000	0	953	3,997	4,950
34,000	0	553	4,397	4,950
40,000	0	356	4,594	4,950
45,000	0	191	4,759	4,950
50,020	0	25	4,925	4,950
50,778	0	0	4,950	4,950
55,000	844	0	4,106	4,106
57,708	1,386	0	3,564 (+)	3,564
60,000	1,386	0	3,564	3,564

For Type 3 ITT students, the maintenance grant will be half the corresponding amount that students on full-time undergraduate courses are entitled to (see Table A5). For incomes between £25,001 and £34,000 the maintenance grant will be reduced by £1 for every £10 of income above £25,000. For incomes between £34,001 and £50,020 the maintenance grant will be reduced by £1 for every £30.34 of income above £34,000. A Type 3 ITT student whose income is £50,020 will be eligible for a minimum maintenance grant of £25. A Type 3 ITT student whose income exceeds £50,020 will not be eligible for any grant.

(*) The amount of maintenance loan is reduced by £1 for every £1 of maintenance grant payable.

For income exceeding £50,778 the loan is reduced by £1 for every complete £5 by which the income exceeds £50,778 up to the point where it reaches 72% of the maximum amount of the maintenance loan (indicated at (+) in the table above).

A12: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME (2009 cohort students on Type 3 courses of initial teacher training leading to a first degree who started their course in 2009/10 and who are continuing on their course in 2011/12)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,838	
25,000	0	1,453	3,838	5,291
30,000	0	953	3,838	4,791
34,000	0	553	3,838	4,391
40,000	0	356	3,838	4,194
45,000	0	191	3,838	4,029
50,020	0	25	3,838	3,863
50,778	0	0	3,838	3,838
55,000	844	0	2,994	2,994
56,153	1,075	0	2,763 (+)	2,763
60,000	1,075	0	2,763	2,763
Student studying in London			Maximum £6,928	
25,000	0	1,453	6,928	8,381
30,000	0	953	6,928	7,881
34,000	0	553	6,928	7,481
40,000	0	356	6,928	7,284
45,000	0	191	6,928	7,119
50,020	0	25	6,928	6,953
50,778	0	0	6,928	6,928
55,000	844	0	6,084	6,084
60,000	1,844	0	5,084	5,084
60,478	1,940	0	4,988 (+)	4,988
65,000	1,940	0	4,988	4,988
Student studying outside London			Maximum £4,950	
25,000	0	1,453	4,950	6,403
30,000	0	953	4,950	5,903
34,000	0	553	4,950	5,503
40,000	0	356	4,950	5,306
45,000	0	191	4,950	5,141
50,020	0	25	4,950	4,975
50,778	0	0	4,950	4,950
55,000	844	0	4,106	4,106
57,708	1,386	0	3,564 (+)	3,564
60,000	1,386	0	3,564	3,564

For Type 3 ITT students, the special support grant will be half the corresponding amount that students on full-time undergraduate courses are entitled to receive (see Table A6). For incomes between £25,001 and £34,000 the special support grant will be reduced by £1 for every £10 of income above £25,000. For incomes between £34,000 and £50,020 the special support grant will be reduced by £1 for every £30.34 of income above £34,000.

A Type 3 ITT student whose income is £50,020 will be eligible for a minimum special support grant of £25. A Type 3 ITT student whose income exceeds £50,020 will not be eligible for any grant.

Students with incomes of £50,778 or less will be eligible for the maximum maintenance loan. For income exceeding £50,778 the loan is reduced by £1 for every complete £5 by which the income exceeds £50,778 until 72% of the full maintenance loan remains. This point is indicated by (+) in the table above.

TABLE A13: FULL-TIME NEW ENTRANTS IN 2011/12 AND FULL-TIME ENTRANTS IN 2009/10 OR 2010/11 WHO ARE CONTINUING ON A COURSE IN 2011/12: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR THE MEANS-TESTED ELEMENT OF THE BASIC MAINTENANCE LOAN

Assessments will be calculated as follows:

Household income **£50,778 or less:** no contribution

Household income of **more than £50,778:** contribution of £1 for each additional £5 of household income until 72% of the full maintenance loan remains.

In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,130** for any child (other than the student) who is wholly or mainly financially dependent upon the parent.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME.

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	Student living at home	Student studying in London	Student studying outside London
		Maximum: £3,838	Maximum: £6,928	Maximum: £4,950
50,778	0	3,838	6,928	4,950
51,000	44	3,794	6,884	4,906
52,000	244	3,594	6,684	4,706
53,000	444	3,394	6,484	4,506
54,000	644	3,194	6,284	4,306
55,000	844	2,994	6,084	4,106
56,000	1,044	2,794	5,884	3,906
56,153	1,075	2,763 (*)	5,853	3,875
57,000	1,244	-	5,684	3,706
57,708	1,386	-	5,542	3,564 (*)
58,000	1,444	-	5,484	-
59,000	1,644	-	5,284	-
60,000	1,844	-	5,084	-
60,478	1,940	-	4,988 (*)	-

(*) The point at which 72% of the maximum loan available is reached

TABLE A14: FULL-TIME NEW ENTRANTS IN 2011/12 AND FULL-TIME ENTRANTS IN 2009/10 OR 2010/11 WHO ARE CONTINUING ON A COURSE IN 2011/12 : ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT (Long courses loan; grants for dependants; travel grant)

Assessments will be calculated as follows:

Household income **£39,796 or less:** no contribution
 Household income of **more than £39,796:** contribution of £1 for each additional £9.27 of household income.

The maximum contribution is **£6,210**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,130** for any child (other than the student) who is wholly or mainly financially dependent upon the parent. The total assessed contribution for a student is the assessed contribution from this table added to the contribution to maintenance loan (Table A13). In total this contribution may not exceed **£6,210**.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME.

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION
39,796	0	59,000	2,071	79,000	4,229
40,000	22	60,000	2,179	80,000	4,337
41,000	129	61,000	2,287	81,000	4,444
42,000	237	62,000	2,395	82,000	4,552
43,000	345	63,000	2,503	83,000	4,660
44,000	453	64,000	2,611	84,000	4,768
45,000	561	65,000	2,718	85,000	4,876
46,000	669	66,000	2,826	86,000	4,984
47,000	777	67,000	2,934	87,000	5,092
48,000	885	68,000	3,042	88,000	5,200
49,000	992	69,000	3,150	89,000	5,307
50,000	1,100	70,000	3,258	90,000	5,415
51,000	1,208	71,000	3,366	91,000	5,523
52,000	1,316	72,000	3,474	92,000	5,631
53,000	1,424	73,000	3,581	93,000	5,739
54,000	1,532	74,000	3,689	94,000	5,847
55,000	1,640	75,000	3,797	95,000	5,955
56,000	1,748	76,000	3,905	96,000	6,062
57,000	1,855	77,000	4,013	97,000	6,170
58,000	1,963	78,000	4,121	97,363	6,210

For residual incomes below **£39,796**, no contribution is assessed.

For residual incomes above **£97,363**, the assessed contribution is **£6,210**.

For details of the supplementary loan and grant support that is available to all full-time students, see section E.

SECTION B: BASIC SUPPORT AVAILABLE IN 2011/12 TO CURRENT SYSTEM STUDENTS WHO WERE NEW ENTRANTS IN 2008/09 (2008 Cohort Students)

TABLE B1: BASIC MAINTENANCE LOAN

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental home	1,744	3,673
London	3,263	6,643
Elsewhere	2,324	4,745
Overseas	2,780	5,653
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental home	1,324	3,319
London	2,498	6,048
Elsewhere	1,811	4,391
Overseas	2,031	4,915

For most 2008 cohort students the maximum amount of main maintenance loan will be reduced by £1 for every £1 of maintenance grant received, up to a maximum £1,292 reduction.

All eligible students who are on full-time courses, or on part-time Initial Teacher Training (ITT) courses with six weeks' or more full-time attendance, are eligible for the appropriate main loan rate, a quarter of which is income-assessed (see Table B2 on the next page).

The following groups of students are eligible for the reduced, non-income assessed loan rates (see Table B1 above):

- (i) Eligible students on courses of ITT that require less than six weeks of full-time attendance in the year;
- (ii) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate;
- (iii) Students who are eligible to apply for means-tested NHS bursaries or means tested Scottish Health Care allowances (the full year reduced overseas loan rate for these students is £2,324 and the final year reduced overseas loan rate is £1,811).

TABLE B2: MAXIMUM LOAN RATES: 25% INCOME ASSESSED AND 75% NON-INCOME ASSESSED ELEMENTS

FULL YEAR STUDENTS	MAIN RATE (100%) (Table B1)	NON-INCOME ASSESSED (75%) (nearest £1)	INCOME ASSESSED (25%) (balance)
Parental home	3,673	2,755	918
London	6,643	4,982	1,661
Elsewhere	4,745	3,559	1,186
Overseas	5,653	4,240	1,413
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table B1)	NON INCOME ASSESSED (75%) (nearest £5)	INCOME-ASSESSED (25%) (balance)
Parental home	3,319	2,489	830
London	6,048	4,536	1,512
Elsewhere	4,391	3,293	1,098
Overseas	4,915	3,686	1,229

Note: Sub-sections B3 and B4 apply irrespective of whether students are attending courses at publicly funded or privately funded institutions.

B3: SUPPORT FOR FEES

Full-time students who started their courses in 2008/09 and who are continuing their courses in 2011/12 will be liable for a fee contribution of up to **£3,375**. These students will be able to apply for a **non means-tested variable fee loan** of up to **£3,375** depending upon the actual fee charged by their institution.

Maximum Fee Rates in Special Cases

The maximum tuition fees payable, and therefore the maximum fee loan entitlement, in the following special cases will be as follows:

- a. Courses, including sandwich courses, where a student spends a significant time during the year away from his or her institution will be **£1,680**.
- b. Courses of initial teacher training: **£1,680**, where the periods of full-time study are in aggregate less than 10 weeks.

B4: SUPPORT FOR LIVING COSTS

In addition to the variable fee loan, students who were full-time entrants in 2008/09 will be able to apply for:

- (1) A means-tested maintenance or special support grant of up to **£2,906**;
- (2) The basic student loan shown in Table B1, **75%** of which will not be subject to income assessment (Table B2).
- (3) For students who are on courses of initial teacher training which started in 2008/09, the maximum amount of maintenance grant (or, where appropriate, the special support grant) and loan available to them will depend upon the number of weeks of full-time study that they are required to attend in the year, and whether they are studying for a postgraduate or an undergraduate qualification.

TABLES B5 to B12– AMOUNTS OF MAINTENANCE GRANT (OR SPECIAL SUPPORT GRANT) AVAILABLE IN 2011/12 FOR ILLUSTRATIVE LEVELS OF HOUSEHOLD INCOME FOR STUDENTS WHO WERE FULL-TIME NEW ENTRANTS IN 2008/09.

Table B5 applies to students who were new entrants in 2008/09 and who are not on courses of initial teacher training and who are eligible for the maintenance grant, and **Table B6** applies to such students who are not on courses of initial teacher training and who are eligible for the special support grant;

Table B7 applies to students who were new entrants in 2008/09 and on “Type 2” courses of initial postgraduate teacher training who are eligible for the maintenance grant, and **Table B8** applies to students on “Type 2” courses who are eligible for the special support grant;

Table B9 applies to students who were new entrants in 2008/09 and on “Type 1” courses of initial postgraduate teacher training who are eligible for the maintenance grant, and **Table B10** applies to students on “Type 1” courses who are eligible for the special support grant.

Table B11 applies to students who were new entrants in 2008/09 and on “Type 3” courses of initial undergraduate teacher training who are eligible for the maintenance grant, and **Table B12** applies to students on “Type 3” courses who are eligible for the special support grant.

Regulation 2 of the Student Support Regulations 2009 as amended provides definitions of Type 1, Type 2 and Type 3 courses of initial teacher training. A Type 1 course is a postgraduate course that includes at least 6 but less than 10 weeks in aggregate of full-time attendance (including teaching practice) in the academic year in question, where the course began before 1 September 2010. A Type 2 course is a postgraduate course that includes 10 or more weeks in aggregate of attendance (including teaching practice) in the academic year, where the course began before 1 September 2010. A Type 3 course is a course of initial teacher training which leads to a first degree and which includes at least 6 but less than 10 weeks in aggregate of full-time attendance (including teaching practice) in the academic year, where the course began before 1 September 2010.

Students on part-time courses of initial teacher training, which began in 2008/09 and require less than 6 weeks in aggregate of full-time study in the academic year, will not be eligible for any maintenance grant or special support grant, and will be eligible for the non means-tested, reduced rate of student loan shown in Table B1.

TABLES B13 and B14 – HOUSEHOLD CONTRIBUTION SCALES

Table B13 sets out for illustrative levels of income the assessed household contributions that will apply in 2011/12 to students who were full-time new entrants in 2008/09 in relation to the means-tested element of the basic maintenance loan only.

Table B14 sets out for illustrative levels of income the assessed household contributions that will apply in 2011/12 to students who were full-time new entrants in 2008/09 in relation to all other means-tested support (excluding maintenance grant and maintenance loan). This includes long courses loan, adult dependant grant, childcare grant, parents learning allowance and travel grants.

For details of other loan and grant support that is available to full-time current system students, see section E.

B5: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME FOR STUDENTS WHO STARTED THEIR COURSES IN 2008/09

(Excluding students on courses of initial teacher training – see Tables B7, B9 and B11)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,673(*)	
25,000	0	2,906	2,381	5,287
30,000	0	2,053	2,381	4,434
34,459	0	1,292	2,381	3,673
40,000	0	1,023	2,650	3,673
50,000	0	538	3,135	3,673
60,032	0	50	3,623	3,673
61,062	0	0	3,673	3,673
65,000	424	0	3,249	3,249
69,572	918	0	2,755 (+)	2,755
70,000	918	0	2,755	2,755
Student studying in London			Maximum £6,643 (*)	
25,000	0	2,906	5,351	8,257
30,000	0	2,053	5,351	7,404
34,459	0	1,292	5,351	6,643
40,000	0	1,023	5,620	6,643
50,000	0	538	6,105	6,643
60,032	0	50	6,593	6,643
61,062	0	0	6,643	6,643
65,000	424	0	6,219	6,219
70,000	964	0	5,679	5,679
76,460	1,661	0	4,982 (+)	4,982
80,000	1,661	0	4,982	4,982
Student studying outside London			Maximum £4,745 (*)	
25,000	0	2,906	3,453	6,359
30,000	0	2,053	3,453	5,506
34,459	0	1,292	3,453	4,745
40,000	0	1,023	3,722	4,745
50,000	0	538	4,207	4,745
60,032	0	50	4,695	4,745
61,062	0	0	4,745	4,745
65,000	424	0	4,321	4,321
70,000	964	0	3,781	3,781
72,057	1,186	0	3,559 (+)	3,559
80,000	1,186	0	3,559	3,559

(*) Where students are eligible for more than £1,292 of grant, the amount of loan for which they are eligible will be reduced by £1,292.

(+) is the point at which the 75% non means tested element of the loan is reached.

For income between £25,001 and £34,459, the grant is reduced by £1 for every complete £5.86 by which the income exceeds £25,000. For income between £34,460 and £60,032, the grant is reduced by £1 for every complete £20.59 by which the income exceeds £34,459.

A student whose income is £60,032 will be eligible for the minimum grant of £50. A student whose income exceeds £60,032 will not be eligible for any grant.

B6: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME FOR STUDENTS WHO STARTED THEIR COURSES IN 2008/09 (Excluding students on courses of initial teacher training – see Tables B8, B10 and B12)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £3,673	
25,000	0	2,906	3,673	6,579
30,000	0	2,053	3,673	5,726
34,459	0	1,292	3,673	4,965
40,000	0	1,023	3,673	4,696
50,000	0	538	3,673	4,211
60,032	0	50	3,673	3,723
61,062	0	0	3,673	3,673
65,000	424	0	3,249	3,249
69,572	918	0	2,755 (+)	2,755
70,000	918	0	2,755	2,755
Student studying in London			Maximum £6,643	
25,000	0	2,906	6,643	9,549
30,000	0	2,053	6,643	8,696
34,459	0	1,292	6,643	7,935
40,000	0	1,023	6,643	7,666
50,000	0	538	6,643	7,181
60,032	0	50	6,643	6,693
61,062	0	0	6,643	6,643
65,000	424	0	6,219	6,219
70,000	964	0	5,679	5,679
76,460	1,661	0	4,982 (+)	4,982
80,000	1,661	0	4,982	4,982
Student studying outside London			Maximum £4,745	
25,000	0	2,906	4,745	7,651
30,000	0	2,053	4,745	6,798
34,459	0	1,292	4,745	6,037
40,000	0	1,023	4,745	5,768
50,000	0	538	4,745	5,283
60,032	0	50	4,745	4,795
61,062	0	0	4,745	4,745
65,000	424	0	4,321	4,321
70,000	964	0	3,781	3,781
72,057	1,186	0	3,559 (+)	3,559
80,000	1,186	0	3,559	3,559

For income between £25,001 and £34,459, the special support grant is reduced by £1 for every complete £5.86 by which the income exceeds £25,000. For income between £34,460 and £60,032 the special support grant is reduced by £1 for every complete £20.59 by which the income exceeds £34,459.

A student whose income is £60,032 will be eligible for the minimum special support grant of £50. A student whose income exceeds £60,032 will not be eligible for any grant.

B7: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 2 courses of postgraduate initial teacher training WHICH STARTED IN 2008/09

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673 (*)	
25,000	0	2,906	2,381	5,287
30,000	0	2,053	2,381	4,434
34,459	0	1,292	2,381	3,673
40,000	0	1,292	2,381	3,673
50,000	0	1,292	2,381	3,673
60,032	0	1,292	2,381	3,673
61,062	0	1,292	2,381	3,673
65,000	424	1,292	1,957	3,249
69,572	918	1,292	1,463	2,755 (+)
Student studying in London			Maximum £6,643 (*)	
25,000	0	2,906	5,351	8,257
30,000	0	2,053	5,351	7,404
34,459	0	1,292	5,351	6,643
40,000	0	1,292	5,351	6,643
50,000	0	1,292	5,351	6,643
60,032	0	1,292	5,351	6,643
61,062	0	1,292	5,351	6,643
65,000	424	1,292	4,927	6,219
70,000	964	1,292	4,387	5,679
76,460	1,661	1,292	3,690	4,982 (+)
Student studying Outside London			Maximum £4,745 (*)	
25,000	0	2,906	3,453	6,359
30,000	0	2,053	3,453	5,506
34,459	0	1,292	3,453	4,745
40,000	0	1,292	3,453	4,745
50,000	0	1,292	3,453	4,745
60,032	0	1,292	3,453	4,745
61,062	0	1,292	3,453	4,745
65,000	424	1,292	3,029	4,321
70,000	964	1,292	2,489	3,781
72,057	1,186	1,292	2,267	3,559 (+)

All Type 2 ITT students will be entitled to £1,292 maintenance grant irrespective of their income. Those with incomes below £34,459 will be means-tested to receive an additional £1,614; this will be reduced by £1 for every £5.86 of income above £25,000 and below £34,459.

(*) Where the income is at or below £61,062, the amount of maintenance loan is reduced pound for pound of maintenance grant payable, up to a maximum of £1,292. Therefore, where students are entitled to £1,292 or more of grant, the loan will still be reduced by £1,292.

Where the income exceeds £61,062, students remain entitled to the non means-tested maintenance grant of £1,292, and the amount of loan to which they are entitled is reduced by £1,292 plus £1 for every complete £9.27 by which the income exceeds £61,062 up to the point where the total non means-tested grant and loan support is 75% of the maximum amount of maintenance loan. This point is indicated by (+) in the table above.

B8: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME: Students on Type 2 courses of postgraduate initial teacher training WHICH STARTED IN 2008/09

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £3,673	
25,000	0	2,906	3,673	6,579
30,000	0	2,053	3,673	5,726
34,459	0	1,292	3,673	4,965
40,000	0	1,292	3,673	4,965
50,000	0	1,292	3,673	4,965
60,032	0	1,292	3,673	4,965
61,062	0	1,292	3,673	4,965
65,000	424	1,292	3,249	4,541
69,572	918	1,292	2,755 (+)	4,047
Student studying in London			Maximum £6,643	
25,000	0	2,906	6,643	9,549
30,000	0	2,053	6,643	8,696
34,459	0	1,292	6,643	7,935
40,000	0	1,292	6,643	7,935
50,000	0	1,292	6,643	7,935
60,032	0	1,292	6,643	7,935
61,062	0	1,292	6,643	7,935
65,000	424	1,292	6,219	7,511
70,000	964	1,292	5,679	6,971
76,460	1,661	1,292	4,982 (+)	6,274
Student studying outside London			Maximum £4,745	
25,000	0	2,906	4,745	7,651
30,000	0	2,053	4,745	6,798
34,459	0	1,292	4,745	6,037
40,000	0	1,292	4,745	6,037
50,000	0	1,292	4,745	6,037
60,032	0	1,292	4,745	6,037
61,062	0	1,292	4,745	6,037
65,000	424	1,292	4,321	5,613
70,000	964	1,292	3,781	5,073
72,057	1,186	1,292	3,559 (+)	4,851

Type 2 ITT students may be eligible for a special support grant of up to £2,906. All Type 2 ITT students who are eligible for this grant will receive a £1,292 non means-tested element. Those with incomes below £34,459 will be means-tested to receive an additional £1,614; this will be reduced by £1 for every complete £5.86 of income above £25,000 and below £34,459.

Where students' income exceeds £61,062, the amount of loan for which they are eligible is reduced by £1 for every complete £9.27 by which the income exceeds £61,062 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

B9: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 1 courses of postgraduate initial teacher training which started in 2008/09

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673 (*)	
25,000	0	1,453	2,381	3,834
30,000	0	1,027	2,646	3,673
34,459	0	646	3,027	3,673
40,000	0	646	3,027	3,673
50,000	0	646	3,027	3,673
60,032	0	646	3,027	3,673
61,062	0	646	3,027	3,673
65,000	424	646	2,603	3,249
69,572	918	646	2,109	2,755 (+)
Student studying in London			Maximum £6,643 (*)	
25,000	0	1,453	5,351	6,804
30,000	0	1,027	5,616	6,643
34,459	0	646	5,997	6,643
40,000	0	646	5,997	6,643
50,000	0	646	5,997	6,643
60,032	0	646	5,997	6,643
61,062	0	646	5,997	6,643
65,000	424	646	5,573	6,219
70,000	964	646	5,033	5,679
76,460	1,661	646	4,336	4,982 (+)
Student studying Outside London			Maximum £4,745 (*)	
25,000	0	1,453	3,453	4,906
30,000	0	1,027	3,718	4,745
34,459	0	646	4,099	4,745
40,800	0	646	4,099	4,745
50,000	0	646	4,099	4,745
60,032	0	646	4,099	4,745
61,062	0	646	4,099	4,745
65,000	424	646	3,675	4,321
70,000	964	646	3,135	3,781
72,057	1,186	646	2,913	3,559 (+)

For Type 1 ITT students, the maintenance grant will be half the corresponding amount that students on Type 2 ITT courses are entitled to (see Table B7). This means that all Type 1 ITT students will be eligible for £646 maintenance grant irrespective of their income. Those with incomes below £34,459 will be means-tested to receive an additional £807; this will be reduced by £1 for every £11.72 of income above £25,000 and below £34,459.

(*) Where the income is at or below £61,062, the maintenance loan is reduced pound for pound of maintenance grant payable, up to a maximum of £1,292. Therefore, where students are entitled to £1,292 or more of grant, the loan will still be reduced by £1,292.

Where the income exceeds £61,062, students remain entitled to the non means-tested maintenance grant of £646, and the amount of loan to which they are entitled is reduced by £646 plus £1 for every complete £9.27 by which the income exceeds £61,062. This continues up to the point where the total non means-tested grant and loan support is 75% of the maximum amount of maintenance loan. This point is indicated by (+) in the table above.

B10: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 1 courses of postgraduate initial teacher training which started in 2008/09

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673	
25,000	0	1,453	3,673	5,126
30,000	0	1,027	3,673	4,700
34,459	0	646	3,673	4,319
40,000	0	646	3,673	4,319
50,000	0	646	3,673	4,319
60,032	0	646	3,673	4,319
61,062	0	646	3,673	4,319
65,000	424	646	3,249	3,895
69,572	918	646	2,755 (+)	3,401
Student studying in London			Maximum £6,643	
25,000	0	1,453	6,643	8,096
30,000	0	1,027	6,643	7,670
34,459	0	646	6,643	7,289
40,000	0	646	6,643	7,289
50,000	0	646	6,643	7,289
60,032	0	646	6,643	7,289
61,062	0	646	6,643	7,289
65,000	424	646	6,219	6,865
70,000	964	646	5,679	6,325
76,460	1,661	646	4,982 (+)	5,628
Student studying Outside London			Maximum £4,745	
25,000	0	1,453	4,745	6,198
30,000	0	1,027	4,745	5,772
34,459	0	646	4,745	5,391
40,000	0	646	4,745	5,391
50,000	0	646	4,745	5,391
60,032	0	646	4,745	5,391
61,062	0	646	4,745	5,391
65,000	424	646	4,321	4,967
70,000	964	646	3,781	4,427
72,057	1,186	646	3,559 (+)	4,205

For Type 1 ITT students, the Special Support Grant will be half the corresponding amount that Type 2 ITT students are entitled to receive (see Table B8). All Type 1 ITT students who are eligible for this grant will receive a £646 non means-tested element. Those with incomes below £34,459 will be means-tested to receive an additional £807; this will be reduced by £1 for every £11.72 of income above £25,000 and below £34,459.

Where students' income exceeds £61,062, the amount of loan to which they are entitled is reduced by £1 for every complete £9.27 by which the income exceeds £61,062 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

B11: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 3 courses of initial teacher training leading to a first degree which started in 2008/09

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673 (*)	
25,000	0	1,453	2,381	3,834
30,000	0	1,027	2,646	3,673
34,459	0	646	3,027	3,673
40,000	0	512	3,161	3,673
50,000	0	269	3,404	3,673
60,032	0	25	3,648	3,673
61,062	0	0	3,673	3,673
65,000	424	0	3,249	3,249
69,572	918	0	2,755	2,755 (+)
Student studying in London			Maximum £6,643 (*)	
25,000	0	1,453	5,351	6,804
30,000	0	1,027	5,616	6,643
34,459	0	646	5,997	6,643
40,000	0	512	6,131	6,643
50,000	0	269	6,374	6,643
60,032	0	25	6,618	6,643
61,062	0	0	6,643	6,643
65,000	424	0	6,219	6,219
70,000	964	0	5,679	5,679
76,460	1,661	0	4,982	4,982 (+)
Student studying Outside London			Maximum £4,745 (*)	
25,000	0	1,453	3,453	4,906
30,000	0	1,027	3,718	4,745
34,459	0	646	4,099	4,745
40,000	0	512	4,233	4,745
50,000	0	269	4,476	4,745
60,032	0	25	4,720	4,745
61,062	0	0	4,745	4,745
65,000	424	0	4,321	4,321
70,000	964	0	3,781	3,781
72,057	1,186	0	3,559	3,559 (+)

For Type 3 ITT students, the maintenance grant will be half the corresponding amount that students on full-time undergraduate courses are entitled to (see Table B5). For incomes between £25,001 and £34,459 the maintenance grant will be reduced by £1 for every £11.72 of income above £25,000. For incomes between £34,460 and £60,032 the maintenance grant will be reduced by £1 for every £41.18 of income above £34,459.

A Type 3 ITT student whose income is £60,032 will be eligible for a minimum maintenance grant of £25. A Type 3 ITT student whose income exceeds £60,032 will not be eligible for any grant.

(*) Where the income is at or below £61,062, the maintenance loan is reduced pound for pound of maintenance grant payable, up to a maximum of £1,292. Therefore, where students are entitled to £1,292 or more of grant, the loan will still be reduced by £1,292.

Where students' income exceeds £61,062, the amount of loan to which they are entitled is reduced by £1 for every complete £9.27 by which the income exceeds £61,062. This continues up to the point where the total non means-tested grant and loan support is 75% of the maximum amount of maintenance loan. This point is indicated by (+) in the table above.

B12: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 3 courses of initial teacher training leading to a first degree which started in 2008/09

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673	
25,000	0	1,453	3,673	5,126
30,000	0	1,027	3,673	4,700
34,459	0	646	3,673	4,319
40,000	0	512	3,673	4,185
50,000	0	269	3,673	3,942
60,032	0	25	3,673	3,698
61,062	0	0	3,673	3,673
65,000	424	0	3,249	3,249
69,572	918	0	2,755 (+)	2,755
Student studying in London			Maximum £6,643	
25,000	0	1,453	6,643	8,096
30,000	0	1,027	6,643	7,670
34,459	0	646	6,643	7,289
40,000	0	512	6,643	7,155
50,000	0	269	6,643	6,912
60,032	0	25	6,643	6,668
61,062	0	0	6,643	6,643
65,000	424	0	6,219	6,219
70,000	964	0	5,679	5,679
76,460	1,661	0	4,982 (+)	4,982
Student studying Outside London			Maximum £4,745	
25,000	0	1,453	4,745	6,198
30,000	0	1,027	4,745	5,772
34,459	0	646	4,745	5,391
40,000	0	512	4,745	5,257
50,000	0	269	4,745	5,014
60,032	0	25	4,745	4,770
61,062	0	0	4,745	4,745
65,000	424	0	4,321	4,321
70,000	964	0	3,781	3,781
72,057	1,186	0	3,559 (+)	3,559

For Type 3 ITT students, the special support grant will be half the corresponding amount that students on full-time undergraduate courses are entitled to receive (see Table B6). For incomes between £25,001 and £34,459 the special support grant will be reduced by £1 for every £11.72 of income above £25,000. For incomes between £34,460 and £60,032 the special support grant will be reduced by £1 for every £41.18 of income above £34,459.

A Type 3 ITT student whose income is £60,032 will be eligible for a minimum special support grant of £25. A Type 3 ITT student whose income exceeds £60,032 will not be eligible for any grant.

Where students' income exceeds £61,062, the amount of loan to which they are entitled is reduced by £1 for every complete £9.27 by which the income exceeds £61,062 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

TABLE B13: FULL-TIME STUDENTS WHO WERE NEW ENTRANTS IN 2008/09: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR THE MEANS-TESTED ELEMENT OF THE BASIC MAINTENANCE LOAN

Assessments will be calculated as follows:

Household income **£61,062 or less:** no contribution

Household income of **more than £61,062:** contribution of £1 for each additional £9.27 of household income until 75% of the full maintenance loan remains.

In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,130** for any child (other than the student) who is wholly or mainly financially dependent upon the parent.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME.

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	Student living at home	Student studying in London	Student studying outside London
		Maximum: £3,673	Maximum: £6,643	Maximum: £4,745
61,062	0	3,673	6,643	4,745
62,000	101	3,572	6,542	4,644
63,000	209	3,464	6,434	4,536
64,000	316	3,357	6,327	4,439
65,000	424	3,249	6,219	4,321
66,000	532	3,141	6,111	4,213
67,000	640	3,033	6,003	4,105
68,000	748	2,925	5,895	3,997
69,000	856	2,817	5,787	3,889
69,572	918	2,755 (*)	5,725	3,827
70,000	964	-	5,679	3,781
71,000	1,072	-	5,571	3,673
72,000	1,179	-	5,464	3,566
72,057	1,186	-	5,457	3,559 (*)
73,000	1,287	-	5,356	-
74,000	1,395	-	5,248	-
75,000	1,503	-	5,140	-
76,000	1,611	-	5,032	-
76,460	1,661	-	4,982 (*)	-

(*) – 75% non income-assessed element of the basic maintenance loan.

TABLE B14: FULL-TIME STUDENTS WHO WERE NEW ENTRANTS IN 2008/09: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT (Long courses loan; grants for dependants; travel grant)

Assessments will be calculated as follows:

Household income **£39,796 or less:** no contribution
 Household income of **more than £39,796:** contribution of £1 for each additional £9.27 of household income.

The maximum contribution is **£6,210**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,130** for any child (other than the student) who is wholly or mainly financially dependent upon the parent. The total assessed contribution for a student is the assessed contribution from this table added to the contribution to maintenance loan (Table A13). In total this contribution may not exceed **£6,210**.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME.

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION
39,796	0	59,000	2,071	79,000	4,229
40,000	22	60,000	2,179	80,000	4,337
41,000	129	61,000	2,287	81,000	4,444
42,000	237	62,000	2,395	82,000	4,552
43,000	345	63,000	2,503	83,000	4,660
44,000	453	64,000	2,611	84,000	4,768
45,000	561	65,000	2,718	85,000	4,876
46,000	669	66,000	2,826	86,000	4,984
47,000	777	67,000	2,934	87,000	5,092
48,000	885	68,000	3,042	88,000	5,200
49,000	992	69,000	3,150	89,000	5,307
50,000	1,100	70,000	3,258	90,000	5,415
51,000	1,208	71,000	3,366	91,000	5,523
52,000	1,316	72,000	3,474	92,000	5,631
53,000	1,424	73,000	3,581	93,000	5,739
54,000	1,532	74,000	3,689	94,000	5,847
55,000	1,640	75,000	3,797	95,000	5,955
56,000	1,748	76,000	3,905	96,000	6,062
57,000	1,855	77,000	4,013	97,000	6,170
58,000	1,963	78,000	4,121	97,363	6,210

For residual incomes below **£39,796**, no contribution is assessed.

For residual incomes above **£97,363**, the assessed contribution is **£6,210**.

For details of the supplementary loan and grant support that is available to all full-time students, see section E.

SECTION C: BASIC SUPPORT AVAILABLE IN 2011/12 TO CURRENT SYSTEM FULL-TIME STUDENTS WHO WERE NEW ENTRANTS IN 2006/07 OR 2007/08

TABLE C1: BASIC MAINTENANCE LOAN

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental home	1,744	3,673
London	3,263	6,643
Elsewhere	2,324	4,745
Overseas	2,780	5,653
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental home	1,324	3,319
London	2,498	6,048
Elsewhere	1,811	4,391
Overseas	2,031	4,915

For most students in this category the maximum amount of main maintenance loan will be reduced by £1 for every £1 of maintenance grant received, up to a maximum £1,292 reduction.

All eligible students who are on full-time courses, or on part-time Initial Teacher Training (ITT) courses with six weeks' or more full-time attendance, are eligible for the appropriate main loan rate, a quarter of which is income-assessed (see Table C2 on the next page).

The following groups of students are eligible for the reduced, non-income assessed loan rates (see Table C1 above):

- (i) Eligible students on courses of ITT that require less than six weeks of full-time attendance in the year;
- (ii) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate;
- (iii) Students who are eligible to apply for means-tested NHS bursaries or means tested Scottish Health Care allowances (the full year reduced overseas rate of loan for these students is £2,324 and the final year reduced overseas loan rate is £1,811).

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

FULL YEAR STUDENTS	MAIN RATE (100%) (Table C1)	NON-INCOME ASSESSED (75%) (nearest £1)	INCOME ASSESSED (25%) (balance)
Parental home	3,673	2,755	918
London	6,643	4,982	1,661
Elsewhere	4,745	3,559	1,186
Overseas	5,653	4,240	1,413
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table C1)	NON INCOME ASSESSED (75%) (nearest £5)	INCOME-ASSESSED (25%) (balance)
Parental home	3,319	2,489	830
London	6,048	4,536	1,512
Elsewhere	4,391	3,293	1,098
Overseas	4,915	3,686	1,229

Note: Sub-Sections C3 and C4 apply irrespective of whether students are attending courses at publicly funded or privately funded institutions.

C3: SUPPORT FOR FEES

Full-time students who were new entrants in 2006/07 or 2007/08 will be liable for a fee contribution of up to **£3,375** in 2011/12. These students will be able to apply for a **non means-tested variable fee loan** of up to **£3,375**, depending upon the actual fee charged by their institution.

Maximum Fee Rates in Special Cases

The maximum tuition fees payable, and therefore the maximum fee loan entitlement, in the following special cases will be as follows:

- a. Courses, including sandwich courses, where a student spends a significant time during the year away from his or her institution will be **£1,680**.
- b. Courses of initial teacher training: **£1,680**, where the periods of full-time study are in aggregate less than 10 weeks.

C4: SUPPORT FOR LIVING COSTS

In addition to the variable fee loan, students who were full-time entrants to higher education in 2006/07 or 2007/08 will be able to apply in 2011/12 for:

- (1) A means-tested maintenance or special support grant of up to **£2,906**;
- (2) The basic student loan shown in Table C1, **75%** of which will not be subject to income assessment (Table C2).
- (3) For students who are on courses of initial teacher training which started in 2006/07 or 2007/08, the maximum amount of maintenance grant (or, where appropriate, the special support grant) and loan available to them will depend upon the number of weeks of full-time study that they are required to attend in the year, and whether they are studying for a postgraduate or an undergraduate qualification.

TABLES C5 to C12 – AMOUNTS OF MAINTENANCE GRANT (OR SPECIAL SUPPORT GRANT) AVAILABLE IN 2011/12 FOR ILLUSTRATIVE LEVELS OF HOUSEHOLD INCOME FOR STUDENTS WHO WERE NEW ENTRANTS IN 2006/07 OR 2007/08

Table C5 applies to students who are not on courses of initial teacher training and who are eligible for the maintenance grant, and **Table C6** applies to students who are not on courses of initial teacher training and who are eligible for the special support grant;

Table C7 applies to students on “Type 2” courses of initial postgraduate teacher training who are eligible for the maintenance grant, and **Table C8** applies to students on “Type 2” courses who are eligible for the special support grant;

Table C9 applies to students on “Type 1” courses of initial postgraduate teacher training who are eligible for the maintenance grant, and **Table C10** applies to students on “Type 1” courses who are eligible for the special support grant.

Table C11 applies to students on “Type 3” courses of initial undergraduate teacher training who are eligible for the maintenance grant, and **Table C12** applies to students on “Type 3” courses who are eligible for the special support grant.

Regulation 2 of the Student Support Regulations 2009 as amended provides definitions of Type 1, Type 2 and Type 3 courses of initial teacher training. Basically, a Type 1 course is a postgraduate course that includes at least 6 but less than 10 weeks in aggregate of full-time attendance (including teaching practice) in the academic year in question, where the course began before 1 September 2010. A Type 2 course is a postgraduate course that includes 10 or more weeks in aggregate of attendance (including teaching practice) in the academic year, where the course began before 1 September 2010. A Type 3 course is a course of initial teacher training which leads to a first degree and which includes at least 6 but less than 10 weeks in aggregate of full-time attendance (including teaching practice) in the academic year, where the course began before 1 September 2010.

Students on part-time courses of initial teacher training, which began in 2006/07 and 2007/08, that require less than 6 weeks in aggregate of full-time study in the academic year will not be eligible for any maintenance grant or special support grant, and will be eligible for the non means-tested, reduced rate of student loan shown in Table C1.

TABLE C13 – HOUSEHOLD CONTRIBUTION SCALE

Table C13 sets out the assessed household contribution that full-time new entrants in 2006/07 or 2007/08 will be assessed for in 2010/11, for illustrative levels of household income.

For details of other loan and grant support that is available to full-time current system students, see section E.

C5: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME FOR STUDENTS WHO STARTED THEIR COURSES IN 2006/07 OR 2007/08 (Excluding students on courses of initial teacher training – see Tables C7, C9 and C11).

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,673 (*)	
18,360	0	2,906	2,381	5,287
20,000	0	2,627	2,381	5,008
25,000	0	1,773	2,381	4,154
27,819	0	1,292	2,381	3,673
30,000	0	1,057	2,616	3,673
35,000	0	518	3,155	3,673
39,333	0	50	3,623	3,673
39,796	0	0	3,673	3,673
40,000	22	0	3,651	3,651
45,000	561	0	3,112	3,112
48,306	918	0	2,755 (+)	2,755
Student studying in London			Maximum £6,643 (*)	
18,360	0	2,906	5,351	8,257
20,000	0	2,627	5,351	7,978
25,000	0	1,773	5,351	7,124
27,819	0	1,292	5,351	6,643
30,000	0	1,057	5,586	6,643
35,000	0	518	6,125	6,643
39,333	0	50	6,593	6,643
39,796	0	0	6,643	6,643
40,000	22	0	6,621	6,621
45,000	561	0	6,082	6,082
50,000	1,100	0	5,543	5,543
55,194	1,661	0	4,982 (+)	4,982
Student studying outside London			Maximum £4,745 (*)	
18,360	0	2,906	3,453	6,359
20,000	0	2,627	3,453	6,080
25,000	0	1,773	3,453	5,226
27,819	0	1,292	3,453	4,745
30,000	0	1,057	3,688	4,745
35,000	0	518	4,227	4,745
39,333	0	50	4,695	4,745
39,796	0	0	4,745	4,745
40,000	22	0	4,723	4,723
45,000	561	0	4,184	4,184
50,791	1,186	0	3,559 (+)	3,559

(*) Where students are eligible for more than £1,292 of grant, the amount of loan for which they are eligible will be reduced by £1,292.

(+) is the point at which the 75% non means tested element of the loan is reached.

For income between £18,361 and £27,819, the grant is reduced by £1 for every complete £5.86 by which the income exceeds £18,360. For income between £27,820 and £39,333, the grant is reduced by £1 for every complete £9.27 by which the income exceeds £27,819.

A student whose income is £39,333 will be eligible for the minimum grant of £50. A student whose income exceeds £39,333 will not be eligible for any grant.

C6: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF FOR STUDENTS WHO STARTED THEIR COURSES IN 2006/07 OR 2007/08(Excluding students on courses of initial teacher training – see Tables C8, C10 and C12)

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £3,673	
18,360	0	2,906	3,673	6,579
20,000	0	2,627	3,673	6,300
25,000	0	1,773	3,673	5,446
27,819	0	1,292	3,673	4,965
30,000	0	1,057	3,673	4,730
35,000	0	518	3,673	4,191
39,333	0	50	3,673	3,723
39,796	0	0	3,673	3,673
40,000	22	0	3,651	3,651
45,000	561	0	3,112	3,112
48,306	918	0	2,755 (+)	2,755
Student studying in London			Maximum £6,643	
18,360	0	2,906	6,643	9,549
20,000	0	2,627	6,643	9,270
25,000	0	1,773	6,643	8,416
27,819	0	1,292	6,643	7,935
30,000	0	1,057	6,643	7,700
35,000	0	518	6,643	7,161
39,333	0	50	6,643	6,693
39,796	0	0	6,643	6,643
40,000	22	0	6,621	6,621
45,000	561	0	6,082	6,082
50,000	1,100	0	5,543	5,543
55,194	1,661	0	4,982(+)	4,982
Student studying outside London			Maximum £4,745	
18,360	0	2,906	4,745	7,651
20,000	0	2,627	4,745	7,372
25,000	0	1,773	4,745	6,518
27,819	0	1,292	4,745	6,037
30,000	0	1,057	4,745	5,802
35,000	0	518	4,745	5,263
39,333	0	50	4,745	4,795
39,796	0	0	4,745	4,745
40,000	22	0	4,723	4,723
45,000	561	0	4,184	4,184
50,791	1,186	0	3,559 (+)	3,559

For income between £18,361 and £27,819, the special support grant is reduced by £1 for every complete £5.86 by which the income exceeds £18,360. For income between £27,820 and £39,333 the special support grant is reduced by £1 for every complete £9.27 by which the income exceeds £27,819.

A student whose income is £39,333 will be eligible for the minimum special support grant of £50. A student whose income exceeds £39,333 will not be eligible for any grant.

C7: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 2 courses of postgraduate initial teacher training which started in 2006/07 or 2007/08

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673 (*)	
18,360	0	2,906	2,381	5,287
20,000	0	2,627	2,381	5,008
25,000	0	1,773	2,381	4,154
27,819	0	1,292	2,381	3,673
30,000	0	1,292	2,381	3,673
35,000	0	1,292	2,381	3,673
39,796	0	1,292	2,381	3,673
40,000	22	1,292	2,359	3,651
45,000	561	1,292	1,820	3,112
48,306	918	1,292	1,463	2,755 (+)
Student studying in London			Maximum £6,643 (*)	
18,360	0	2,906	5,351	8,257
20,000	0	2,627	5,351	7,978
25,000	0	1,773	5,351	7,124
27,819	0	1,292	5,351	6,643
30,000	0	1,292	5,351	6,643
35,000	0	1,292	5,351	6,643
39,796	0	1,292	5,351	6,643
40,000	22	1,292	5,329	6,621
45,000	561	1,292	4,790	6,082
50,000	1,100	1,292	4,251	5,543
55,194	1,661	1,292	3,690	4,982 (+)
Student studying Outside London			Maximum £4,745 (*)	
18,360	0	2,906	3,453	6,359
20,000	0	2,627	3,453	6,080
25,000	0	1,773	3,453	5,226
27,819	0	1,292	3,453	4,745
30,000	0	1,292	3,453	4,745
35,000	0	1,292	3,453	4,745
39,796	0	1,292	3,453	4,745
40,000	22	1,292	3,431	4,723
45,000	561	1,292	2,892	4,184
50,791	1,186	1,292	2,267	3,559 (+)

All Type 2 ITT students will be entitled to £1,292 maintenance grant irrespective of their income. Those with incomes below £27,819 will be means-tested to receive an additional £1,614; this will be reduced by £1 for every £5.86 of income above £18,360 and below £27,819.

(*) Where the income is at or below £39,796, the amount of maintenance loan is reduced pound for pound of maintenance grant payable, up to a maximum of £1,292. Therefore, where students are entitled to £1,292 or more of grant, the loan will still be reduced by £1,292.

Where the income exceeds £39,796, students remain entitled to the non means-tested maintenance grant of £1,292, and the amount of loan to which they are entitled is reduced by £1,292 plus £1 for every complete £9.27 by which the income exceeds £39,796 up to the point where the total non means-tested grant and loan support is 75% of the maximum amount of maintenance loan. This point is indicated by (+) in the table above.

C8: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME: Students on Type 2 courses of postgraduate initial teacher training which started in 2006/07 or 2007/08

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £3,673	
18,360	0	2,906	3,673	6,579
20,000	0	2,627	3,673	6,300
25,000	0	1,773	3,673	5,446
27,819	0	1,292	3,673	4,965
30,000	0	1,292	3,673	4,965
35,000	0	1,292	3,673	4,965
39,796	0	1,292	3,673	4,965
40,000	22	1,292	3,651	4,943
45,000	561	1,292	3,112	4,404
48,306	918	1,292	2,755 (+)	4,047
Student studying in London			Maximum £6,643	
18,360	0	2,906	6,643	9,549
20,000	0	2,627	6,643	9,270
25,000	0	1,773	6,643	8,416
27,819	0	1,292	6,643	7,935
30,000	0	1,292	6,643	7,935
35,000	0	1,292	6,643	7,935
39,796	0	1,292	6,643	7,935
40,000	22	1,292	6,621	7,913
45,000	561	1,292	6,082	7,374
50,000	1,100	1,292	5,543	6,835
55,194	1,661	1,292	4,982 (+)	6,274
Student studying outside London			Maximum £4,745	
18,360	0	2,906	4,745	7,651
20,000	0	2,627	4,745	7,372
25,000	0	1,773	4,745	6,518
27,819	0	1,292	4,745	6,037
30,000	0	1,292	4,745	6,037
35,000	0	1,292	4,745	6,037
39,796	0	1,292	4,745	6,037
40,000	22	1,292	4,723	6,015
45,000	561	1,292	4,184	5,476
50,791	1,186	1,292	3,559 (+)	4,851

Type 2 ITT students may be eligible for a special support grant of up to £2,906. All Type 2 ITT students who are eligible for this grant will receive a £1,292 non means-tested element. Those with incomes below £27,819 will be means-tested to receive an additional £1,614; this will be reduced by £1 for every complete £5.86 of income above £18,360 and below £27,819.

Where students' income exceeds £39,796, the amount of loan for which they are eligible is reduced by £1 for every complete £9.27 by which the income exceeds £39,796 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

C9: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 1 courses of postgraduate initial teacher training which started in 2006/07 or 2007/08

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,673 (*)	
18,360	0	1,453	2,381	3,834
20,000	0	1,314	2,381	3,695
25,000	0	887	2,786	3,673
27,819	0	646	3,027	3,673
30,000	0	646	3,027	3,673
35,000	0	646	3,027	3,673
39,796	0	646	3,027	3,673
40,000	22	646	3,005	3,651
45,000	561	646	2,466	3,112
48,306	918	646	2,109	2,755 (+)
Student studying in London			Maximum £6,643 (*)	
18,360	0	1,453	5,351	6,804
20,000	0	1,314	5,351	6,665
25,000	0	887	5,756	6,643
27,819	0	646	5,997	6,643
30,000	0	646	5,997	6,643
35,000	0	646	5,997	6,643
39,796	0	646	5,997	6,643
40,000	22	646	5,975	6,621
45,000	561	646	5,436	6,082
50,000	1,100	646	4,897	5,543
55,194	1,661	646	4,336	4,982 (+)
Student studying Outside London			Maximum £4,745 (*)	
18,360	0	1,453	3,453	4,906
20,000	0	1,314	3,453	4,767
25,000	0	887	3,858	4,745
27,819	0	646	4,099	4,745
30,000	0	646	4,099	4,745
35,000	0	646	4,099	4,745
39,796	0	646	4,099	4,745
40,000	22	646	4,077	4,723
45,000	561	646	3,538	4,184
50,791	1,186	646	2,913	3,559 (+)

For Type 1 ITT students, the maintenance grant will be half the corresponding amount that students on Type 2 ITT courses are entitled to (see Table C7). This means that all Type 1 ITT students will be eligible for £646 maintenance grant irrespective of their income. Those with incomes below £27,819 will be means-tested to receive an additional £807; this will be reduced by £1 for every £11.72 of income above £18,360 and below £27,819.

(*) Where the income is at or below £39,796, the maintenance loan is reduced pound for pound of maintenance grant payable, up to a maximum of £1,292. Therefore, where students are entitled to £1,292 or more of grant, the loan will still be reduced by £1,292.

Where the income exceeds £39,796, students remain entitled to the non means-tested maintenance grant of £646, and the amount of loan to which they are entitled is reduced by £646 plus £1 for every complete £9.27 by which the income exceeds £39,796. This continues up to the point where the total non means-tested grant and loan support is 75% of the maximum amount of maintenance loan. This point is indicated by (+) in the table above.

C10: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 1 courses of postgraduate initial teacher training which started in 2006/07 or 2007/08

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673	
18,360	0	1,453	3,673	5,126
20,000	0	1,314	3,673	4,987
25,000	0	887	3,673	4,560
27,819	0	646	3,673	4,319
30,000	0	646	3,673	4,319
35,000	0	646	3,673	4,319
39,796	0	646	3,673	4,319
40,000	22	646	3,651	4,297
45,000	561	646	3,112	3,758
48,306	918	646	2,755 (+)	3,401
Student studying in London			Maximum £6,643	
18,360	0	1,453	6,643	8,096
20,000	0	1,314	6,643	7,957
25,000	0	887	6,643	7,530
27,819	0	646	6,643	7,289
30,000	0	646	6,643	7,289
35,000	0	646	6,643	7,289
39,796	0	646	6,643	7,289
40,000	22	646	6,621	7,267
45,000	561	646	6,082	6,728
50,000	1,100	646	5,543	6,189
55,194	1,661	646	4,982 (+)	5,628
Student studying Outside London			Maximum £4,745 (*)	
18,360	0	1,453	4,745	6,198
20,000	0	1,314	4,745	6,059
25,000	0	887	4,745	5,632
27,819	0	646	4,745	5,391
30,000	0	646	4,745	5,391
35,000	0	646	4,745	5,391
39,796	0	646	4,745	5,391
40,000	22	646	4,723	5,369
45,000	561	646	4,184	4,830
50,791	1,186	646	3,559 (+)	4,205

For Type 1 ITT students, the Special Support Grant will be half the corresponding amount that Type 2 ITT students are entitled to receive (see Table C8). All Type 1 ITT students who are eligible for this grant will receive a £646 non means-tested element. Those with incomes below £27,819 will be means-tested to receive an additional £807; this will be reduced by £1 for every £11.72 of income above £18,360 and below £27,819.

Where students' income exceeds £39,796, the amount of loan to which they are entitled is reduced by £1 for every complete £9.27 by which the income exceeds £39,796 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

C11: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 3 courses of initial teacher training leading to a first degree which started in 2006/07 or 2007/08

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,673 (*)	
18,360	0	1,453	2,381	3,834
20,000	0	1,314	2,381	3,695
27,819	0	646	3,027	3,673
30,000	0	529	3,144	3,673
35,000	0	259	3,414	3,673
39,333	0	25	3,648	3,673
39,796	0	0	3,673	3,673
40,000	22	0	3,651	3,651
45,000	561	0	3,112	3,112
48,306	918	0	2,755	2,755 (+)
Student studying in London			Maximum £6,643 (*)	
18,360	0	1,453	5,351	6,804
20,000	0	1,314	5,351	6,665
27,819	0	646	5,997	6,643
30,000	0	529	6,114	6,643
35,000	0	259	6,384	6,643
39,333	0	25	6,618	6,643
39,796	0	0	6,643	6,643
40,000	22	0	6,621	6,621
45,000	561	0	6,082	6,082
50,000	1,100	0	5,543	5,543
55,194	1,661	0	4,982	4,982 (+)
Student studying Outside London			Maximum £4,745 (*)	
18,360	0	1,453	3,453	4,906
20,000	0	1,314	3,453	4,767
27,819	0	646	4,099	4,745
30,000	0	529	4,216	4,745
35,000	0	259	4,486	4,745
39,333	0	25	4,720	4,745
39,796	0	0	4,745	4,745
40,000	22	0	4,723	4,723
45,000	561	0	4,184	4,184
50,791	1,186	0	3,559	3,559 (+)

For Type 3 ITT students, the maintenance grant will be half the corresponding amount that students on full-time undergraduate courses are entitled to (see Table C5). For incomes between £18,361 and £27,819 the maintenance grant will be reduced by £1 for every £11.72 of income above £18,360. For incomes between £27,820 and £39,333 the maintenance grant will be reduced by £1 for every £18.54 of income above £27,819.

A Type 3 ITT student whose income is £39,333 will be eligible for a minimum maintenance grant of £25. A Type 3 ITT student whose income exceeds £39,333 will not be eligible for any grant.

(*) Where the income is at or below £39,796, the maintenance loan is reduced pound for pound of maintenance grant payable, up to a maximum of £1,292. Therefore, where students are entitled to £1,292 or more of grant, the loan will still be reduced by £1,292.

Where students' income exceeds £39,796, the amount of loan to which they are entitled is reduced by £1 for every complete £9.27 by which the income exceeds £39,796. This continues up to the point where the total non means-tested grant and loan support is 75% of the maximum amount of maintenance loan. This point is indicated by (+) in the table above.

C12: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on courses of initial teacher training leading to a first degree which started in 2006/07 or 2007/08 (Type 3 courses)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673	
18,360	0	1,453	3,673	5,126
20,000	0	1,314	3,673	4,987
27,819	0	646	3,673	4,319
30,000	0	529	3,673	4,202
35,000	0	259	3,673	3,932
39,333	0	25	3,673	3,698
39,796	0	0	3,673	3,673
45,000	561	0	3,112	3,112
48,306	918	0	2,755 (+)	2,755
Student studying in London			Maximum £6,643	
18,360	0	1,453	6,643	8,096
20,000	0	1,314	6,643	7,957
27,819	0	646	6,643	7,289
30,000	0	529	6,643	7,172
35,000	0	259	6,643	6,902
39,333	0	25	6,643	6,668
39,796	0	0	6,643	6,643
45,000	561	0	6,082	6,082
50,000	1,100	0	5,543	5,543
55,194	1,661	0	4,982 (+)	4,982
Student studying Outside London			Maximum £4,745	
18,360	0	1,453	4,745	6,198
20,000	0	1,314	4,745	6,059
27,819	0	646	4,745	5,391
30,000	0	529	4,745	5,274
35,000	0	259	4,745	5,004
39,333	0	25	4,745	4,770
39,796	0	0	4,745	4,745
45,000	561	0	4,184	4,184
50,791	1,186	0	3,559 (+)	3,559

For Type 3 ITT students, the special support grant will be half the corresponding amount that students on full-time undergraduate courses are entitled to receive (see Table C6). For incomes between £18,361 and £27,819 the special support grant will be reduced by £1 for every £11.72 of income above £18,360. For incomes between £27,820 and £39,333 the special support grant will be reduced by £1 for every £18.54 of income above £27,820.

A Type 3 ITT student whose income is £39,333 will be eligible for a minimum special support grant of £25. A Type 3 ITT student whose income exceeds £39,333 will not be eligible for any grant.

Where students' income exceeds £39,796, the amount of loan to which they are entitled is reduced by £1 for every complete £9.27 by which the income exceeds £39,796 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

**TABLE C13: FULL-TIME NEW ENTRANTS IN 2006/07 OR 2007/08:
ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR ALL INCOME-
ASSESSED SUPPORT in 2011/12**

Assessments will be calculated as follows:

Household income **£39,796 or less:** no contribution
Household income of **more than £39,796:** contribution of £1 for each additional £9.27 of household income.

The maximum contribution is **£6,210**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,130** for any child (other than the student) who is wholly or mainly financially dependent upon the parent.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME.

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION
39,796	0	59,000	2,071	79,000	4,229
40,000	22	60,000	2,179	80,000	4,337
41,000	129	61,000	2,287	81,000	4,444
42,000	237	62,000	2,395	82,000	4,552
43,000	345	63,000	2,503	83,000	4,660
44,000	453	64,000	2,611	84,000	4,768
45,000	561	65,000	2,718	85,000	4,876
46,000	669	66,000	2,826	86,000	4,984
47,000	777	67,000	2,934	87,000	5,092
48,000	885	68,000	3,042	88,000	5,200
49,000	992	69,000	3,150	89,000	5,307
50,000	1,100	70,000	3,258	90,000	5,415
51,000	1,208	71,000	3,366	91,000	5,523
52,000	1,316	72,000	3,474	92,000	5,631
53,000	1,424	73,000	3,581	93,000	5,739
54,000	1,532	74,000	3,689	94,000	5,847
55,000	1,640	75,000	3,797	95,000	5,955
56,000	1,748	76,000	3,905	96,000	6,062
57,000	1,855	77,000	4,013	97,000	6,170
58,000	1,963	78,000	4,121	97,363	6,210

For residual incomes below **£39,796**, no contribution is assessed.

For residual incomes above **£97,363**, the assessed contribution is **£6,210**.

For details of the supplementary loan and grant support that is available to all full-time students, see section E.

SECTION D: BASIC SUPPORT AVAILABLE IN 2011/12 TO OLD SYSTEM FULL-TIME STUDENTS

TABLE D1: BASIC MAINTENANCE LOAN

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental home	1,744	3,673
London	3,263	6,643
Elsewhere	2,324	4,745
Overseas	2,780	5,653
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental home	1,324	3,319
London	2,498	6,048
Elsewhere	1,811	4,391
Overseas	2,031	4,915

All eligible students who are on full-time courses, or on part-time Initial Teacher Training (ITT) courses with six weeks' or more full-time attendance, are eligible for the appropriate main loan rate, a quarter of which is income-assessed (see Table D2 below).

The following groups of students are eligible for the reduced, non-income assessed loan rates (see Table D1 above):

- (i) Eligible students on courses of ITT that require less than six weeks of full-time attendance in the year;
- (ii) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate;
- (iii) Students who are holders of means-tested NHS bursaries or means tested Scottish Health Care allowances (the full year reduced overseas rate of loan for these students is £2,324 and the final year reduced overseas loan rate is £1,811).

TABLE D2: MAXIMUM LOAN RATES: 25% INCOME ASSESSED AND 75% NON-INCOME ASSESSED ELEMENTS

FULL YEAR STUDENTS	MAIN RATE (100%) (Table D1)	NON-INCOME ASSESSED (75%) (nearest £1)	INCOME ASSESSED (25%) (balance)
Parental home	3,673	2,755	918
London	6,643	4,982	1,661
Elsewhere	4,745	3,559	1,186
Overseas	5,653	4,240	1,413
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table D1)	NON INCOME ASSESSED (75%) (nearest £5)	INCOME-ASSESSED (25%) (balance)
Parental home	3,319	2,489	830
London	6,048	4,536	1,512
Elsewhere	4,391	3,293	1,098
Overseas	4,915	3,686	1,229

D3: SUPPORT FOR FEES

(1) Old system students attending courses at publicly funded institutions

Old system students will be liable for a fee contribution of up to **£1,345** in 2011/12. They will be able to apply for a **non means-tested fee contribution loan of up to £1,345** to match their assessed fee contribution, in addition to the usual means-tested **grant for fees of up to £1,345**. This loan is to be repaid once the student has graduated.

Maximum Fee Rates in Special Cases

The maximum tuition fees payable in the following special cases (for which old system students can apply for means-tested grant for fees and, in the case of 'a' and 'b' below, a non means-tested fee contribution loan) will be as follows:

- a. Courses, including sandwich courses, at publicly funded institutions where a student spends a significant time during the year away from his or her institution will be **£665**.
- b. courses of initial teacher training at publicly funded institutions: **£665**, where the periods of full-time study aggregate to less than 10 weeks in the relevant year.
- c. *courses at Heythrop College: **£2,405**
- d. *Courses at the Guildhall School of Music and Drama: **£4,900**

*Old system students attending courses at Heythrop and Guildhall School of Music and Drama will **not** be eligible for a fee contribution loan.

(2) Old system students attending courses at privately funded institutions

The fee support arrangements for 'old system' students continuing courses at privately funded institutions in 2011/12 remain unchanged. They will be eligible for non means-tested grants for fees, **but not for fee contribution loans**, at the following rates: -

- a. Courses at the University of Buckingham: **£3,190**;
- b. Courses at any other privately funded institution: **£1,255**.

D4: THE HIGHER EDUCATION GRANT

This is a grant of up to **£1,000**. In 2011/12, full-time 'old system' students who have a household income of **£16,750** or less are eligible for the maximum grant. Students who have a household income of more than **£16,750** but less than **£22,735** are eligible for £1 less than the maximum grant for each complete **£6.30** by which their household income exceeds **£16,750**, subject to a minimum grant of **£50**.

GRANT ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME

HOUSEHOLD INCOME	AMOUNT OF GRANT AVAILABLE	HOUSEHOLD INCOME	AMOUNT OF GRANT AVAILABLE
16,750	1,000	20,000	485
17,000	961	20,500	405
17,500	881	21,000	326
18,000	802	21,500	247
18,500	723	22,000	167
19,000	643	22,500	88
19,500	564	22,735 (1)	50

(1) Where the household income exceeds £22,735, the student is not eligible for any Higher Education Grant.

TABLE D5: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR FULL-TIME 'OLD SYSTEM' STUDENTS IN 2011/12

Note: For those who are independent students and who do not have a spouse or partner, the household contribution is assessed under Table D6.

Assessments will be calculated as follows:

- Household income less than **£23,660**: no contribution
- Household income of **£23,660**: contribution of £45
- Household income of **£23,661** or more: contribution of £45 plus £1 for each additional £9.27 of residual income.

The minimum contribution is **£45** and the maximum is **£7,998**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,130** for any child (other than the student) who is wholly or mainly financially dependent upon the parent.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME.

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION
23 660	45	48,000	2,670	73,000	5,367
24,000	81	49,000	2,778	74,000	5,475
25,000	189	50,000	2,886	75,000	5,583
26,000	297	51,000	2,994	76,000	5,691
27,000	405	52,000	3,102	77,000	5,799
28,000	513	53,000	3,210	78,000	5,906
29,000	621	54,000	3,317	79,000	6,014
30,000	728	55,000	3,425	80,000	6,122
31,000	836	56,000	3,533	81,000	6,230
32,000	944	57,000	3,641	82,000	6,338
33,000	1,052	58,000	3,749	83,000	6,446
34,000	1,160	59,000	3,857	84,000	6,554
35,000	1,268	60,000	3,965	85,000	6,662
35,155	1,285	61,000	4,073	86,000	6,769
36,000	1,376	62,000	4,180	87,000	6,877
37,000	1,484	63,000	4,288	88,000	6,985
38,000	1,591	64,000	4,396	89,000	7,093
39,000	1,699	65,000	4,504	90,000	7,201
40,000	1,807	66,000	4,612	91,000	7,309
41,000	1,915	67,000	4,720	92,000	7,417
42,000	2,023	68,000	4,828	93,000	7,525
43,000	2,131	69,000	4,936	94,000	7,632
44,000	2,239	70,000	5,043	95,000	7,740
45,000	2,347	71,000	5,151	96,000	7,848
46,000	2,454	72,000	5,259	97,000	7,956
47,000	2,562			97,385	7,998

For residual incomes below **£23,660**, no contribution is assessed.

For residual incomes above **£97,385**, the assessed contribution is **£7,998**.

TABLE D6: ASSESSMENT OF HOUSEHOLD CONTRIBUTION IN 2011/12 FOR 'OLD SYSTEM' FULL-TIME INDEPENDENT STUDENTS WHO HAVE NO SPOUSE OR PARTNER

Assessments will be calculated as follows:

Household income less than **£11,020**: no contribution
 Household income of **£11,020**: contribution of £45
 Household income of **£11,021** or more: contribution of £45 plus £1 for each additional £9.27 of residual income.

The minimum contribution is **£45** and the maximum is **£7,998**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,130** for any child (other than the student) who is wholly or mainly financially dependent upon the parent.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME.

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION
11,020	45	36,000	2,739	61,000	5,436
12,000	150	37,000	2,847	62,000	5,544
13,000	258	38,000	2,955	63,000	5,652
14,000	366	39,000	3,063	64,000	5,760
15,000	474	40,000	3,171	65,000	5,868
16,000	582	41,000	3,279	66,000	5,975
17,000	690	42,000	3,386	67,000	6,083
18,000	797	43,000	3,494	68,000	6,191
19,000	905	44,000	3,602	69,000	6,299
20,000	1,013	45,000	3,710	70,000	6,407
21,000	1,121	46,000	3,818	71,000	6,515
22,000	1,229	47,000	3,926	72,000	6,623
22,515	1,285	48,000	4,034	73,000	6,731
23,000	1,337	49,000	4,142	74,000	6,838
24,000	1,445	50,000	4,249	75,000	6,946
25,000	1,553	51,000	4,357	76,000	7,054
26,000	1,660	52,000	4,465	77,000	7,162
27,000	1,768	53,000	4,573	78,000	7,270
28,000	1,876	54,000	4,681	79,000	7,378
29,000	1,984	55,000	4,789	80,000	7,486
30,000	2,092	56,000	4,897	81,000	7,594
31,000	2,200	57,000	5,005	82,000	7,701
32,000	2,308	58,000	5,112	83,000	7,809
33,000	2,416	59,000	5,220	84,000	7,917
34,000	2,523	60,000	5,328	84,745	7,998
35,000	2,631				

For residual incomes below **£11,020**, no contribution is assessed.

For residual incomes above **£84,745**, the assessed contribution is **£7,998**.

For details of supplementary loan and grant support that is available to full-time continuing students, see section E.

SECTION E: SUPPLEMENTARY LOANS AND GRANTS FOR LIVING COSTS IN 2011/12 (Available to all full-time students)

Current system students who are new entrants in **2011/12** or who were new entrants in **2009/10** or **2010/11** and who are continuing on their course in **2011/12** should be assessed for means-tested supplementary support in accordance with **Table A14**;

Current system students who were new entrants in **2008/09** should be assessed for means-tested supplementary support in accordance with **Table B14**;

Current system students who were new entrants in **2006/07** or **2007/08** should be assessed for all means-tested support in accordance with **Table C13**;

Old system students should be assessed for means-tested supplementary support in accordance with **Table D5** or **D6** as appropriate.

TABLE E1: LONG COURSES LOANS (previously known as “extra weeks loans”)

STUDY AT HOME	AMOUNT
Parental	54
London	106
Elsewhere	83
Overseas	115

NOTE: The rates shown are weekly amounts. Students eligible for the reduced rate of loan are not eligible for additional amounts for periods of extra attendance.

TABLE E2: DISABLED STUDENTS ALLOWANCES (Not means-tested)

ALLOWANCE	MAXIMUM AMOUNT
Non-medical personal helper	20,520
Major items of specialist equipment	5,161
Other disability-related expenditure	1,724

NOTES:

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

Students attending an academic year of a course of initial teacher training in which periods of full-time attendance, including teaching practice, aggregate to less than six weeks are eligible for DSA at the part-time rates.

The maximum DSAs for **part-time students** are shown in Table F3.

The maximum grant for **disabled postgraduate students** is **£10,260**.

E3: GRANT IN RESPECT OF AN ADULT DEPENDANT

Where applicable, the maximum grant in 2011/12 in respect of a partner will be **£2,642**.

“Partner” is currently defined in regulation 42(1) of the Student Support Regulations 2009 as amended. A student’s spouse or civil partner would fall within the definition. In certain cases, a person living with the student as if he were the student’s spouse or civil partner will also be covered.

Where the student does not have a partner within the meaning of the Regulations, a student may be eligible for this grant in respect of one adult dependant whose net income does not exceed **£3,796**.

E4: GRANT TOWARDS CHILDCARE COSTS (“CHILDCARE GRANT”) (Where applicable)

The amount of childcare grant payable will be based on 85% of actual childcare costs, subject to a maximum grant of **£148.75** per week for one child only or **£255** per week for two or more children.

E5: THE PARENTS LEARNING ALLOWANCE (where applicable)

The maximum amount of Parents Learning Allowance payable in 2011/12 will be **£1,508** and the minimum **£50**.

E6: TRAVEL GRANTS

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

E7: DISREGARDS TO BE USED IN 2011/12 WHEN CALCULATING THE AMOUNT OF GRANTS FOR DEPENDANTS (i.e. Adult Dependents Grant, Childcare Grant and Parents Learning Allowance) PAYABLE TO AN ELIGIBLE STUDENT

DEPENDANTS	THRESHOLD
Eligible student has no dependent child	1,159
Eligible student is <u>not</u> a lone parent and has one dependent child	3,473
Eligible student is <u>not</u> a lone parent and has more than one dependent child	4,627
Eligible student is a lone parent and has one dependent child	4,627
Eligible student is a lone parent and has more than one dependent child	5,792

SECTION F: SUPPORT AVAILABLE TO PART-TIME STUDENTS IN 2011/12

F1: FEE SUPPORT

Single student with no dependent children	
Income	Entitlement
Below £16,845	<p>Full course grant of £265.</p> <p>Full fee grant (or the fees charged by the college whichever is lower).</p> <p>Amount of fee grant (See note on ‘ Intensity of Study’ at foot of this table)</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course – £820. • Course equivalent to 60% to 74% of a full-time course – £985. • Course equivalent to 75% or more of a full-time course – £1,230.
£16,845	<p>Full course grant of £265</p> <p>The fee grant is reduced by £50.</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course – £770. • Course equivalent to 60% to 74% of a full-time course – £935. • Course equivalent to 75% or more of a full-time course – £1,180.
£16,846 to £25,419	<p>Full course grant of £265.</p> <p>Fee grant as follows (or the fees charged by the college whichever is lower).</p> <p>Amount of fee grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course – £770 less £1 for every £11.91 of income (before tax) over £16,845. • Course equivalent to 60% to 74% of a full-time course – £935 less £1 for every £9.69 of income (before tax) over £16,845. • Course equivalent to 75% or more of a full-time course – £1,180 less £1 for every £ 7.59 of income (before tax) over £16,845.
£25,420	Full course grant of £265. £50 fee grant.
£25,421 to £26,029	Full course grant of £265. No fee grant
£26,030 to £28,064	Course grant of £265 less £1 for every £9.47 of income (before tax) over £26,030.
£28,065	£50 course grant.
£28,066 and over	No support

The amount of fee grant that a part-time student will receive depends on the rate at which the student studies their course each year; this is referred to as ‘intensity of study’. There are three bands of fee grant, each measured as a percentage of a full-time equivalent course with the fee grant amount increasing for higher intensity of study, in line with the bands shown in the table above.

The income disregards for students with partners and dependent children are £2000 for a partner (where counted), £2000 for the first dependent child, and £1,000 for each subsequent child.

Students starting part-time courses of initial teacher training on or after 1 September 2010 are eligible for the part-time support package.

F2: COURSE GRANT

Part-time students are eligible for a grant of up to **£265** for books, travel and other expenditure relating to their course. This grant is income assessed, using the same thresholds as above, with the amount of course grant decreasing by £1 for every £9.47 of reckonable income above £26,030. Course grant is not linked to the intensity rate at which a part-time student studies their course.

F3: DISABLED STUDENTS ALLOWANCES FOR PART-TIME STUDENTS (Not means-tested)

ALLOWANCE	MAXIMUM AMOUNT
Non-medical personal helper	15,390
Major items of specialist equipment	5,161
Other disability-related expenditure	1,293

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