

**THE DEPARTMENT FOR BUSINESS, INNOVATION, AND SKILLS**  
**LOAN, GRANT AND TUITION FEE RATES FOR ACADEMIC YEAR 2016/17**

**MEMORANDUM: SUPPORT AVAILABLE UNDER THE  
EDUCATION (STUDENT SUPPORT) REGULATIONS for 2016/17.**

*All figures shown are in pounds sterling.*

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 Education (Student Support) Regulations covering tuition and living costs support for the 2016/17 Academic Year are expected to be laid before Parliament later in 2015 and figures in this Memorandum are therefore subject to final Parliamentary approval. References to the Education (Student Support) Regulations in this Memorandum are to the 2011 Regulations as amended for the 2015/16 Academic Year, but the provisions covered in this Memorandum will apply in 2016/17. The figures shown in this Memorandum are divided into nine sections:

**Section A** (pages 3 - 16): Support available for new full-time entrants in 2016/17 (fee support, loan for living costs).

**Section B** (pages 17 - 23): Support available in 2016/17 to (i) current system full-time students who were new entrants to higher education in 2012/13 from September 2012 onwards, in 2013/14, 2014/15 and 2015/16 (fee support, loan for living costs, maintenance grant / special support grant).

**Section C** (pages 24 - 29): Support available in 2016/17 to eligible current system full-time students who were new entrants to higher education in 2009/10, 2010/11 or 2011/12 (fee support, loan for living costs, maintenance grant / special support grant).

**Section D** (pages 30 - 35): Support available in 2016/17 to eligible current system full-time students who were new entrants to higher education in 2008/09 (fee support, loan for living costs, maintenance grant / special support grant).

**Section E** (pages 36 - 40): Support available in 2016/17 to current system full-time students who were (i) new entrants to higher education in 2006/07 or 2007/08 (tuition support, loan for living costs, maintenance grant / special support grant) and (ii) entrants to higher education in 2009/10, 2010/11, 2011/12 or August 2012 who studied on a previous course starting before September 2008.

**Section F** (pages 41 - 43): Supplementary loans and grants for living costs available in 2016/17 to all full-time students and information on income disregards used in the Dependants' Grant calculation. (This section includes the postgraduate DSA.)

**Section G** (page 44): Support available in 2016/17 to part-time students who (i) were new entrants to higher education in 2012/13 from September 2012 onwards, in 2013/14, in 2014/15 or 2015/16 (ii) are new entrants in 2016/17.

**Section H** (pages 45 - 46): Support available in 2016/17 to part-time students and full-time distance learning students who started their courses before September 2012 and are continuing students in 2016/17.

**Section I** (page 47): Support available in 2016/17 to (i) full-time distance learning students who were new entrants to higher education in 2012/13 from September 2012 onwards, in 2013/14, 2014/15 or 2015/16 and (ii) are new entrants in 2016/17.

**SECTION A: SUPPORT AVAILABLE IN 2016/17 FOR 2016 COHORT STUDENTS: NEW CURRENT SYSTEM STUDENTS WHO ARE STARTING THEIR COURSES IN 2016/17.**

a) **LIVING COSTS SUPPORT FOR 2016 COHORT STUDENTS (OTHER THAN 2016 COHORT STUDENTS ELIGIBLE FOR BENEFITS AND 2016 COHORT STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE).**

**TABLE A1: LOAN FOR LIVING COSTS RATES FOR 2016 COHORT STUDENTS (OTHER THAN STUDENTS ELIGIBLE FOR BENEFITS): INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.**

<b>FULL YEAR STUDENTS</b>	<b>MAIN RATE (100%)</b>	<b>NON-INCOME ASSESSED</b>	<b>INCOME ASSESSED</b>
Parental home	6,904	3,039	3,865
London	10,702	5,330	5,372
Elsewhere	8,200	3,821	4,379
Overseas	9,391	4,540	4,851
<b>FINAL YEAR STUDENTS</b>	<b>MAIN RATE (100%)</b>	<b>NON INCOME ASSESSED</b>	<b>INCOME-ASSESSED</b>
Parental home	6,496	2,792	3,704
London	9,914	4,855	5,059
Elsewhere	7,756	3,553	4,203
Overseas	8,406	3,945	4,461

New full-time students starting their courses from 1 August 2016 onwards, '2016 Cohort students', no longer qualify for maintenance grants. They instead qualify for a loan for living costs (maintenance loan) which for students on household incomes of £25,000 or less, is 10.3% higher than the total grant/loan support in 2015/16 (see **table A1** above and **table A6**.)

*Household Income Assessment*

The income assessment for full year and final year rates of loans for living costs is calculated as follows:

Parental Home Rate: £1 reduction in loan for every complete £8.59 increase in income above £25,000.

London Rate: £1 reduction in loan for every complete £8.34 increase in income above £25,000.

Elsewhere Rate: £1 reduction in loan for every complete £8.49 increase in income above £25,000.

Overseas Rate: £1 reduction in loan for every complete £8.41 increase in income above £25,000.

The income threshold for the minimum non-income assessed full rate of overseas loan is: £65,797.

The income thresholds for the minimum non-income assessed final year rates of loans are: £56,818 (Home), £67,193 (London), £60,684 (Elsewhere), and £62,518 (Overseas).

Assessed Contribution

Assessed contribution figures in **tables A6, A9 and A11** are used to determine the amount of support where a 2016 cohort student has applied for loans for living costs and supplementary support or where there are two or more students in a household. The assessed contribution for the loan for living costs applies for a 2016 cohort student where the household income exceeds £42,875.

**b) LIVING COSTS SUPPORT FOR 2016 COHORT STUDENTS ELIGIBLE FOR BENEFITS (OTHER THAN STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE).**

**TABLE A2: LOAN FOR LIVING COSTS RATES FOR 2016 COHORT STUDENTS ELIGIBLE FOR BENEFITS: INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.**

<b>FULL YEAR STUDENTS</b>	<b>MAIN RATE (100%)</b>	<b>NON-INCOME ASSESSED</b>	<b>INCOME ASSESSED</b>
Parental home	8,144	3,039	5,105
London	11,671	5,330	6,341
Elsewhere	9,347	3,821	5,526
Overseas	10,453	4,540	5,913
<b>FINAL YEAR STUDENTS</b>	<b>MAIN RATE (100%)</b>	<b>NON INCOME ASSESSED</b>	<b>INCOME-ASSESSED</b>
Parental home	7,765	2,792	4,973
London	10,938	4,855	6,083
Elsewhere	8,935	3,553	5,382
Overseas	9,538	3,945	5,593

New full-time students who are eligible for benefits starting their courses from 1 August 2016 onwards, no longer qualify for special support grants. They instead qualify for a loan for living costs which for students on household incomes of £25,000 or less, is 2.41% higher than the total grant/loan support in 2015/16 (see **table A2** above and **table A7**).

Household Income Assessment – Students Eligible for Benefits.

The income assessment for full-year rates of loans for students eligible for benefits is calculated as follows:

*Parental Home Rate:* £1 reduction in loan for every complete £5.384 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £8.59 increase in income above £42,875.

*London Rate:* £1 reduction in loan for every complete £5.743 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £8.34 increase in income above £42,875.

*Elsewhere Rate:* £1 reduction in loan for every complete £5.496 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £8.49 increase in income above £42,875.

*Overseas Rate:* £1 reduction in loan for every complete £5.608 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £8.41 increase in income above £42,875.

Income threshold for minimum non-income assessed full rate of overseas loan is: £65,801

The income assessment for final-year rates of loans for students eligible for benefits is calculated as follows:

*Home Rate:* £1 reduction in loan for every complete £5.335 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £8.59 increase in income above £42,875.

*London Rate:* £1 reduction in loan for every complete £5.642 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £8.34 increase in income above £42,875

*Elsewhere Rate:* £1 reduction in loan for every complete £5.441 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £8.49 increase in income above £42,875

*Overseas Rate:* £1 reduction in loan for every complete £5.486 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £8.41 increase in income above £42,875.

Income thresholds for minimum non-income assessed final year rates of loans are: £56,818 (Home), £67,193 (London), £60,684 (Elsewhere), and £62,518 (Overseas).

#### *Assessed Contribution – Students Eligible for Benefits.*

Assessed contribution figures in **tables A7, A10** and **A11** are used to determine the amount of support where a 2016 cohort student who is eligible for benefits has applied for loans for living costs and supplementary support or where there are two or more students in a household. The assessed contribution for the loan for living costs applies for a 2016 cohort student who is eligible for benefits where the household income exceeds £42,875.

#### *Maintenance and Special Support Element of the Loan for Living Costs.*

For 2016 cohort students entitled to benefits, the loan for living costs has a maintenance element and a special support element, the latter being a contribution towards the costs of books, travel, equipment and childcare. The special support element is disregarded by the Department for Work and Pensions as student income when calculating benefits. Students whose entitlement to loan for living costs exceeds the maximum maintenance element will receive additional loan as a special

support element. Maximum maintenance and special support elements are set out in the **table A3 below** and at **table A7**:

**TABLE A3: LOAN FOR LIVING COSTS FOR 2016 COHORT STUDENTS ELIGIBLE FOR BENEFITS: MAINTENANCE AND SPECIAL SUPPORT ELEMENTS**

<b>FULL YEAR STUDENTS</b>	<b>SPECIAL SUPPORT ELEMENT (100%) (£)</b>	<b>MAINTENANCE ELEMENT (100%) (£)</b>	<b>MAXIMUM LOAN (100%) (£)</b>
Parental home	3,469	4,675	8,144
London	3,469	8,202	11,671
Elsewhere	3,469	5,878	9,347
Overseas	3,469	6,984	10,453
<b>FINAL YEAR STUDENTS</b>	<b>SPECIAL SUPPORT ELEMENT (100%) (£)</b>	<b>MAINTENANCE ELEMENT (100%) (£)</b>	<b>MAXIMUM LOAN (100%) (£)</b>
Parental home	3,469	4,296	7,765
London	3,469	7,469	10,938
Elsewhere	3,469	5,466	8,935
Overseas	3,469	6,069	9,538

**c) STUDENT SUPPORT FOR 2016 COHORT STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE.**

New full-time students starting a course on or after 1 August 2016 who are aged 60 or over on the first day of the first academic year of their course, no longer qualify for special support grants in 2016/17. They will instead qualify for a means-tested loan for living costs towards the costs of books, travel, equipment and childcare. The loan for living costs is disregarded by the Department for Work and pensions as student income when calculating benefits.

2016 cohort students aged 60 or over on the first day of the first academic year of their course with household incomes of £25,000 or less qualify for the maximum loan for living costs in 2016/17. Students with household incomes above £25,000 lose £1 of loan for every complete £5.46 increase in income above £25,000 until a household income of £43,668 is reached where a minimum £50 loan is paid. Students on household incomes above £43,668 do not qualify for a loan for living costs.

The income assessment for loan for living costs for students aged 60 or over on the first day of the first academic year of their course is not added to the income assessment for supplementary grants (i.e. dependants' grants and travel grant) as part of the assessed contribution.

**Table A8** covers loan for living costs rates for **2016 cohort students aged 60 or over on the first day of the first academic year of their course.**

d) **REDUCED RATE LOANS FOR LIVING COSTS for 2016 COHORT STUDENTS.**

**TABLE A4: REDUCED RATE LOAN FOR LIVING COSTS.**

<b>MAXIMUM RATES OF FULL YEAR LOAN</b>	<b>REDUCED LOANS (Sandwich years)</b>	<b>REDUCED LOANS (NHS Bursary Years)</b>
Parental home	1,863	1,744
London	3,487	3,263
Elsewhere	2,483	2,324
Overseas	2,970	2,324
<b>MAXIMUM RATES OF FINAL YEAR LOAN</b>	<b>REDUCED LOANS</b>	
Parental home	1,414	1,324
London	2,669	2,498
Elsewhere	1,936	1,811
Overseas	2,170	1,811

The following groups of 2016 cohort students are eligible for the reduced, non income assessed loan rates (see Table A4 above):

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

**A5: SUPPORT FOR TUITION FEES.**

2016 cohort students at publicly funded institutions will be able to apply for a **non means-tested fee loan** of up to **£9,000** in 2016/17 depending upon the actual tuition fee for their course.

2016 cohort students at privately funded institutions will be able to apply for a **non means-tested fee loan** of up to **£6,000** depending upon the actual tuition fee for their course.

*Maximum Tuition Fees in Special Cases (for 2016 cohort students studying at institutions in England).*

The maximum tuition fee payable in 2016/17, and the maximum fee loan entitlement, for the final year of a course that requires less than 15 weeks attendance will be **£4,500** for courses at **publicly funded institutions**. The maximum fee loan entitlement for courses at **privately funded institutions** in this situation will be **£3,000**

The maximum tuition fee payable in 2016/17, and the maximum fee loan entitlement, for sandwich placement years where the periods of full time study are in aggregate less than 10 weeks, will be **£1,800** for courses at **publicly funded institutions**. The maximum fee loan entitlement for courses at **privately funded institutions** in this

situation will be **£1,200**.

The maximum tuition fee payable in 2016/17 and the maximum fee loan entitlement for (i) a study or work placement year under the Erasmus Scheme or (ii) study years at overseas institutions outside the Erasmus Scheme where the periods of full-time study at the UK institution are in aggregate less than 10 weeks, will be a maximum of **£1,350** for courses **at publicly funded institutions**. The maximum fee loan entitlement for courses at **privately funded institutions** in this situation will be **£900**.

*Maximum Fee Loans in Special Cases for English domiciled 2016 cohort students who are studying in Scotland, Wales and Northern Ireland*

English domiciled 2016 cohort students, who are studying at institutions in Wales in 2016/17, will be entitled to apply for the same maximum fee loans as students studying at HEIs in England. English domiciled 2016 cohort students studying in Northern Ireland in 2016/17 will be entitled to apply for the following fee loans where these differ from the support package available for study in England and Wales:

The maximum fee loan entitlement for sandwich placement years where the periods of full time study are in aggregate less than 10 weeks, will be **£4,500** for courses at **publicly funded institutions**. The maximum fee loan entitlement for courses at **privately funded institutions** will be **£3,000**.

The maximum fee loan entitlement for study years at overseas institutions outside the Erasmus Scheme where the periods of full-time study at the UK institution are in aggregate less than 10 weeks, will be a maximum of **£4,500** for courses **at publicly funded institutions**. The maximum fee loan entitlement for courses at **privately funded institutions** will be **£3,000**.

2016 cohort students undertaking Erasmus study or work placement years in Northern Ireland in 2016/17 will be ineligible for a fee loan as the Erasmus fee waiver will continue to apply.

### **ACCESS AGREEMENTS.**

Publicly funded institutions that intend to charge more than the basic annual amount for full time courses starting on or after 1 September 2012 (£6,000 in 2016/17) must have an **Access Agreement** approved by the Director of Fair Access to Higher Education. Access Agreements describe the arrangements that each institution has in place to promote access for students from low-income or other under-represented groups through outreach activities as well as the financial help that the institution will provide for such students. Eligibility criteria and types and amounts of support available will vary according to the particular institution. Regulations covering the maximum basic (£6,000) and higher (£9,000) tuition fees for full-time courses came into force on 1 September 2012.



**A6: LOAN FOR LIVING COSTS ENTITLEMENT FOR 2016 COHORT STUDENTS (OTHER THAN 2016 COHORT STUDENTS WHO QUALIFY FOR BENEFITS): ILLUSTRATIVE LEVELS OF INCOME.**

<b>INCOME (£)</b>	<b>Income Assessment (£)<sup>1</sup></b>	<b>Assessed Contribution (£)</b>	<b>LOAN FOR LIVING COSTS (£)</b>
<b>Student living at home</b>			<b>Maximum £6,904</b>
25,000	0	0	6,904
30,000	582	0	6,322
35,000	1,164	0	5,740
40,000	1,746	0	5,158
42,875	2,080	0	4,824
45,000	2,328	248	4,576
50,000	2,910	830	3,994
55,000	3,492	1,412	3,412
58,201	3,865	1,785	3,039 (+)
60,000	3,865	1,785	3,039
65,000	3,865	1,785	3,039
<b>Student studying in London</b>			<b>Maximum £10,702</b>
25,000	0	0	10,702
30,000	599	0	10,103
35,000	1,199	0	9,503
40,000	1,798	0	8,904
42,875	2,143	0	8,559
45,000	2,398	255	8,304
50,000	2,997	854	7,705
55,000	3,597	1,454	7,105
60,000	4,196	2,053	6,506
65,000	4,796	2,653	5,906
69,803	5,372	3,229	5,330(+)
70,000	5,372	3,229	5,330
<b>Student studying outside London</b>			<b>Maximum £8,200</b>
25,000	0	0	8,200
30,000	588	0	7,612
35,000	1,177	0	7,023
40,000	1,766	0	6,434
42,875	2,105	0	6,095
45,000	2,355	250	5,845
50,000	2,944	839	5,256
55,000	3,533	1,428	4,667
60,000	4,122	2,017	4,078
62,180	4,379	2,274	3,821 (+)
65,000	4,379	2,274	3,821
70,000	4,379	2,274	3,821

Students on household incomes of £25,000 or less qualify for the maximum loan for living costs at the respective Home, Elsewhere or London rate of loan.

Home Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £8.59 of income above £25,000 until the amount they receive reaches 44% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction. London Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £8.34 of income above £25,000 until the amount they receive reaches 49.8% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction. Elsewhere Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £8.49 of income above £25,000 until the amount they receive reaches 46.6% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

The 'Assessed Contribution' is calculated for incomes above £42,875 – see table A9 of this Memorandum.

<sup>1</sup> Figures rounded down to the nearest £1

**A7: LOAN FOR LIVING COSTS ENTITLEMENT FOR 2016 COHORT STUDENTS WHO QUALIFY FOR BENEFITS: ILLUSTRATIVE LEVELS OF INCOME.**

<b>INCOME (£)</b>	<b>Income Assessment (£)<sup>2</sup></b>	<b>Assessed Contribution (£)</b>	<b>Special Support Element (£)</b>	<b>Maintenance Element (£)</b>	<b>TOTAL LOAN FOR LIVING COSTS (£)</b>
<b>Student living at home</b>			<b>Maximum £3,469</b>	<b>Maximum £4,675</b>	<b>Maximum £8,144</b>
25,000	0	0	3,469	4,675	8,144
30,000	928	0	2,541	4,675	7,216
35,000	1,857	0	1,612	4,675	6,287
40,000	2,786	0	683	4,675	5,358
42,875	3,320	0	149	4,675	4,824
44,155	3,469	149	0	4,675	4,675
45,000	3,567	247	0	4,577	4,577
50,000	4,149	829	0	3,995	3,995
55,000	4,731	1,411	0	3,413	3,413
58,209	5,105	1,785	0	3,039 (+)	3,039 (+)
60,000	5,105	1,785	0	3,039	3,039
<b>Student studying in London</b>			<b>Maximum £3,469</b>	<b>Maximum £8,202</b>	<b>Maximum £11,671</b>
25,000	0	0	3,469	8,202	11,671
30,000	870	0	2,599	8,202	10,801
35,000	1,741	0	1,728	8,202	9,930
40,000	2,611	0	858	8,202	9,060
42,875	3,112	0	357	8,202	8,559
45,000	3,366	254	103	8,202	8,305
45,853	3,469	357	0	8,202	8,202
50,000	3,966	854	0	7,705	7,705
55,000	4,565	1,453	0	7,106	7,106
60,000	5,165	2,053	0	6,506	6,506
65,000	5,764	2,652	0	5,907	5,907
69,805	6,341	3,229	0	5,330(+)	5,330(+)
<b>Student studying outside London</b>			<b>Maximum £3,469</b>	<b>Maximum £5,878</b>	<b>Maximum £9,347</b>
25,000	0	0	3,469	5,878	9,347
30,000	909	0	2,560	5,878	8,438
35,000	1,819	0	1,650	5,878	7,528
40,000	2,729	0	740	5,878	6,618
42,875	3,252	0	217	5,878	6,095
44,718	3,469	217	0	5,878	5,878
45,000	3,502	250	0	5,845	5,845
50,000	4,091	839	0	5,256	5,256
55,000	4,680	1,428	0	4,667	4,667
60,000	5,269	2,017	0	4,078	4,078
62,182	5,526	2,274	0	3,821 (+)	3,821 (+)
65,000	5,526	2,274	0	3,821	3,821

Students on household incomes of £25,000 or less qualify for the maximum loan for living costs at the respective Home, Elsewhere or London rate of loan.

Home Rate - Students with household incomes above £25,000 up to and including £42,875 lose £1 of loan for every complete £5.384 of income above £25,000. For income in excess of £42,875 up to and including £58,209, students lose £1 of loan for every complete £8.59 of income until the amount they receive reaches 37.3% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

London Rate - Students with household incomes above £25,000 up to and including £42,875 lose £1 of loan for every complete £5.743 of income above £25,000. For income in excess of £42,875 up to and including £69,805, students lose £1

<sup>2</sup> Figures rounded down to the nearest £1

of loan for every £8.34 of income until the amount they receive reaches 45.7% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

Elsewhere Rate - Students with household incomes above £25,000 up to and including £42,875 lose £1 of loan for every complete £5.496 of income above £25,000. For income in excess of £42,875 up to and including £62,182, students lose £1 of loan for every £8.49 of income until the amount they receive reaches 40.8% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

The loan for living costs is divided into two elements – the maintenance element and, for students on lower incomes a special support element for books, equipment, travel or childcare. The special support element is disregarded by DWP when calculating means-tested benefits.

The 'Assessed Contribution' is calculated for incomes above £42,875 – see table A10 of this Memorandum.

**A8: LOAN FOR LIVING COSTS ENTITLEMENT FOR 2016 COHORT STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE: ILLUSTRATIVE LEVELS OF INCOME:**

<b>HOUSEHOLD INCOME (£)</b>	<b>Income Assessment (£)</b>	<b>LOAN FOR LIVING COSTS (£)</b>
		<b>Maximum £3,469</b>
25,000	0	3,469
30,000	915	2,554
35,000	1,831	1,638
40,000	2,747	722
43,668	3,419	50
43,669	n/a	0
45,000	n/a	0
50,000	n/a	0

New full-time students starting a course on or after 1 August 2016 who are aged 60 or over on the first day of the first academic year of their course, no longer qualify for special support grants in 2016/17. They will instead qualify for a means-tested loan for living costs.

2016 cohort students aged 60 or over on the first day of the first academic year of their course with household incomes of £25,000 or less qualify for the maximum loan for living costs in 2016/17. Students with household incomes above £25,000 lose £1 of loan for every complete £5.46 increase in income above £25,000 until a household income of £43,668 is reached where a minimum £50 loan is paid. Students on household incomes above £43,668 do not qualify for a loan for living costs.

The income assessment for the loan for living costs for students aged 60 or over on the first day of the first academic year of their course is not added to the income assessment for supplementary grants (i.e. dependants' grants and travel grant) as part of the assessed contribution.

**A9: 2016 COHORT STUDENTS (EXCLUDING STUDENTS ENTITLED TO BENEFITS AND STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE): ASSESSED CONTRIBUTION FOR THE LOAN FOR LIVING COSTS.**

An assessed contribution will apply as follows:

Household income **£42,875 or less** - no assessed contribution;

Household income of **more than £42,875** – an assessed contribution will apply.

The assessed contribution figures in **table A9** on page 14 (which should be read in conjunction with **table A6** of this Memorandum) are calculated as follows (*case study for student living in the parental home with a household income of £44,000*):

1) Calculate the amount of loan to be deducted from the maximum loan at a household income of £42,875. (The taper for the home rate of loan is 8.59). For the purposes of this calculation, this is known as the **contribution disregard**.

$$(\text{£}42,875 - \text{£}25,000) / 8.59 = \text{£}2,080 \text{ (rounded down)}$$

2) Calculate the amount of loan to be deducted (the **income assessment** in table A6 of this memorandum) from the maximum loan at a household income of £44,000 (the household income of the student in this case study)

$$(\text{£}44,000 - \text{£}25,000) / 8.59 = \text{£}2,211 \text{ (rounded down)}$$

3) Calculate the assessed contribution for a student living at home on a household income of £44,000 by deducting the **contribution disregard** from the **income assessment**.

$$\text{£}2,211 - \text{£}2,080 = \text{£}131$$

The same method of calculating assessed contributions for the loan for living costs will apply to 2016 cohort students living away from home and studying in London or living away from home and studying outside London. However, the taper for the London rate of loan for living costs is 8.34 and that for the elsewhere rate of loan 8.49.

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 household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account.

**The total assessed contribution for a student is the assessed contribution from table A9 on the following page of this Memorandum added to the contribution for supplementary support (table A11). In total, this contribution must not exceed £6,210.**

**Table A9 (continued): 2016 COHORT STUDENTS (EXCLUDING STUDENTS ENTITLED TO BENEFITS AND STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE): ASSESSED CONTRIBUTION FOR THE LOAN FOR LIVING COSTS.**

HOUSEHOLD INCOME	Student living at home		Student studying in London		Student studying outside London	
	Assessed Contribution (£)	Loan (£)	Assessed Contribution (£)	Loan (£)	Assessed Contribution (£)	Loan (£)
42,875	0	4,824	0	8,559	0	6,095
43,000	15	4,809	15	8,544	15	6,080
44,000	131	4,693	135	8,424	132	5,963
45,000	248	4,576	255	8,304	250	5,845
46,000	364	4,460	374	8,185	368	5,727
47,000	481	4,343	494	8,065	486	5,609
48,000	597	4,227	614	7,945	604	5,491
49,000	713	4,111	734	7,825	721	5,374
50,000	830	3,994	854	7,705	839	5,256
51,000	946	3,878	974	7,585	957	5,138
52,000	1,063	3,761	1,094	7,465	1,075	5,020
53,000	1,179	3,645	1,214	7,345	1,192	4,903
54,000	1,296	3,528	1,334	7,225	1,310	4,785
55,000	1,412	3,412	1,454	7,105	1,428	4,667
56,000	1,528	3,296	1,574	6,985	1,546	4,549
57,000	1,645	3,179	1,693	6,866	1,664	4,431
58,000	1,761	3,063	1,813	6,746	1,781	4,314
<b>58,201</b>	1,785	<b>3,039(*)</b>	1,837	6,722	1,805	4,290
59,000			1,933	6,626	1,899	4,196
60,000			2,053	6,506	2,017	4,078
61,000			2,173	6,386	2,135	3,960
62,000			2,293	6,266	2,253	3,842
<b>62,180</b>			2,315	6,244	2,274	<b>3,821(*)</b>
63,000			2,413	6,146		
64,000			2,533	6,026		
65,000			2,653	5,906		
66,000			2,773	5,786		
67,000			2,892	5,667		
68,000			3,012	5,547		
69,000			3,132	5,427		
<b>69,803</b>			3,229	<b>5,330(*)</b>		

(\*) – minimum loan for living costs

**A10: 2016 COHORT STUDENTS ENTITLED TO BENEFITS (EXCLUDING STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE): ASSESSED CONTRIBUTION FOR THE LOAN FOR LIVING COSTS.**

The assessed contribution will apply as follows:

Household income **£42,875 or less** - no assessed contribution;

Household income of **more than £42,875** – an assessed contribution will apply.

**Home rate:** contribution of £1 for each complete £8.59 of income above £42,875.

**London rate:** contribution of £1 for each complete £8.34 of income above £42,875.

**Elsewhere rate:** contribution of £1 for each complete £8.49 of income above £42,875

This table should be read in conjunction with **table A7** of this Memorandum.

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 household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account. **The total assessed contribution for a student is the assessed contribution from this table added to the contribution for supplementary support (table A11). In total, this contribution must not exceed £6,210.**

HOUSEHOLD INCOME	Student living at home		Student studying in London		Student studying outside London	
	Assessed Contribution (£)	Loan (£)	Assessed Contribution (£)	Loan (£)	Assessed Contribution (£)	Loan (£)
42,875	0	4,824	0	8,559	0	6,095
43,000	14	4,810	14	8,545	14	6,081
44,000	130	4,694	134	8,425	132	5,963
45,000	247	4,577	254	8,305	250	5,845
46,000	363	4,461	374	8,185	368	5,727
47,000	480	4,344	494	8,065	485	5,610
48,000	596	4,228	614	7,945	603	5,492
49,000	713	4,111	734	7,825	721	5,374
50,000	829	3,995	854	7,705	839	5,256
51,000	945	3,879	974	7,585	957	5,138
52,000	1,062	3,762	1,094	7,465	1,074	5,021
53,000	1,178	3,646	1,214	7,345	1,192	4,903
54,000	1,295	3,529	1,333	7,226	1,310	4,785
55,000	1,411	3,413	1,453	7,106	1,428	4,667
56,000	1,527	3,297	1,573	6,986	1,545	4,550
57,000	1,644	3,180	1,693	6,866	1,663	4,432
58,000	1,760	3,064	1,813	6,746	1,781	4,314
<b>58,209</b>	1,785	<b>3,039(*)</b>	1,838	6,721	1,806	4,289
59,000			1,933	6,626	1,899	4,196
60,000			2,053	6,506	2,017	4,078
61,000			2,173	6,386	2,134	3,961
62,000			2,293	6,266	2,252	3,843
<b>62,182</b>			2,314	6,245	2,274	<b>3,821(*)</b>
63,000			2,413	6,146		
64,000			2,532	6,027		
65,000			2,652	5,907		
66,000			2,772	5,787		
67,000			2,892	5,667		
68,000			3,012	5,547		
69,000			3,132	5,427		
<b>69,805</b>			3,229	<b>5,330(*)</b>		

(\*) – minimum loan for living costs

**TABLE A11: 2016 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT in 2016/17 (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 £8.97 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 household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account. The total assessed contribution for a student is the assessed contribution from this table added to the contribution to loan for living costs (set out in **table A9**, or for full-time students eligible for benefits, the contribution to loan for living costs in **table A10**). In total this contribution may not exceed **£6,210**.

**ASSESSED CONTRIBUTION FOR SUPPLEMENTARY SUPPORT: ILLUSTRATIVE LEVELS OF INCOME.**

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION
39,796	0	59,000	2,140	79,000	4,370
40,000	22	60,000	2,252	80,000	4,482
41,000	134	61,000	2,363	81,000	4,593
42,000	245	62,000	2,475	82,000	4,705
43,000	357	63,000	2,586	83,000	4,816
44,000	468	64,000	2,698	84,000	4,927
45,000	580	65,000	2,809	85,000	5,039
46,000	691	66,000	2,921	86,000	5,150
47,000	803	67,000	3,032	87,000	5,262
48,000	914	68,000	3,144	88,000	5,373
49,000	1,026	69,000	3,255	89,000	5,485
50,000	1,137	70,000	3,367	90,000	5,596
51,000	1,249	71,000	3,478	91,000	5,708
52,000	1,360	72,000	3,590	92,000	5,819
53,000	1,472	73,000	3,701	93,000	5,931
54,000	1,583	74,000	3,813	94,000	6,042
55,000	1,694	75,000	3,924	95,000	6,154
56,000	1,806	76,000	4,036	95,500	6,210
57,000	1,917	77,000	4,147		
58,000	2,029	78,000	4,259		

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

For residual incomes above **£95,500**, 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 F.***



**SECTION B: SUPPORT AVAILABLE IN 2016/17 FOR 2012 COHORT STUDENTS: CURRENT SYSTEM STUDENTS WHO (i) WERE NEW ENTRANTS IN 2012/13 FROM SEPTEMBER 2012 ONWARDS, IN 2013/14, 2014/15 OR 2015/16 WHO ARE CONTINUING THEIR COURSES IN 2016/17.**

**TABLE B1: LOAN RATES FOR 2012 COHORT STUDENTS: INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.**

<b>FULL YEAR STUDENTS</b>	<b>MAIN RATE (100%) (Table A1)</b>	<b>NON-INCOME ASSESSED (65%)</b>	<b>INCOME ASSESSED (35%)</b>
Parental home	4,675	3,038	1,637
London	8,202	5,331	2,871
Elsewhere	5,878	3,820	2,058
Overseas	6,984	4,539	2,445
<b>FINAL YEAR STUDENTS</b>	<b>MAIN RATE (100%) (Table A1)</b>	<b>NON INCOME ASSESSED (65%)</b>	<b>INCOME-ASSESSED (35%)</b>
Parental home	4,296	2,792	1,504
London	7,470	4,855	2,615
Elsewhere	5,467	3,553	1,914
Overseas	6,070	3,945	2,125

**Notes:**

*The maximum amount of main loan for living costs will be reduced by £0.50 for every £1 of maintenance grant received.*

All eligible 2012 cohort students will be eligible for the appropriate main loan rate, 35% of which is income-assessed (see Table B1 above) This support package is available for 2012 cohort students taking full-time courses of Initial Teacher Training (ITT) in 2016/17.

**TABLE B2: REDUCED RATE LOAN FOR LIVING COSTS.**

<b>MAXIMUM RATES OF FULL YEAR LOAN</b>	<b>REDUCED LOANS (Sandwich years)</b>	<b>REDUCED LOANS (NHS Bursary Years)</b>
Parental home	1,863	1,744
London	3,487	3,263
Elsewhere	2,483	2,324
Overseas	2,970	2,324
<b>MAXIMUM RATES OF FINAL YEAR LOAN</b>	<b>REDUCED LOANS</b>	
Parental home	1,414	1,324
London	2,669	2,498
Elsewhere	1,936	1,811
Overseas	2,170	1,811

The following groups of students are eligible for the reduced, non income assessed loan rates (see Table B2 above):

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

### ***B3: SUPPORT FOR LIVING COSTS.***

Full-time 2012 cohort students, including those undertaking full-time courses of initial teacher training in 2016/17, will be able to apply for:

- (1) A means-tested maintenance or special support grant of up to **£3,387**;
- (2) A loan for living costs, **35%** of which will be subject to income assessment (Table B1).
- (3) A reduced rate loan for living costs for students undertaking a sandwich work placement year or NHS bursary year (Table B2).

**Table B5** applies to 2012 cohort students in 2016/17 who are eligible for the maintenance grant.

**Table B6** applies to 2012 cohort students in 2016/17 who are eligible for the special support grant.

### ***B4: SUPPORT FOR TUITION FEES.***

2012 cohort students at publicly funded institutions will be able to apply for a **non means-tested fee loan** of up to **£9,000** in 2016/17 depending upon the actual tuition fee for their course.

2012 cohort students at privately funded institutions will be able to apply for a **non means-tested fee loan** of up to **£6,000** depending upon the actual tuition fee for their course.

**Note:** Full-time entrants to courses at HEIs in Scotland, Wales and Northern Ireland whose course began in August 2012 are eligible for a fee loan of up to £9,000, but will be eligible for the same package of maintenance support that is available to full-time students who started their courses before September 2012.

#### *Maximum Tuition Fees in Special Cases (for 2012 cohort students studying at institutions in England).*

The maximum tuition fee payable in 2016/17, and the maximum fee loan entitlement, for the final year of a course that requires less than 15 weeks attendance will be **£4,500** for courses at **publicly funded institutions**. The maximum fee loan entitlement for courses at **privately funded institutions** in this situation will be **£3,000**

The maximum tuition fee payable in 2016/17, and the maximum fee loan entitlement, for sandwich placement years where the periods of full time study are in aggregate

less than 10 weeks, will be **£1,800** for courses at **publicly funded institutions**. The maximum fee loan entitlement for courses at **privately funded institutions** in this situation will be **£1,200**.

The maximum tuition fee payable in 2016/17 and the maximum fee loan entitlement for (i) a study or work placement year under the Erasmus Scheme or (ii) study years at overseas institutions outside the Erasmus Scheme where the periods of full-time study at the UK institution are in aggregate less than 10 weeks, will be a maximum of **£1,350** for courses at **publicly funded institutions**. The maximum fee loan entitlement for courses at **privately funded institutions** in this situation will be **£900**.

*Maximum Fee Loans in Special Cases for English domiciled 2012 cohort students who are studying in Scotland, Wales and Northern Ireland.*

English domiciled 2012 cohort students, who are studying at institutions in Wales in 2016/17, will be entitled to apply for the same maximum fee loans as students studying at HEIs in England. English domiciled 2012 cohort students studying in Northern Ireland in 2016/17 will be entitled to apply for the following fee loans where these differ from the support package available for study in England and Wales:

The maximum fee loan entitlement for sandwich placement years where the periods of full time study are in aggregate less than 10 weeks, will be **£4,500** for courses at **publicly funded institutions**. The maximum fee loan entitlement for courses at **privately funded institutions** will be **£3,000**.

The maximum fee loan entitlement for study years at overseas institutions outside the Erasmus Scheme where the periods of full-time study at the UK institution are in aggregate less than 10 weeks, will be a maximum of **£4,500** for courses at **publicly funded institutions**. The maximum fee loan entitlement for courses at **privately funded institutions** will be **£3,000**.

2012 cohort students undertaking Erasmus study or work placement years in Northern Ireland in 2016/17 will be ineligible for a fee loan as the Erasmus fee waiver will continue to apply.

### **ACCESS AGREEMENTS.**

Publicly funded institutions that intend to charge more than the basic annual amount for full time courses starting on or after 1 September 2012 (£6,000 in 2016/17) must have an **Access Agreement** approved by the Director of Fair Access to Higher Education. Access Agreements describe the arrangements that each institution has in place to promote access for students from low-income or other under-represented groups through outreach activities as well as the financial help that the institution will provide for such students. Eligibility criteria and types and amounts of support available will vary according to the particular institution. Regulations covering the maximum basic (£6,000) and higher (£9,000) tuition fees for full-time courses came into force on 1 September 2012.

**B5: MAINTENANCE GRANT AND LOAN ENTITLEMENT FOR 2012 COHORT STUDENTS:  
ILLUSTRATIVE LEVELS OF INCOME.**

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS(£)	TOTAL GRANT PLUS LOAN (£)
<b>Student living at home</b>			<b>Maximum £4,675(*)</b>	
25,000	0	3,387	2,982	6,369
30,000	0	2,441	3,455	5,896
35,000	0	1,494	3,928	5,422
40,000	0	547	4,402	4,949
42,620	0	50	4,650	4,700
42,875	0	0	4,675	4,675
45,000	227	0	4,448	4,488
50,000	761	0	3,914	3,914
55,000	1,295	0	3,380	3,380
58,201	1,637	0	3,038(+)	3,038
60,000	1,637	0	3,038	3,038
<b>Student studying in London</b>			<b>Maximum £8,202 (*)</b>	
25,000	0	3,387	6,509	9,896
30,000	0	2,441	6,982	9,423
35,000	0	1,494	7,455	8,949
40,000	0	547	7,929	8,476
42,620	0	50	8,177	8,227
42,875	0	0	8,202	8,202
45,000	227	0	7,975	7,975
50,000	761	0	7,441	7,441
55,000	1,295	0	6,907	6,907
60,000	1,829	0	6,373	6,373
65,000	2,363	0	5,839	5,839
69,756	2,871	0	5,331(+)	5,331
70,000	2,871	0	5,331	5,331
<b>Student studying outside London</b>			<b>Maximum £5,878 (*)</b>	
25,000	0	3,387	4,185	7,572
30,000	0	2,441	4,658	7,099
35,000	0	1,494	5,131	6,625
40,000	0	547	5,605	6,152
42,620	0	50	5,853	5,903
42,875	0	0	5,878	5,878
45,000	227	0	5,651	5,651
50,000	761	0	5,117	5,117
55,000	1,295	0	4,583	4,583
60,000	1,829	0	4,049	4,049
62,143	2,058	0	3,820(+)	3,820
65,000	2,058	0	3,820	3,820

(\*) 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.

The maximum amount of the maintenance grant is £3,387. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £5.28 of household income above £25,000, up to a household income of £42,620 where the student qualifies for a minimum grant of £50. Where household income exceeds £42,620, no grant is payable.

Students with household incomes of £42,620 or less have their loan for living costs reduced by £0.50 for every £1 of Maintenance Grant awarded. Students with household incomes between £42,620 and £42,875 qualify for the maximum amount of loan for living costs.

Students with household incomes above £42,875 lose £1 of loan for every complete £9.36 of income above £42,875 until the amount they received reaches 65% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

**B6: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR 2012 COHORT STUDENTS:  
ILLUSTRATIVE LEVELS OF INCOME.**

<b>INCOME (£)</b>	<b>ASSESSED CONTRIBUTION (£)</b>	<b>SPECIAL SUPPORT GRANT (£)</b>	<b>LOAN FOR LIVING COSTS (£)</b>	<b>TOTAL GRANT PLUS LOAN (£)</b>
<b>Student living at home</b>			<b>Maximum £4,675</b>	
25,000	0	3,387	4,675	8,062
30,000	0	2,441	4,675	7,116
35,000	0	1,494	4,675	6,169
40,000	0	547	4,675	5,222
42,620	0	50	4,675	4,725
42,875	0	0	4,675	4,675
45,000	227	0	4,448	4,448
50,000	761	0	3,914	3,914
55,000	1,295	0	3,380	3,380
58,201	1,637	0	3,038(+)	3,038
60,000	1,637	0	3,038	3,038
<b>Student studying in London</b>			<b>Maximum £8,202</b>	
25,000	0	3,387	8,202	11,589
30,000	0	2,441	8,202	10,643
35,000	0	1,494	8,202	9,696
40,000	0	547	8,202	8,749
42,620	0	50	8,202	8,252
42,875	0	0	8,202	8,202
45,000	227	0	7,975	7,975
50,000	761	0	7,441	7,441
55,000	1,295	0	6,907	6,907
60,000	1,829	0	6,373	6,373
65,000	2,363	0	5,839	5,839
69,756	2,871	0	5,331(+)	5,331
70,000	2,871	0	5,331	5,331
<b>Student studying outside London</b>			<b>Maximum £5,878</b>	
25,000	0	3,387	5,878	9,265
30,000	0	2,441	5,878	8,319
35,000	0	1,494	5,878	7,372
40,000	0	547	5,878	6,425
42,620	0	50	5,878	5,928
42,875	0	0	5,878	5,878
45,000	227	0	5,651	5,651
50,000	761	0	5,117	5,117
55,000	1,295	0	4,583	4,583
60,000	1,829	0	4,049	4,049
62,143	2,058	0	3,820(+)	3,820
65,000	2,058	0	3,820	3,820

The maximum amount of the special support grant is £3,387. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £5.28 of household income above £25,000, up to a household income of £42,620 where the student qualifies for a minimum grant of £50. Where household income exceeds £42,620, no grant is payable.

Students with household incomes up to £42,875 qualify for the maximum amount of loan for living costs.

Students with household incomes above £42,875 lose £1 of loan for every complete £9.36 of income above £42,875 until the amount they received reaches 65% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

**TABLE B7: 2012 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR THE MEANS-TESTED ELEMENT OF THE LOAN FOR LIVING COSTS**

Assessments will be calculated as follows:

Household income **£42,875 or less:**

no contribution;

Household income of **more than £42,875:**

contribution of £1 for each complete £9.36 of household income until 65% of the full loan for living costs 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 household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account.

**ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME**

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	Student living at home	Student studying in London	Student studying outside London
		Maximum: £4,675	Maximum: £8,202	Maximum: £5,878
42,875	0	4,675	8,202	5,878
43,000	13	4,662	8,189	5,865
44,000	120	4,555	8,082	5,758
45,000	227	4,448	7,975	5,651
46,000	333	4,342	7,869	5,545
47,000	440	4,235	7,762	5,438
48,000	547	4,128	7,655	5,331
49,000	654	4,021	7,548	5,224
50,000	761	3,914	7,441	5,117
51,000	868	3,807	7,334	5,010
52,000	974	3,701	7,228	4,904
53,000	1,081	3,594	7,121	4,797
54,000	1,188	3,487	7,014	4,690
55,000	1,295	3,380	6,907	4,583
56,000	1,402	3,273	6,800	4,476
57,000	1,509	3,166	6,693	4,369
58,000	1,615	3,060	6,587	4,263
<b>58,201</b>	1,637	<b>3,038(*)</b>	6,565	4,241
59,000	1,722		6,480	4,156
60,000	1,829		6,373	4,049
61,000	1,936		6,266	3,942
62,000	2,043		6,159	3,835
<b>62,143</b>	2,058		6,144	<b>3,820(*)</b>
63,000	2,150		6,052	
64,000	2,256		5,946	
65,000	2,363		5,839	
66,000	2,470		5,732	
67,000	2,577		5,625	
68,000	2,684		5,518	
69,000	2,791		5,411	
<b>69,756</b>	2,871		<b>5,331(*)</b>	

(\*) The point at which 65% of the maximum loan for living costs is reached

**TABLE B8: 2012 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT in 2016/17 (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 £8.97 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 household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account. The total assessed contribution for a student is the assessed contribution from this table added to the contribution to loan for living costs (Table B7). 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	2,140	79,000	4,370
40,000	22	60,000	2,252	80,000	4,482
41,000	134	61,000	2,363	81,000	4,593
42,000	245	62,000	2,475	82,000	4,705
43,000	357	63,000	2,586	83,000	4,816
44,000	468	64,000	2,698	84,000	4,927
45,000	580	65,000	2,809	85,000	5,039
46,000	691	66,000	2,921	86,000	5,150
47,000	803	67,000	3,032	87,000	5,262
48,000	914	68,000	3,144	88,000	5,373
49,000	1,026	69,000	3,255	89,000	5,485
50,000	1,137	70,000	3,367	90,000	5,596
51,000	1,249	71,000	3,478	91,000	5,708
52,000	1,360	72,000	3,590	92,000	5,819
53,000	1,472	73,000	3,701	93,000	5,931
54,000	1,583	74,000	3,813	94,000	6,042
55,000	1,694	75,000	3,924	95,000	6,154
56,000	1,806	76,000	4,036	95,500	6,210
57,000	1,917	77,000	4,147		
58,000	2,029	78,000	4,259		

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

For residual incomes above **£95,500**, 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 F.***

**SECTION C: 2009 COHORT STUDENTS: SUPPORT AVAILABLE IN 2016/17 TO CURRENT SYSTEM STUDENTS WHO WERE NEW ENTRANTS IN 2009/10, 2010/11, 2011/12 OR IN AUGUST 2012 AND WHO ARE CONTINUING ON THEIR COURSE IN 2016/17.**

**TABLE C1: LOAN RATES FOR 2009 COHORT STUDENTS: INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.**

<b>FULL YEAR STUDENTS</b>	<b>MAIN RATE (100%) (Table A1)</b>	<b>NON-INCOME ASSESSED (72%)</b>	<b>INCOME ASSESSED (28%)</b>
Parental home	4,102	2,953	1,149
London	7,404	5,330	2,074
Elsewhere	5,292	3,810	1,482
Overseas	6,299	4,535	1,764
<b>FINAL YEAR STUDENTS</b>	<b>MAIN RATE (100%) (Table A1)</b>	<b>NON INCOME ASSESSED (72%)</b>	<b>INCOME-ASSESSED (28%)</b>
Parental home	3,722	2,679	1,043
London	6,741	4,853	1,888
Elsewhere	4,897	3,525	1,372
Overseas	5,477	3,943	1,534

**Notes:**

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

All 2009 cohort students who started full-time courses in 2009/10, 2010/11, 2011/12 or in August 2012 who are continuing on their course in 2016/17 are eligible for the appropriate main loan rate, 28% of which is income-assessed (see Table C1 above).

**TABLE C2: REDUCED RATE LOAN FOR LIVING COSTS.**

<b>MAXIMUM RATES OF FULL YEAR LOAN</b>	<b>REDUCED LOANS (Sandwich years)</b>	<b>REDUCED LOANS (NHS Bursary Years)</b>
Parental home	1,863	1,744
London	3,487	3,263
Elsewhere	2,483	2,324
Overseas	2,970	2,324
<b>MAXIMUM RATES OF FINAL YEAR LOAN</b>	<b>REDUCED LOANS</b>	
Parental home	1,414	1,324
London	2,669	2,498
Elsewhere	1,936	1,811
Overseas	2,170	1,811

The following groups of students are eligible for the reduced, non income assessed loan rates (see Table C2 above):

- (i) 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).

#### Maintenance Grant/Special Support Grant

2009 cohort students will be able to apply for a means-tested maintenance or special support grant of up to **£3,110**;

**Note: Sub-section C3 below applies to publicly funded and private institutions in respect of fee loans. Fee caps do not apply to private institutions.**

#### **C3: SUPPORT FOR TUITION FEES.**

Full-time students who started their courses in 2009/10, 2010/11, 2011/12 or in August 2012 and are continuing their courses in 2016/17, will be liable for tuition charges of up to **£3,465**. These students will be able to apply for a **non means-tested fee loan** of up to **£3,465** depending upon the actual tuition fee for their courses.

#### Maximum Tuition Fees in Special Cases

The maximum fee payable, and therefore the maximum fee loan entitlement will be **£1,725** for:

- a. work placement sandwich years where the period of full-time study are in aggregate less than 10 weeks in the academic year.
- b. overseas study years where the periods of full-time study at the UK institution are in aggregate less than 10 weeks in the academic year.
- c. final year of a course completed with less than 15 weeks attendance.

#### Maximum Fee Loans for 2009 Cohort Students studying in Northern Ireland.

Full-time 2009 cohort students, who are continuing their courses in Northern Ireland in 2016/17, will be able to apply for a **non means-tested fee loan** of up to **£3,925**.

The maximum tuition loan that will apply to 2009 cohort students studying in Northern Ireland in 2016/17 where the special cases set out above apply, will be **£1,955**.

**C4: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME FOR 2009 COHORT STUDENTS.**

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
<b>Student living at home</b>			<b>Maximum £4,102 (*)</b>	
25,000	0	3,110	2,547	5,657
30,000	0	2,080	3,062	5,142
34,264	0	1,200	3,502	4,702
40,000	0	799	3,703	4,502
45,000	0	449	3,878	4,327
50,706	0	50	4,077	4,127
50,778	0	0	4,102	4,102
55,000	902	0	3,200	3,200
56,156	1,149	0	2,953 (+)	2,953
60,000	1,149	0	2,953	2,953
<b>Student studying in London</b>			<b>Maximum £7,404 (*)</b>	
25,000	0	3,110	5,849	8,959
30,000	0	2,080	6,364	8,444
34,264	0	1,200	6,804	8,004
40,000	0	799	7,005	7,804
45,000	0	449	7,180	7,629
50,706	0	50	7,379	7,429
50,778	0	0	7,404	7,404
55,000	902	0	6,502	6,502
60,000	1,970	0	5,434	5,434
60,485	2,074	0	5,330 (+)	5,330
65,000	2,074	0	5,330	5,330
<b>Student studying outside London</b>			<b>Maximum £5,292 (*)</b>	
25,000	0	3,110	3,737	6,847
30,000	0	2,080	4,252	6,332
34,264	0	1,200	4,692	5,892
40,000	0	799	4,893	5,692
45,000	0	449	5,068	5,517
50,706	0	50	5,267	5,317
50,778	0	0	5,292	5,292
55,000	902	0	4,390	4,390
57,714	1,482	0	3,810 (+)	3,810
60,000	1,482	0	3,810	3,810

(\*) 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 £34,264, the maintenance grant is reduced by £1 for every complete £4.85 by which the income exceeds £25,000. For income in excess of £34,264 and up to and including £50,706, the maintenance grant is reduced by £1 for every complete £14.29 by which the income exceeds £34,264.

A student whose income is £50,706 will be eligible for the minimum maintenance grant of £50. A student whose income exceeds £50,706 will not be eligible for any grant.

For income exceeding £50,778 the loan is reduced by £1 for every complete £4.68 by which the income exceeds £50,778 up to the point where it reaches 72% of the maximum amount of the loan for living costs (indicated at (+) in the table above).

**C5: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME FOR 2009 COHORT STUDENTS.**

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS(£)	TOTAL GRANT PLUS LOAN (£)
<b>Student living at home</b>			<b>Maximum £4,102</b>	
25,000	0	3,110	4,102	7,212
30,000	0	2,080	4,102	6,182
34,264	0	1,200	4,102	5,302
40,000	0	799	4,102	4,901
45,000	0	449	4,102	4,551
50,706	0	50	4,102	4,152
50,778	0	0	4,102	4,102
55,000	902	0	3,200	3,200
56,156	1,149	0	2,953 (+)	2,953
60,000	1,149	0	2,953	2,953
<b>Student studying in London</b>			<b>Maximum £7,404</b>	
25,000	0	3,110	7,404	10,514
30,000	0	2,080	7,404	9,484
34,264	0	1,200	7,404	8,604
40,000	0	799	7,404	8,203
45,000	0	449	7,404	7,853
50,706	0	50	7,404	7,454
50,778	0	0	7,404	7,404
55,000	902	0	6,502	6,502
60,000	1,970	0	5,434	5,434
60,485	2,074	0	5,330 (+)	5,330
65,000	2,074	0	5,330	5,330
<b>Student studying outside London</b>			<b>Maximum £5,292</b>	
25,000	0	3,110	5,292	8,402
30,000	0	2,080	5,292	7,372
34,264	0	1,200	5,292	6,492
40,000	0	799	5,292	6,091
45,000	0	449	5,292	5,741
50,706	0	50	5,292	5,342
50,778	0	0	5,292	5,292
55,000	902	0	4,390	4,390
57,714	1,482	0	3,810 (+)	3,810
60,000	1,482	0	3,810	3,810

For income over £25,000 and up to and including £34,264, the special support grant is reduced by £1 for every complete £4.85 by which the income exceeds £25,000. For income over £34,264 and up to and including £50,706, the special support grant is reduced by £1 for every complete £14.29 by which the income exceeds £34,264.

A student whose income is £50,706 will be eligible for the minimum special support grant of £50. A student whose income exceeds £50,706 will not be eligible for any grant.

Students with incomes of £50,778 or less will be eligible for the maximum loan for living costs. For income exceeding £50,778 the loan is reduced by £1 for every complete £4.68 by which the income exceeds £50,778 up to the point where it reaches 72% of the maximum amount of the loan for living costs (indicated at (+) in the table above).

**TABLE C6: 2009 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR THE MEANS-TESTED ELEMENT OF THE LOAN FOR LIVING COSTS IN 2016/17.**

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 £4.68 of household income until 72% of the full loan for living costs 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 household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account.

**ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME**

<b>HOUSEHOLD INCOME</b>	<b>ASSESSED CONTRIBUTION</b>	<b>Student living at home</b>	<b>Student studying in London</b>	<b>Student studying outside London</b>
		<b>Maximum: £4,102</b>	<b>Maximum: £7,404</b>	<b>Maximum: £5,292</b>
50,778	0	4,102	7,404	5,292
51,000	47	4,055	7,357	5,245
52,000	261	3,841	7,143	5,031
53,000	474	3,628	6,930	4,818
54,000	688	3,414	6,716	4,604
55,000	902	3,200	6,502	4,390
56,000	1,115	2,987	6,289	4,177
<b>56,156</b>	<b>1,149</b>	<b>2,953(*)</b>	6,255	4,143
57,000	1,329		6,075	3,963
<b>57,714</b>	<b>1,482</b>		5,922	<b>3,810(*)</b>
58,000	1,543		5,861	
59,000	1,756		5,648	
60,000	1,970		5,434	
<b>60,485</b>	<b>2,074</b>		<b>5,330(*)</b>	

(\*) The point at which 72% of the maximum loan for living costs is reached

**TABLE C7: 2009 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT IN 2016/17 (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 £8.97 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 household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account. The total assessed contribution for a student is the assessed contribution from this table added to the contribution to loan for living costs (Table C6). 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	2,140	79,000	4,370
40,000	22	60,000	2,252	80,000	4,482
41,000	134	61,000	2,363	81,000	4,593
42,000	245	62,000	2,475	82,000	4,705
43,000	357	63,000	2,586	83,000	4,816
44,000	468	64,000	2,698	84,000	4,927
45,000	580	65,000	2,809	85,000	5,039
46,000	691	66,000	2,921	86,000	5,150
47,000	803	67,000	3,032	87,000	5,262
48,000	914	68,000	3,144	88,000	5,373
49,000	1,026	69,000	3,255	89,000	5,485
50,000	1,137	70,000	3,367	90,000	5,596
51,000	1,249	71,000	3,478	91,000	5,708
52,000	1,360	72,000	3,590	92,000	5,819
53,000	1,472	73,000	3,701	93,000	5,931
54,000	1,583	74,000	3,813	94,000	6,042
55,000	1,694	75,000	3,924	95,000	6,154
56,000	1,806	76,000	4,036	95,500	6,210
57,000	1,917	77,000	4,147		
58,000	2,029	78,000	4,259		

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

For residual incomes above **£95,500**, 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 F.***

**SECTION D: 2008 COHORT STUDENTS: SUPPORT AVAILABLE IN 2016/17 TO CURRENT SYSTEM STUDENTS WHO WERE NEW ENTRANTS IN 2008/09.**

**TABLE D1: MAXIMUM LOAN RATES: INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.**

<b>FULL YEAR STUDENTS</b>	<b>MAIN RATE (100%) (Table B1)</b>	<b>NON-INCOME ASSESSED (75%)</b>	<b>INCOME ASSESSED (25%)</b>
Parental home	3,924	2,943	981
London	7,100	5,325	1,775
Elsewhere	5,071	3,803	1,268
Overseas	6,041	4,530	1,511
<b>FINAL YEAR STUDENTS</b>	<b>MAIN RATE (100%) (Table B1)</b>	<b>NON INCOME ASSESSED (75%)</b>	<b>INCOME-ASSESSED (25%)</b>
Parental home	3,546	2,659	887
London	6,464	4,848	1,616
Elsewhere	4,692	3,519	1,173
Overseas	5,252	3,939	1,313

*For most 2008 cohort students the maximum amount of main loan for living costs will be reduced by £1 for every £1 of maintenance grant received, up to a maximum £1,400 reduction.*

**TABLE D2: REDUCED RATE LOAN FOR LIVING COSTS.**

<b>MAXIMUM RATES OF FULL YEAR LOAN</b>	<b>REDUCED LOANS (Sandwich years)</b>	<b>REDUCED LOANS (NHS Bursary Years)</b>
Parental home	1,863	1,744
London	3,487	3,263
Elsewhere	2,483	2,324
Overseas	2,970	2,324
<b>MAXIMUM RATES OF FINAL YEAR LOAN</b>	<b>REDUCED LOANS</b>	
Parental home	1,414	1,324
London	2,669	2,498
Elsewhere	1,936	1,811
Overseas	2,170	1,811

The following groups of students are eligible for the reduced, non-income assessed loan rates (see Table D2 above):

- (i) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate;
- (ii) Students who are eligible 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).

Students who were full-time entrants in 2008/09 will be able to apply for a means-tested **maintenance grant** or **special support grant** of up to **£3,110**.

### **D3: SUPPORT FOR TUITION FEES.**

New full-time students who started their courses in 2008/09 and are continuing their courses in 2016/17 will be liable for a fee loan of up to **£3,465**. These students will be able to apply for a **non means-tested fee loan** of up to **£3,465** depending upon the actual tuition fee for their course.

**Sub-section D3 above applies to publicly funded and private institutions in respect of tuition loans. Fee caps do not apply to private institutions.**

#### Maximum Tuition Fees in Special Cases

The maximum fee payable, and therefore the maximum fee loan entitlement will be **£1,725** for:

- a. work placement sandwich years where the period of full-time study are in aggregate less than 10 weeks in the academic year.
- b. overseas study years where the periods of full-time study at the UK institution are in aggregate less than 10 weeks in the academic year.
- c. final year of a course completed with less than 15 weeks attendance.

**D4: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME FOR 2008 COHORT STUDENTS.**

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
<b>Student living at home</b>			<b>Maximum £3,924 (*)</b>	
25,000	0	3,110	2,524	5,634
30,000	0	2,230	2,524	4,754
34,713	0	1,400	2,524	3,924
40,000	0	1,129	2,795	3,924
50,000	0	617	3,307	3,924
61,047	0	50	3,874	3,924
61,062	0	0	3,924	3,924
65,000	454	0	3,470	3,470
69,572	981	0	2,943 (+)	2,943
70,000	981	0	2,943	2,943
<b>Student studying in London</b>			<b>Maximum £7,100 (*)</b>	
25,000	0	3,110	5,700	8,810
30,000	0	2,230	5,700	7,930
34,713	0	1,400	5,700	7,100
40,000	0	1,129	5,971	7,100
50,000	0	617	6,483	7,100
61,047	0	50	7,050	7,100
61,062	0	0	7,100	7,100
65,000	454	0	6,646	6,646
70,000	1,030	0	6,070	6,070
76,459	1,775	0	5,325 (+)	5,325
80,000	1,775	0	5,325	5,325
<b>Student studying outside London</b>			<b>Maximum £5,071 (*)</b>	
25,000	0	3,110	3,671	6,781
30,000	0	2,230	3,671	5,901
34,713	0	1,400	3,671	5,071
40,000	0	1,129	3,942	5,071
50,000	0	617	4,454	5,071
61,047	0	50	5,021	5,071
61,062	0	0	5,071	5,071
65,000	454	0	4,617	4,617
70,000	1,030	0	4,041	4,041
72,056	1,268	0	3,803 (+)	3,803
80,000	1,268	0	3,803	3,803

(\*) Where students are eligible for more than £1,400 of grant, the amount of loan for which they are eligible will be reduced by £1,400. Where students are eligible for less than £1,400 of grant, the amount of loan for which they are eligible will be reduced £1 for £1 for the amount of grant due. For income between £25,000 and £34,713, the grant is reduced by £1 for every complete £5.68 by which the income exceeds £25,000. For income between £34,713 and £61,047, the grant is reduced by £1 for every complete £19.50 by which the income exceeds £34,713.

A student whose income is £61,047 will be eligible for the minimum grant of £50. A student whose income exceeds £61,047 will not be eligible for any grant. Where students' income exceeds £61,062, the amount of loan for which they are eligible is reduced by £1 for every complete £8.67 by which the income exceeds £61,062 until 75% of the full loan for living costs remains. This point is indicated by (+) in the table above.



**D5: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME FOR 2008 COHORT STUDENTS.**

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
<b>Student living at home</b>			<b>Maximum £3,924</b>	
25,000	0	3,110	3,924	7,034
30,000	0	2,230	3,924	6,154
34,713	0	1,400	3,924	5,324
40,000	0	1,129	3,924	5,053
50,000	0	617	3,924	4,541
61,047	0	50	3,924	3,974
61,062	0	0	3,924	3,924
65,000	454	0	3,470	3,470
69,572	981	0	2,943 (+)	2,943
70,000	981	0	2,943	2,943
<b>Student studying in London</b>			<b>Maximum £7,100</b>	
25,000	0	3,110	7,100	10,210
30,000	0	2,230	7,100	9,330
34,713	0	1,400	7,100	8,500
40,000	0	1,129	7,100	8,229
50,000	0	617	7,100	7,717
61,047	0	50	7,100	7,150
61,062	0	0	7,100	7,100
65,000	454	0	6,646	6,646
70,000	1,030	0	6,070	6,070
76,459	1,775	0	5,325 (+)	5,325
80,000	1,775	0	5,325	5,325
<b>Student studying outside London</b>			<b>Maximum £5,071</b>	
25,000	0	3,110	5,071	8,181
30,000	0	2,230	5,071	7,301
34,713	0	1,400	5,071	6,471
40,000	0	1,129	5,071	6,200
50,000	0	617	5,071	5,688
61,047	0	50	5,071	5,121
61,062	0	0	5,071	5,071
65,000	454	0	4,617	4,617
70,000	1,030	0	4,041	4,041
72,056	1,268	0	3,803 (+)	3,803
80,000	1,268	0	3,803	3,803

For income between £25,000 and £34,713, the special support grant is reduced by £1 for every complete £5.68 by which the income exceeds £25,000. For income between £34,713 and £61,047 the special support grant is reduced by £1 for every complete £19.50 by which the income exceeds £34,713.

A student whose income is £61,047 will be eligible for the minimum special support grant of £50. A student whose income exceeds £61,047 will not be eligible for any grant.

Where students' income exceeds £61,062, the amount of loan for which they are eligible is reduced by £1 for every complete £8.67 by which the income exceeds £61,062 until 75% of the full loan for living costs remains. This point is indicated by (+) in the table above.

**TABLE D6: FULL-TIME 2008 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR THE MEANS-TESTED ELEMENT OF THE LOAN FOR LIVING COSTS.**

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 £8.67 of household income until 75% of the full loan for living costs 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 household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account.

**ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME**

<b>HOUSEHOLD INCOME</b>	<b>ASSESSED CONTRIBUTION</b>	<b>Student living at home</b>	<b>Student studying in London</b>	<b>Student studying outside London</b>
		<b>Maximum: £3,924</b>	<b>Maximum: £7,100</b>	<b>Maximum: £5,071</b>
61,062	0	3,924	7,100	5,071
62,000	108	3,816	6,992	4,963
63,000	223	3,701	6,877	4,848
64,000	338	3,586	6,762	4,733
65,000	454	3,470	6,646	4,617
66,000	569	3,355	6,531	4,502
67,000	684	3,240	6,416	4,387
68,000	800	3,124	6,300	4,271
69,000	915	3,009	6,185	4,156
<b>69,572</b>	<b>981</b>	<b>2,943(*)</b>	6,119	4,090
70,000	1,030		6,070	4,041
71,000	1,146		5,954	3,925
72,000	1,261		5,839	3,810
<b>72,056</b>	<b>1,268</b>		5,832	<b>3,803(*)</b>
73,000	1,376		5,724	
74,000	1,492		5,608	
75,000	1,607		5,493	
76,000	1,722		5,378	
<b>76,459</b>	<b>1,775</b>		<b>5,325(*)</b>	

(\*) – the point at which 75% of the maximum loan for living costs is reached.

**TABLE D7: FULL-TIME 2008 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT in 2016/17 (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 £8.97 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 household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account. The total assessed contribution for a student is the assessed contribution from this table added to the contribution to loan for living costs (Table D6). 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	2,140	79,000	4,370
40,000	22	60,000	2,252	80,000	4,482
41,000	134	61,000	2,363	81,000	4,593
42,000	245	62,000	2,475	82,000	4,705
43,000	357	63,000	2,586	83,000	4,816
44,000	468	64,000	2,698	84,000	4,927
45,000	580	65,000	2,809	85,000	5,039
46,000	691	66,000	2,921	86,000	5,150
47,000	803	67,000	3,032	87,000	5,262
48,000	914	68,000	3,144	88,000	5,373
49,000	1,026	69,000	3,255	89,000	5,485
50,000	1,137	70,000	3,367	90,000	5,596
51,000	1,249	71,000	3,478	91,000	5,708
52,000	1,360	72,000	3,590	92,000	5,819
53,000	1,472	73,000	3,701	93,000	5,931
54,000	1,583	74,000	3,813	94,000	6,042
55,000	1,694	75,000	3,924	95,000	6,154
56,000	1,806	76,000	4,036	95,500	6,210
57,000	1,917	77,000	4,147		
58,000	2,029	78,000	4,259		

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

For residual incomes above **£95,500**, 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 F.***

**SECTION E: SUPPORT AVAILABLE IN 2016/17 FOR CURRENT SYSTEM STUDENTS (OTHER THAN 2008, 2009, 2012 OR 2016 COHORT STUDENTS).**

**TABLE E1: MAXIMUM LOAN RATES: 25% INCOME ASSESSED AND 75% NON-INCOME ASSESSED ELEMENTS.**

<b>FULL YEAR STUDENTS</b>	<b>MAIN RATE (100%) (Table D1)</b>	<b>NON-INCOME ASSESSED (75%)</b>	<b>INCOME ASSESSED (25%)</b>
Parental home	3,924	2,943	981
London	7,100	5,325	1,775
Elsewhere	5,071	3,803	1,268
Overseas	6,041	4,530	1,511
<b>FINAL YEAR STUDENTS</b>	<b>MAIN RATE (100%) (Table D1)</b>	<b>NON INCOME ASSESSED (75%)</b>	<b>INCOME-ASSESSED (25%)</b>
Parental home	3,546	2,659	887
London	6,464	4,848	1,616
Elsewhere	4,692	3,519	1,173
Overseas	5,252	3,939	1,313

*For most students in this category the maximum amount of main loan for living costs will be reduced by £1 for every £1 of maintenance grant received, up to a maximum £1,400 reduction.*

All eligible students who are on full-time courses a quarter of which is income-assessed (see Table E1 above).

**TABLE E2: REDUCED RATE LOAN FOR LIVING COSTS.**

<b>MAXIMUM RATES OF FULL YEAR LOAN</b>	<b>REDUCED LOANS (Sandwich years)</b>	<b>REDUCED LOANS (NHS Bursary Years)</b>
Parental home	1,863	1,744
London	3,487	3,263
Elsewhere	2,483	2,324
Overseas	2,970	2,324
<b>MAXIMUM RATES OF FINAL YEAR LOAN</b>	<b>REDUCED LOANS</b>	
Parental home	1,414	1,324
London	2,669	2,498
Elsewhere	1,936	1,811
Overseas	2,170	1,811

The following groups of students are eligible for the reduced, non-income assessed loan rates (see Table E2 above):

- (i) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate;
- (ii) Students who are eligible 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).

Students who were full-time entrants to higher education in 2006/07 or 2007/08 (and entrants to higher education in 2009/10, 2010/11, 2011/12 and August 2012 who studied on a previous course starting before September 2008) will be able to apply in 2016/17 for a means-tested **maintenance grant** or **special support grant** of up to **£3,110**;

### ***E3: SUPPORT FOR TUITION FEES.***

Full-time students who started their courses in 2006/07 or 2007/08 (and entrants to higher education in 2009/10, 2010/11, 2011/12 and August 2012 who studied on a previous course starting before September 2008) and are continuing their courses in 2016/17 will be liable for a tuition fee of up to **£3,465**. These students will be able to apply for a **non means-tested fee loan** of up to **£3,465** depending upon the actual tuition fee for their course.

**Sub-section E3 above applies to publicly funded and private institutions in respect of fee loans. Fee caps do not apply to private institutions.**

#### *Maximum Tuition Fees in Special Cases*

The maximum tuition fee payable, and therefore the maximum fee loan entitlement, in the following special cases will be **£1,725** for:

- a. work placement sandwich years where the periods of full-time study are in aggregate less than 10 weeks in the academic year.
- b. overseas study years where the periods of full-time study at the UK institution are in aggregate less than 10 weeks in the academic year.
- c. final year of a course completed with less than 15 weeks attendance.

**E4: MAINTENANCE GRANT AND LOAN ENTITLEMENT: CURRENT SYSTEM STUDENTS (OTHER THAN 2008, 2009, 2012 AND 2016 COHORT STUDENTS.)**

<b>INCOME (£)</b>	<b>ASSESSED CONTRIBUTION (£)</b>	<b>MAINTENANCE GRANT (£)</b>	<b>LOAN FOR LIVING COSTS (£)</b>	<b>TOTAL GRANT PLUS LOAN (£)</b>
<b>Student living at home</b>			<b>Maximum £3,924 (*)</b>	
18,360	0	3,110	2,524	5,634
20,000	0	2,822	2,524	5,346
25,000	0	1,941	2,524	4,465
28,075	0	1,400	2,524	3,924
30,000	0	1,174	2,750	3,924
35,000	0	587	3,337	3,924
39,571	0	50	3,874	3,924
39,796	0	0	3,924	3,924
40,000	22	0	3,902	3,902
45,000	580	0	3,344	3,344
48,596	981	0	2,943 (+)	2,943
<b>Student studying in London</b>			<b>Maximum £7,100 (*)</b>	
18,360	0	3,110	5,700	8,810
20,000	0	2,822	5,700	8,522
25,000	0	1,941	5,700	7,641
28,075	0	1,400	5,700	7,100
30,000	0	1,174	5,926	7,100
35,000	0	587	6,513	7,100
39,571	0	50	7,050	7,100
39,796	0	0	7,100	7,100
40,000	22	0	7,078	7,078
45,000	580	0	6,520	6,520
50,000	1,137	0	5,963	5,963
55,718	1,775	0	5,325 (+)	5,325
<b>Student studying outside London</b>			<b>Maximum £5,071 (*)</b>	
18,360	0	3,110	3,671	6,781
20,000	0	2,822	3,671	6,493
25,000	0	1,941	3,671	5,612
28,075	0	1,400	3,671	5,071
30,000	0	1,174	3,897	5,071
35,000	0	587	4,484	5,071
39,571	0	50	5,021	5,071
39,796	0	0	5,071	5,071
40,000	22	0	5,049	5,049
45,000	580	0	4,491	4,491
51,170	1,268	0	3,803 (+)	3,803

(\*) Where students are eligible for more than £1,400 of grant, the amount of loan for which they are eligible will be reduced by £1,400.

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

For income between £18,360 and £28,075, the grant is reduced by £1 for every complete £5.68 by which the income exceeds £18,360. For income between £28,075 and £39,571, the grant is reduced by £1 for every complete £8.51 by which the income exceeds £28,075. A student whose income is £39,571 will be eligible for the minimum grant of £50. A student whose income exceeds £39,571 will not be eligible for any grant.

Where students' income exceeds £39,796, the amount of loan for which they are eligible is reduced by £1 for every complete £8.97 by which the income exceeds £39,796 until 75% of the full loan for living costs remains.

**E5: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT – CURRENT SYSTEM STUDENTS (OTHER THAN 2008, 2009, 2012 AND 2016 COHORT STUDENTS).**

<b>INCOME (£)</b>	<b>ASSESSED CONTRIBUTION (£)</b>	<b>SPECIAL SUPPORT GRANT (£)</b>	<b>LOAN FOR LIVING COSTS (£)</b>	<b>TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)</b>
<b>Student living at home</b>			<b>Maximum £3,924</b>	
18,360	0	3,110	3,924	7,034
20,000	0	2,822	3,924	6,746
25,000	0	1,941	3,924	5,865
28,075	0	1,400	3,924	5,324
30,000	0	1,174	3,924	5,098
35,000	0	587	3,924	4,511
39,571	0	50	3,924	3,974
39,796	0	0	3,924	3,924
40,000	22	0	3,902	3,902
45,000	580	0	3,344	3,344
48,596	981	0	2,943 (+)	2,943
<b>Student studying in London</b>			<b>Maximum £7,100</b>	
18,360	0	3,110	7,100	10,210
20,000	0	2,822	7,100	9,922
25,000	0	1,941	7,100	9,041
28,075	0	1,400	7,100	8,500
30,000	0	1,174	7,100	8,274
35,000	0	587	7,100	7,687
39,571	0	50	7,100	7,150
39,796	0	0	7,100	7,100
40,000	22	0	7,078	7,078
45,000	580	0	6,520	6,520
50,000	1,137	0	5,963	5,963
55,718	1,775	0	5,325 (+)	5,325
<b>Student studying outside London</b>			<b>Maximum £5,071</b>	
18,360	0	3,110	5,071	8,181
20,000	0	2,822	5,071	7,893
25,000	0	1,941	5,071	7,012
28,075	0	1,400	5,071	6,471
30,000	0	1,174	5,071	6,245
35,000	0	587	5,071	5,658
39,571	0	50	5,071	5,121
39,796	0	0	5,071	5,071
40,000	22	0	5,049	5,049
45,000	580	0	4,491	4,491
51,170	1,268	0	3,803 (+)	3,803

For income between £18,361 and £28,075, the special support grant is reduced by £1 for every complete £5.68 by which the income exceeds £18,360. For income between £28,075 and £39,571 the special support grant is reduced by £1 for every complete £8.51 by which the income exceeds £28,075.

A student whose income is £39,571 will be eligible for the minimum special support grant of £50. A student whose income exceeds £39,571 will not be eligible for any grant.

Where students' income exceeds £39,796, the amount of loan for which they are eligible is reduced by £1 for every complete £8.97 by which the income exceeds £39,796 until 75% of the full loan for living costs remains. This point is indicated by (+) in the table above.

**TABLE E6: FULL-TIME NEW ENTRANTS IN 2006/07 OR 2007/08 (AND ENTRANTS TO HIGHER EDUCATION IN 2009/10, 2010/11, 2011/12 OR AUGUST 2012 WHO STUDIED ON A PREVIOUS COURSE STARTING BEFORE SEPTEMBER 2008): ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR ALL INCOME-ASSESSED SUPPORT in 2016/17.**

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 £8.97 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 household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account.

**ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME**

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION
39,796	0	59,000	2,140	79,000	4,370
40,000	22	60,000	2,252	80,000	4,482
41,000	134	61,000	2,363	81,000	4,593
42,000	245	62,000	2,475	82,000	4,705
43,000	357	63,000	2,586	83,000	4,816
44,000	468	64,000	2,698	84,000	4,927
45,000	580	65,000	2,809	85,000	5,039
46,000	691	66,000	2,921	86,000	5,150
47,000	803	67,000	3,032	87,000	5,262
48,000	914	68,000	3,144	88,000	5,373
49,000	1,026	69,000	3,255	89,000	5,485
50,000	1,137	70,000	3,367	90,000	5,596
51,000	1,249	71,000	3,478	91,000	5,708
52,000	1,360	72,000	3,590	92,000	5,819
53,000	1,472	73,000	3,701	93,000	5,931
54,000	1,583	74,000	3,813	94,000	6,042
55,000	1,694	75,000	3,924	95,000	6,154
56,000	1,806	76,000	4,036	95,500	6,210
57,000	1,917	77,000	4,147		
58,000	2,029	78,000	4,259		

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

For residual incomes above **£95,500**, 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 F.***



## **SECTION F: SUPPLEMENTARY LOANS AND GRANTS FOR LIVING COSTS IN 2016/17 (Available to all full-time students).**

2016 cohort students who are new entrants in **2016/17** should be assessed for means-tested supplementary support in accordance with **Table A11**;

2012 cohort students (i.e. students who were new entrants in **2012/13 from September 2012 onwards, in 2013/14, 2014/15 or 2015/16**, should be assessed for means-tested supplementary support in accordance with **Table B8**;

2009 cohort students (i.e. students who were new entrants in **2009/10, 2010/11, 2011/12 or August 2012**) who are continuing on their course in **2016/17** should be assessed for means-tested supplementary support in accordance with **Table C7**;

2008 cohort students (i.e. students who were new entrants in **2008/09**) should be assessed for means-tested supplementary support in accordance with **Table D7**;

Current system students who were new entrants in **2006/07 or 2007/08** (and entrants to Higher Education in **2009/10, 2010/11, 2011/12 or August 2012** who studied on a previous course starting before September 2008) should be assessed for all means-tested support in accordance with **Table E6**;

**TABLE F1: LONG COURSES LOANS (previously known as “extra weeks loans”).**

<b>STUDY AT HOME</b>	<b>AMOUNT</b>
Parental	57
London	113
Elsewhere	88
Overseas	122

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 F2: DISABLED STUDENTS ALLOWANCES FOR FULL-TIME STUDENTS (Not means-tested).**

<b>ALLOWANCE</b>	<b>MAXIMUM AMOUNT</b>
Non-medical personal helper	20,725
Major items of specialist equipment	5,212
Other disability-related expenditure	1,741

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

The maximum DSAs for **part-time students** are shown in Table G2. The specialist equipment allowance is for the duration of the course and is not pro-rated. The remaining allowances are allowances per academic year and are pro-rated according to the intensity of study.

The maximum grant for **disabled postgraduate students** in 2016/17 is **£10,362 per academic year**.

***F3: GRANT IN RESPECT OF AN ADULT DEPENDANT.***

Where applicable, the maximum grant in 2016/17 in respect of one dependant of the student who is either the student's partner or an adult dependant will be **£2,757**.

"Partner" is currently defined in the Student Support Regulations. 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**.

***F4: GRANT TOWARDS CHILDCARE COSTS (CHILDCARE GRANT).***

The amount of childcare grant payable in 2016/17 will be based on 85% of actual childcare costs, subject to a maximum grant of **£155.24** per week for one child only or **£266.15** per week for two or more children.

Where a childcare provider has not been identified, the amount of childcare grant payable in 2016/17 will be based on 85% of actual childcare costs, subject to a maximum grant of **£120.02** per week. This lower rate payment will be made until details of the childcare provider have been submitted but subject to a maximum of one academic quarter (usually a term)

***F5: THE PARENTS' LEARNING ALLOWANCE.***

The maximum amount of Parents Learning Allowance payable in 2016/17 will be **£1,573** and the minimum **£50**.

***F6: TRAVEL GRANTS.***

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

**F7: INCOME DISREGARDS TO BE USED IN 2016/17 WHEN CALCULATING THE AMOUNT OF GRANTS FOR DEPENDANTS (i.e. Adult Dependants' Grant, Childcare Grant and Parents' Learning Allowance) PAYABLE TO AN ELIGIBLE STUDENT.**

<b>Students starting a course on or after 1 August 2013</b>	
<b>DEPENDANTS</b>	<b>DISREGARD</b>
Eligible student has no dependent child	6,159
Eligible student is <u>not</u> a lone parent and has one dependent child	8,473
Eligible student is <u>not</u> a lone parent and has more than one dependent child	9,627
Eligible student is a lone parent and has one dependent child	9,627
Eligible student is a lone parent and has more than one dependent child	10,792

<b>Students starting a course before 1 August 2013 *</b>	
<b>DEPENDANTS</b>	<b>DISREGARD</b>
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

\* This includes students:

- i) transferring to the current full-time course on or after 1 August 2013 from a previous full-time course starting before 1 August 2013.
- ii) starting a full-time 'end-on' course on or after 1 August 2013.
- iii) starting a full-time course on or after 1 August 2013 immediately after (disregarding an intervening vacation) a lower-level full-time course starting on or after 1 September 2012, having achieved a qualification.

**SECTION G: SUPPORT AVAILABLE IN 2016/17 TO (i) PART-TIME STUDENTS WHO WERE NEW ENTRANTS IN 2012/13 FROM SEPTEMBER 2012 ONWARDS, IN 2013/14, 2014/15 and 2015/16 AND (ii) PART-TIME STUDENTS WHO ARE NEW ENTRANTS IN 2016/17.**

**G1: TUITION FEE SUPPORT.**

Part-time entrants to courses at **publicly funded institutions** in 2012/13 from September 2012 onwards, in 2013/14, 2014/15 and 2015/16 and part-time new entrants to courses at **publicly funded institutions** in 2016/17 will be able to apply for a **non means-tested fee loan** of up to **£6,750** in 2016/17, depending upon the actual tuition fee for their course\*.

Part-time entrants to courses at **privately funded institutions** in 2012/13 from September 2012 onwards, in 2013/14, 2014/15 and 2015/16 and part-time new entrants to courses at **privately funded institutions** in 2016/17 will be able to apply for a **non means-tested fee loan** of up to **£4,500** in 2016/17, depending upon the actual tuition fee for their course\*.

\*In order to be eligible for a fee loan, a student must be studying at an intensity of at least 25% of an equivalent full-time course for a) the appropriate academic year and (b) the duration of the entire course.

**G2: DISABLED STUDENTS ALLOWANCES FOR PART-TIME STUDENTS (Not means-tested).**

<b>ALLOWANCE</b>	<b>MAXIMUM AMOUNT</b>
Non-medical personal helper	15,543
Major items of specialist equipment	5,212
Other disability-related expenditure	1,305

The equipment allowance is for the duration of the course. The other two allowances are per academic year and are pro-rated according to the intensity of study.

**ACCESS AGREEMENTS FOR PART-TIME COURSES.**

Publicly funded institutions that intend to charge more than the basic annual amount for tuition for part-time courses starting on or after 1 September 2012 (£4,500 for 2016/17) must have an **Access Agreement** approved by the Director of Fair Access to Higher Education. Access Agreements describe the arrangements that each institution has in place to promote access for students from low-income or other under-represented groups through outreach activities as well as the financial help that the institution will provide for such students. Eligibility criteria and types and amounts of support available will vary according to the particular institution. Regulations covering the maximum basic (£4,500) and higher (£6,750) part-time tuition fees came into force on 1 September 2012.

**SECTION H: SUPPORT AVAILABLE IN 2016/17 TO (i) PART-TIME STUDENTS WHO STARTED THEIR COURSES BEFORE SEPTEMBER 2012 AND (ii) FULL-TIME DISTANCE LEARNING STUDENTS WHO STARTED THEIR COURSES BEFORE SEPTEMBER 2012.**

**H1: TUITION FEE SUPPORT.**

<b>Income</b>		<b>Entitlement</b>	
Below £16,845		<p>Full Course Grant of £280.</p> <p>Full tuition grant (or the tuition charge charged by the college whichever is lower).</p> <p><b>Amount of Fee Grant (See note on ‘ Intensity of Study’ at foot of this table)</b></p> <ul style="list-style-type: none"> <li>• Course equivalent to 50% to 59% of a full-time course – £855</li> <li>• Course equivalent to 60% to 74% of a full-time course – £1,025</li> <li>• Course equivalent to 75% or more of a full-time course -£1,285</li> </ul>	
£16,845		<p>Full Course Grant of £280</p> <p>The Fee Grant is reduced by £50.</p> <p><b>Amount of Fee Grant</b></p> <ul style="list-style-type: none"> <li>• Course equivalent to 50% to 59% of a full-time course – £805</li> <li>• Course equivalent to 60% to 74% of a full-time course – £975</li> <li>• Course equivalent to 75% or more of a full-time course – £1,235</li> </ul>	
£16,846 to £25,419		<p>Full Course Grant of £280.</p> <p>Fee Grant as follows (or the tuition charge charged by the college whichever is lower).</p> <p><b>Amount of Fee Grant</b></p> <ul style="list-style-type: none"> <li>• Course equivalent to 50% to 59% of a full-time course – £805 less £1 for every £11.36 of income (before tax) over £16,845</li> <li>• Course equivalent to 60% to 74% of a full-time course – £975 less £1 for every £9.27 of income (before tax) over £16,845</li> <li>• Course equivalent to 75% or more of a full-time course – £1,235 less £1 for every £ 7.24 of income (before tax) over £16,845</li> </ul>	
£25,420		Full Course Grant of £280. £50 Fee Grant.	
£25,421 to £26,029		<p>Full Course Grant of £280</p> <p>No Fee Grant</p>	
£26,030 to £28,064		Course Grant of £280 less £1 for every £8.84 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 £2,000 for a partner (where counted), £2,000 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.

**H2: COURSE GRANT.**

Part-time students who started their courses before September 2012 are eligible for a grant of up to **£280** 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 £8.84 of reckonable income above £26,030. Course Grant is not linked to the intensity rate at which a part-time student studies their course.

**H3: DISABLED STUDENTS ALLOWANCES – PART TIME STUDENTS (Not means-tested).**

ALLOWANCE	MAXIMUM AMOUNT
Non-medical personal helper	15,543
Major items of specialist equipment	5,212
Other disability-related expenditure	1,305

The equipment allowance is for the duration of the course. The other two allowances are per academic year and are pro-rated according to the intensity of study

**H4: DISABLED STUDENTS ALLOWANCES – FULL-TIME DISTANCE LEARNING STUDENTS (Not means-tested).**

ALLOWANCE	MAXIMUM AMOUNT
Non-medical personal helper	20,725
Major items of specialist equipment	5,212
Other disability-related expenditure	1,741

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

**SECTION I: SUPPORT AVAILABLE IN 2016/17 TO (i) FULL-TIME DISTANCE LEARNING STUDENTS WHO STARTED THEIR COURSES IN 2012/13 FROM SEPTEMBER 2012 ONWARDS, IN 2013/14, 2014/15 OR 2015/16 AND (ii) NEW FULL-TIME DISTANCE LEARNING STUDENTS STARTING THEIR COURSES IN 2016/17.**

***I1: TUITION FEE SUPPORT.***

Full-time distance learning entrants to courses at **publicly funded institutions** in 2012/13 from September 2012 onwards, in 2013/14, 2014/15 or 2015/16 and new full-time distance learning entrants to courses at **publicly funded institutions** in 2016/17 will be able to apply for a **non means-tested fee loan** of up to **£9,000** in 2016/17, depending upon the actual tuition fee for their course.

Full-time distance learning entrants to courses at **privately funded institutions** in 2012/13 from September 2012 onwards, in 2013/14, 2014/15 or 2015/16 and new full-time distance learning entrants to courses at **privately funded institutions** in 2016/17 will be able to apply for a **non means-tested fee loan** of up to **£6,000** in 2016/17, depending upon the actual tuition fee for their course.

***I2: DISABLED STUDENTS ALLOWANCES – FULL-TIME DISTANCE LEARNING STUDENTS (Not means-tested).***

<b>ALLOWANCE</b>	<b>MAXIMUM AMOUNT</b>
Non-medical personal helper	20,725
Major items of specialist equipment	5,212
Other disability-related expenditure	1,741

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

***ACCESS AGREEMENTS – FULL TIME DISTANCE LEARNING STUDENTS.***

Publicly funded institutions that intend to charge more than the basic annual amount for full-time distance learning courses starting on or after 1 September 2012 (£6,000 in 2016/17 for full time courses) must have an **Access Agreement** approved by the Director of Fair Access to Higher Education. Access Agreements describe the arrangements that each institution has in place to promote access for students from low-income or other under-represented groups through outreach activities as well as the financial help that the institution will provide for such students. Eligibility criteria and types and amounts of support available will vary according to the particular institution. Regulations covering the maximum basic and higher tuition fees came into force on 1 September 2012.