



## BRIEFING PAPER

Number 8237, 1 October 2020

# Student support for undergraduates across the UK

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## Summary and key funding sources

In the UK, higher education (HE) is a devolved matter and each nation has its own finance arrangements and student funding system.

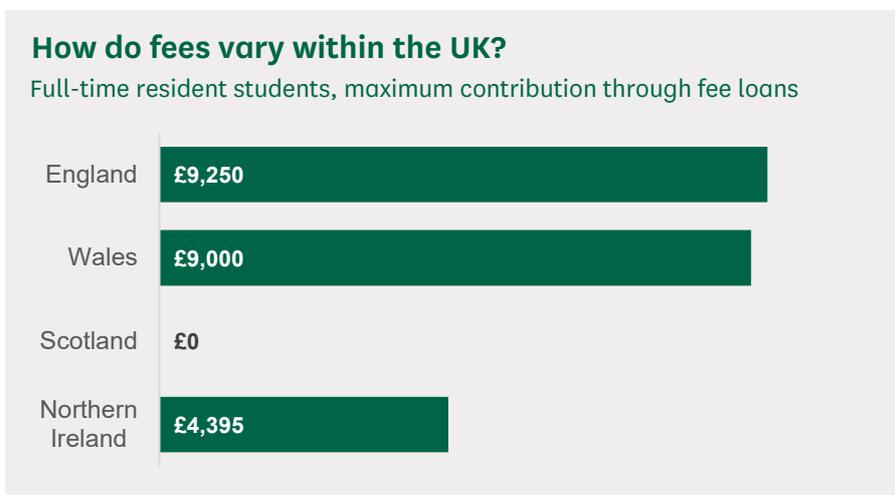
### Tuition fees and financial support

In all UK nations, students are charged tuition fees and loans are available to cover the cost of fees –Scotland is unique in that tuition fees for Scottish students are paid for by the Scottish Government. The different student funding bodies within the UK also provide living cost support in the form of maintenance loans, grants and bursaries. Funding is also available to help in certain circumstances, such as support for students with disabilities or with the costs of childcare.

The type of support available and eligibility requirements are set out by the student funding bodies for [England](#), [Wales](#), [Scotland](#) and [Northern Ireland](#). This briefing summarises the support available but should not be considered a substitute for funding body guidance when looking for detailed advice on specific cases.

Students receive support from the funding body of the nation in which they reside in. Students studying on the same course may therefore receive different amounts of funding depending on which nation of the UK they lived in before beginning their study.

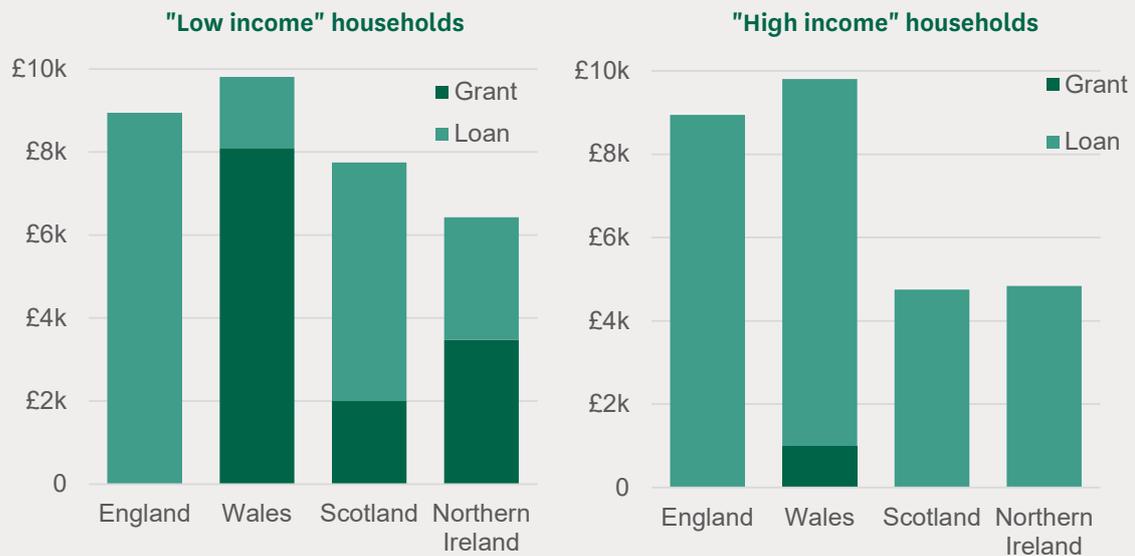
The following charts and table provide a broad summary of key support: please see the respective nation's section for full details and additional grants/loans.



Sources for charts on pp3-4: Gov.UK, [Student Finance](#); Student Finance Wales, [Undergraduate Students](#), Student Awards Agency Scotland, [Full-time undergraduate funding](#); Student Finance NI, [Full-time undergraduate](#), accessed 21 September 2020

### Value and balance of student support packages in 2020/21

Maximum value, students living away from home outside London



Notes: Rates are for young students in Scotland. The definition of high and low income varies between the different home nations

### Full-Time Undergraduate Student Support: UK Summary 2020/21

	Tuition Fee Loan (max)	Maintenance Loans (max)	Maintenance Grants (max)
England	<b>£9,250</b> (UK)	Living at home: <b>£7,529</b> Living away from home: <b>£8,944</b> Living away from home in London: <b>£11,672</b>	<b>£0</b>
Wales	<b>£9,000</b> (Wales) <b>£9,250</b> (Rest of UK)	Living with parents: <b>£7,335</b> Living away from home: <b>£8,810</b> Living away from home in London: <b>£11,260</b>	Living with parents: <b>£6,885</b> Living away from home: <b>£8,100</b> Living away from home in London: <b>£10,124</b>
Scotland	<b>£0</b> Paid by the Scottish Government (Scotland) <b>£9,250</b> (Rest of UK)	Young Students: <b>£5,750</b> Independent student: <b>£6,750</b>	Young Student: <b>£2,000</b> Independent Student: <b>£1,000</b>
Northern Ireland (NI)	<b>£4,395</b> (NI) <b>£9,250</b> (Rest of UK)	Living with parents: <b>£3,750</b> Living away from parents: <b>£4,840</b> Living away from parents in London: <b>£6,780</b>	<b>£3,475</b>

### **How much do students spend on living costs?**

The 2020 [Student Money Survey](#) from Save the Student found that:

- On average students across the UK spent £795 per month on living costs. Just over half of this went on rent.
- Spending was above average in Scotland at £823 per month and below average in Wales (£742) and Northern Ireland (£655). Within England costs varied from £726 per month in the West Midlands to £923 in London.
- 74% of students worked part-time to help fund their education.
- 74% of students received a maintenance loan, 44% received some form of grant scholarship or bursary.
- 68% of students received some support from their parents, on average this was worth £131 per month.
- 71% worried about making ends meet, 55% said their maintenance loan was not large enough and 39% said they had *not* been made aware of the full range of funding options available to them such as scholarships, grants and bursaries.

### **Fee status**

Funding bodies all have residence conditions and only students assessed as 'home' students are eligible for support. The residency rules can be found on the respective sections of websites for [England](#), [Wales](#), [Scotland](#) and [Northern Ireland](#).

### **Loan repayment**

Information on paying back student loans, the repayment threshold and the current interest rate can be found for all UK nations at Gov.UK, [Repaying your student loan](#).

### **Other funding sources**

In addition to funding from the respective UK funding agencies, individual universities or colleges may provide scholarships, bursaries or awards. These funds are allocated based on criteria set by the institution. Commonly used criteria include higher grades, low income, geography and support for particular subjects.

Information on these awards is on individual universities' websites.

Several websites also provide further sources of advice on student finance. These include:

- UCAS, [Undergraduate student finance and support](#);
- Save the Student, [Student bursary and scholarship sources](#)

### **Policy background and developments**

Across the UK, there has been much discussion about how to finance higher education, whether such funding models are sustainable, and the impact of student finance systems on participation levels, particularly on students from low-income backgrounds. Summaries of recent debates are set out in each respective section of this paper. This includes: discussion of the impact of the Scottish Government's tuition fee policy on student debt and participation; the Augar review of post-18 education in England; the introduction of tuition fee grants and the Diamond review in Wales, and policy developments in Northern Ireland following the formation of the new Executive in January 2020.

### **Support for students deferring places in 2020/21**

The Department for Education has published a [package of support](#) for students required to defer their place in 2020/21, which highlights potential opportunities to gain work

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experience, learn new skills, and undertake additional learning. UCAS is expected to directly communicate with those who have deferred their place in 2020/21. Universities UK has [said](#) that where there is “no option but for students to defer their places”, universities will maintain regular contact with such students, make available some online content, and, where possible and appropriate, provide mentoring and access to careers guidance. Students are advised to contact their individual institution.

### **Other Library briefings (England)**

The following contain statistics and information on student support in England:

- [The value of student maintenance support](#) (SN00916)
- [Tuition Fee statistics](#) (SN00917)
- [Student loan statistics](#) (SN01079)
- [Funding for healthcare students in England](#) (CBP8655)

The Library briefing [Coronavirus: Financial impact on higher education](#) (CBP8954) contextualises financial pressure on the HE sector due to the coronavirus outbreak.

# 1. Student support: England

Students domiciled in England receive funding through Student Finance England (SFE).

General information can be found at Gov.UK [Student finance](#); UCAS, [Student finance in England](#) and the SFE's [Student finance: How you're assessed and paid 2020 to 2021](#) and [Student finance products](#).

## 1.1 Tuition fees

In 2020/21, fees for full-time English undergraduates are up to:

- £9,250 in England
- £9,250 in Scotland and Northern Ireland
- £9,000 in Wales

Tuition fee loans are available to cover the full cost of fees. The maximum amount available is dependent upon the nation and institution that the student is studying at.<sup>1</sup>

There is no upper age limit on tuition fee loans. Gov.UK's [Student finance: Eligibility](#) has more information on who can qualify for support.

## 1.2 Maintenance support

Maintenance grants were ended for new students from England in 2016/17. Mainstream student support is therefore only delivered through loans. Some grants are available for students in special circumstances and these are outlined later in this section.

### Loans

In addition to tuition fee loans, English students may be eligible for:

- **Maintenance loans**

These are dependent on household income, living arrangements when studying, and age. In 2020/21, maximum annual loans are:

- Living at home: up to £7,747
- Living away from home, outside London: up to £9,203
- Living away from home, in London: up to £12,010
- Spending a year of a UK course studying abroad: up to £10,539.

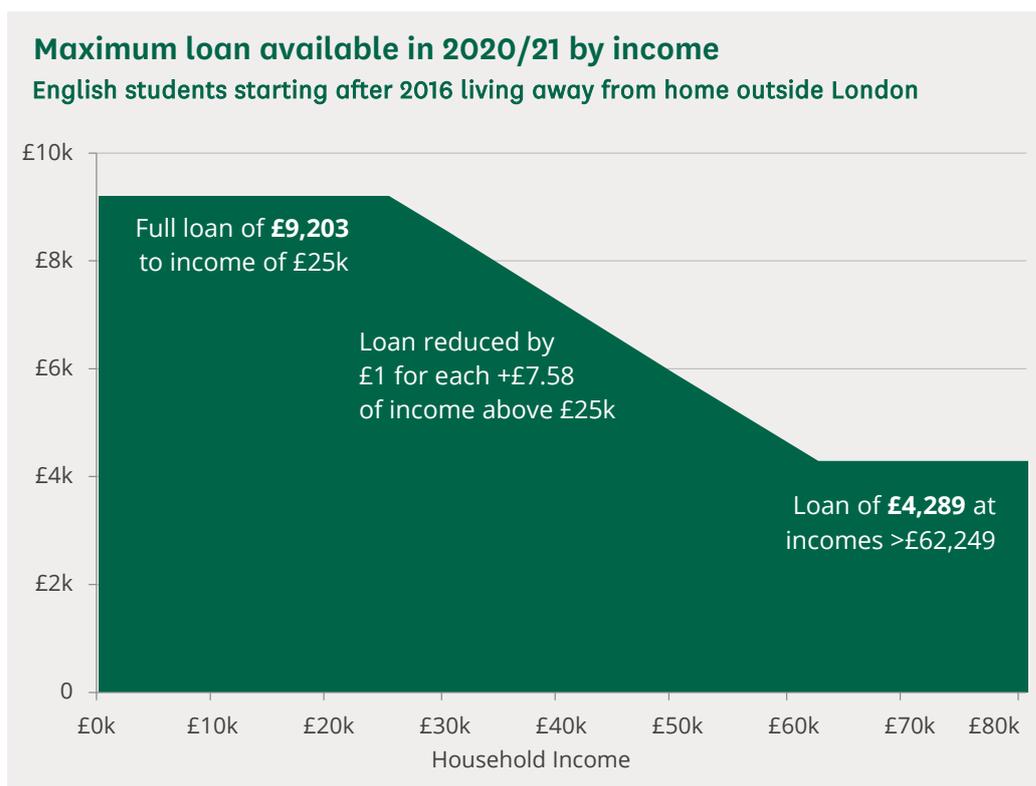
If an individual is over 60 on the first day of the first academic year of their course, they can apply for up to £3,893.<sup>2</sup> The following chart shows how the maximum loan available (away from home outside London rate) varies with household income.<sup>3</sup>

The Student Loans Company has issued [Guidance for students](#) on the coronavirus outbreak

<sup>1</sup> Gov.UK, [New full time student](#), accessed 21 September 2020

<sup>2</sup> Gov.UK, [New full time student](#), accessed 21 September 2020

<sup>3</sup> The assessment of household income for student support varies between the different home nations. There may be allowances, ie. for other dependent children,



## Grants

The grants listed below are non-repayable, unless a student leaves their course or there is a change in a student's circumstances that results in overpayment. In addition to the below, students may also be eligible for [NHS bursaries](#), [social work bursaries](#), [help with costs of travel to UK clinical placements if they are studying for medicine, dental and healthcare courses](#) and support if they are a [teacher training student](#).

- **Childcare Grant**

Individuals may be eligible if they are in full-time HE and have children under 15, or under 17 if they have special educational needs. The size of grant is dependent on household income and the number of children a student has: up to £174.22 a week for one child and £298.69 for two more children.<sup>4</sup>

- **Parents' Learning Allowance**

Full-time HE students with children in 2020/21 may be eligible for between £50 and £1,766 a year, depending upon their household income.<sup>5</sup>

- **Adult Dependants' Grant**

Full-time HE students who have an adult dependant can receive a grant of up to £3,094 in 2020/21. This grant is dependent upon the student's income, the adult dependant's income, other grants

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which can be netted off the gross total. See the websites of the respective funding bodies for more detail.

<sup>4</sup> Gov.UK, [Childcare grant](#), accessed 21 September 2020

<sup>5</sup> Gov.UK, [Parents' Learning Allowance](#), accessed 21 September 2020

the student is in receipt of, and whether the dependent is a relative or married/in a civil partnership with the student.<sup>6</sup>

- **Disabled Students' Allowance**

Full-time disabled students can apply to receive in 2020/21 up to:

- £5,849 in specialist equipment allowance for their whole course
- £23,258 in non-medical helper allowance each year
- £1,954 in a general allowance.<sup>7</sup>

Qualifying disabilities are those defined under the *Equality Act 2010* and affecting a student's ability to study. This can include mental health conditions, specific learning conditions, sensory disability, physical disability and long-term health conditions.<sup>8</sup>

### 1.3 Part time students

SFE's [Student finance: How you're assessed and paid 2020 to 2021](#) provides information for part-time students.

In 2020/21, part time students ordinarily living in England studying on a course of at least 25% of the full-time equivalent may be eligible for:

- A tuition fee loan of up to £6,935
- A maintenance loan of up to £3,216 (dependent on household income and living arrangements, if they are studying in the UK).<sup>9</sup>

Part time students may also be eligible for [Disabled Students' Allowances](#). This provides help through the form of travel allowances, a general allowance for course-related costs, a specialist equipment allowance and non-medical helper allowance.

### 1.4 Policy FAQs

#### What did the Augar review say on student finance?

In 2018 the then-Prime Minister, Theresa May, [commissioned an independent review](#) into post-18 education. The recommendations of the panel were published in the [Review of Post-18 Education and Funding](#) (May 2019), which is summarised in the Library briefing [The post-18 Education Review \(the Augar review\) recommendations](#) (2019).

Recommendations included reducing the undergraduate fee cap to £7,500 from 2020/21, and the UK Government increasing the amount of teaching grant available to institutions and extending the student loan repayment period. The review also recommended reintroducing means-tested non-repayable maintenance grants for disadvantaged students.

The UK Government is expected to announce its response to the review alongside the [next spending review](#), which was due to commence in

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<sup>6</sup> Gov.UK, [Adult Dependants' Grant](#), accessed 21 September 2020

<sup>7</sup> Gov.UK, [Help if you're a student with a learning difficulty, health problem or disability](#), accessed 21 September 2020

<sup>8</sup> [Ibid](#), accessed 21 September 2020

<sup>9</sup> SFE, [Part-time maintenance loan: What's available](#), accessed 21 September 2020

July 2020.<sup>10</sup> The spending review is now expected before the end of 2020.

### **What impact does the student finance system have on participation and outcomes of disadvantaged students?**

A selection of literature is cited below.

The Department for Education (DfE) commissioned a [literature review](#) on this issue in 2019. It highlighted that students from disadvantaged backgrounds experienced a range of barriers to HE entry, such as financial, institutional and social barriers, difficulties in transitioning to HE and a lack of prior knowledge of HE.<sup>11</sup> Reviewing 69 papers, the researchers argued that (bold added):

Generally these studies find that the **increased level of fees have been offset by increases in financial support with no discernible negative impact on participation rates**, and particularly no impact for young students from lower income or less advantaged backgrounds to the extent that the gap in HE participation by socioeconomic backgrounds has remained stable or in fact decreased.<sup>12</sup>

However, the literature review noted that some recent work had suggested there is a regressive debt profile created by the current student funding system in England:

[Work by Cullinane and Montacute](#) (2017) for the Sutton Trust looked at the impact of grant withdrawal and modelled a range of scenarios for the 2017/18 cohort. They assert that the current system now creates a regressive debt profile, with those from the least well-off households accruing the most debt on graduation (of £51,600 compared to £38,400, 34% more debt) as those from less advantaged background have fewer alternative resources and thus take out larger maintenance loans.<sup>13</sup>

The literature review said that “very few” studies had researched the reasons students decide not to attend university, but that there was a growing literature in this area, such as the Sutton Trust [report](#) cited, which suggested “financial considerations and debt worry are a small but growing concern”.<sup>14</sup>

Other reports on this topic include:

- Education Policy Institute, [Post-18 education and funding](#) (2019)  
Compares funding proposals for HE, including debates over tuition fees, maintenance grants and support for part-time students, and assesses their potential budgetary and distributional consequences.
- A. de Gayardon, C. Callender and F. Green, [The determinants of student loan take up in England](#), Higher Education, 78 (2019)

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<sup>10</sup> HC Deb, [Education](#), 20 January 2020, c 20

<sup>11</sup> DfE, [Impact of student finance system on participation, experience and outcomes of disadvantaged young people](#), May 2019, p12

<sup>12</sup> [Ibid](#), p38

<sup>13</sup> [Ibid](#), p38

<sup>14</sup> [Ibid](#), p44. Sutton Trust, [Reforming student finance to increase fairness and widen access](#), 2017

Surveys which students take out student loans in England.

- Russell Group, [The financial concerns of students](#) (2018)  
Argues that students require better-targeted financial advice on student loans and shares findings that undergraduate students had more concern regarding living costs than tuition fees.
- Institute for Fiscal Studies, [HE funding in England: Past, present and options for the future](#) (2017)  
Includes estimates on graduate debt, the impact of interest rates on repayments and the distributional effects of student finance changes.
- The Department for Business Innovation and Skills, [Freezing the student loan repayment threshold: Equality analysis](#) (2015)  
Sets out the policy background and equality assessment of the repayment threshold and past reforms.

## 2. Student support: Wales

Student finance in Wales is administered by [Student Finance Wales](#) (SFW).

### 2.1 Tuition fees

In 2020/21, fees for full-time Welsh undergraduates are:

- £9,000 at a public university/college in Wales
- Up to £9,250 at a public university/college in England, Northern Ireland or Scotland
- Up to £6,165 at a private university/college in Wales, Scotland or Northern Ireland.

Tuition fee loans are available to cover the full cost of fees. The maximum amount available is dependent upon the nation of the institution that the student is studying at.<sup>15</sup>

### 2.2 Maintenance support

Both grants and loans are available for maintenance support. Students should check their eligibility directly with [SFW](#) on whose website full details can be found.

#### Maintenance loan

In addition to tuition fee loans (see Section 2.1), Welsh students may be eligible for a maintenance loan.

The size of maintenance loan is affected by household income, and that of an individual's parents or partner, if they apply for an income-assessed loan.

The below are the maximum annual amounts of support that will be available to students in maintenance loans and the Welsh Government Learning Grant (see below) in 2020/21:

- £8,335 for students living with their parents
- £9,810 for students living away from home and outside London
- £12,260 for students living in London

Full details can be found at SFW, [Maintenance loan](#).

Students studying at home due to the coronavirus pandemic in 2020/21 are still eligible for a maintenance loan and other grants they qualified for. SFW should be informed of changes in a person's living arrangements to avoid overpayments (SFW, [Help with living costs](#))

#### Box 1: Welsh partial loan cancellation

Individuals who have been a full-time student, taken out a maintenance loan from SFW since 2011 and have started repaying are entitled to request that the Student Loans Company automatically cancels up to £1,500 of their maintenance loan when they make their first repayment. This is not available to

<sup>15</sup> Student Finance Wales (SFW), [Tuition fee support](#), accessed 17 September 2020

students who studied part-time, or those with outstanding charges, costs, expenses or penalties. Those in breach of loan agreements are ineligible.<sup>16</sup>

## Grants

The below grants are non-repayable, unless a student leaves their course or there is a change in a student's circumstances that results in overpayment. Students may also be eligible for [Adult Dependents' Grants](#) and [Travel grants](#) if they are attending a clinical placement in the UK or studying abroad as part of their course.

- **Welsh Government Learning Grant (WGLG)**

The WGLG is a grant to help with living costs, which can be up to a total of £10,124 in 2020/21. The SFW says **"most" students will get a grant of at least £1,000**. The amount an individual may be eligible for is dependent on household income and where they will be studying. The grant amount will affect the value of the maintenance loan an individual may be entitled to.<sup>17</sup> A full breakdown of grant values can be found at SFW, [WGLG](#).

- **Special Support Grant (SSG)**

The SSG is intended to help with costs such as books, equipment and travel related to a student's course. It does not affect the amount of maintenance loan an individual may be entitled to.

In 2020/21, the maximum available SSG is £5,161 per year.

Eligible groups include, but are not limited to, single parents, an individual qualifying for the disability premium or severe disability premium, those in receipt of housing benefit or being entitled to the housing element of Universal Credit.<sup>18</sup> A full list can be found at SWF, [SSG](#).

- **Childcare Grant**

An individual may be eligible for help towards the cost of childcare, if an individual has children in registered and approved childcare and meet other conditions. Full details can be found at SFW, [Childcare grant](#).

In 2020/21, a maximum of £174.22 a week can be provided for one child and £298.69 for two or more children.<sup>19</sup>

- **Parent's Learning Allowance**

An individual may be eligible if they have one or more children that are financially dependent on them, regardless of their age. Full details on eligibility can be found at SFW, [Parents' Learning Allowance](#).

In 2020/21, the maximum amount is £1,755 a year.<sup>20</sup>

- **Disabled Students' Allowances**

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<sup>16</sup> Gov.UK, [Guidance: Welsh partial loan cancellation](#), 13 August 2019; Welsh Government, [Student finance partial cancellation scheme](#), accessed 17 September 2020

<sup>17</sup> SFW, [Help with living costs](#), accessed 17 September 2020

<sup>18</sup> [Ibid](#), accessed 17 September 2020

<sup>19</sup> SFW, [Childcare grant](#), accessed 17 September 2020

<sup>20</sup> SFW, [Parents' Learning Allowance](#), accessed 17 September 2020

These are available for students if they have a disability meeting the [definition](#) set out in the *Equality Act 2010*. This includes people with long-term health conditions, mental health conditions, Autism spectrum disorder or specific learning difficulties.

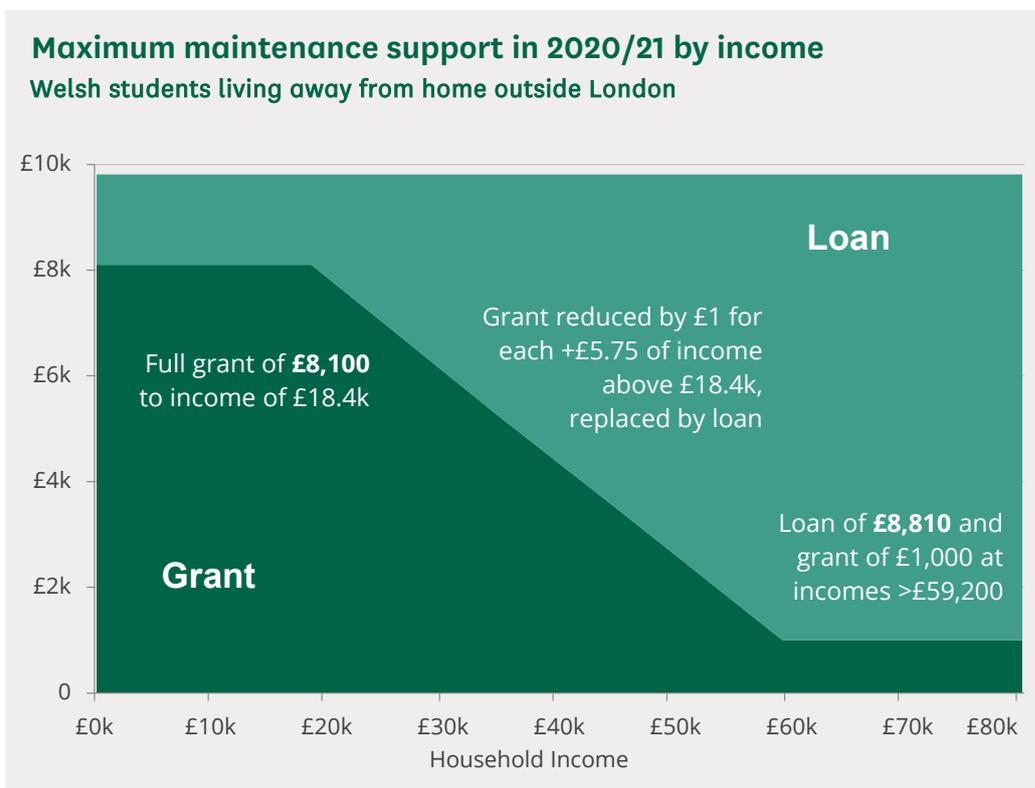
In 2020/21, individuals may qualify for several disability-related allowances:

- Non-medical help: up to £23,258 per year
- Specialist equipment: up to £5,859 for the whole course
- General allowance: £1,954 per year
- Disability-related travel: “reasonable spending” on extra costs.<sup>21</sup>

Further details can be found at SFW, [‘Disabled students’ allowances](#).

### Balance between maintenance loan and mainstream maintenance grant

The following chart illustrates how the mainstream support package—maintenance loan and Welsh Government Learning Grant—varies with household income.<sup>22</sup>



<sup>21</sup> SFW, [‘Disabled Students’ Allowances](#), accessed 17 September 2020

<sup>22</sup> The assessment of household income for student support varies between the different home nations. There may be allowances, ie. for other dependent children, which can be netted off the gross total. See the websites of the respective funding bodies for more detail.

## 2.3 Part-time students

In 2020/21, part-time students ordinarily living in Wales may be eligible for:

- A tuition fee loan of up to £6,935 if studying at an eligible university/college in Wales
- A maintenance loan of up to £4,433.75 (depending upon household income and study intensity)
- Welsh Government Learning Grant of between £250 and £4,500 (depending upon household income and study intensity).<sup>23</sup>

Non-repayable grants such, but not limited to, the Adult Dependants' Grant, Childcare Grant and Parents' Learning Allowance may also be available, depending upon an applicant's household income and their study intensity. SFW, [Part time students](#) provides further detail.

## 2.4 Policy FAQs

### What happened to the Welsh tuition fee grant?

Prior to the 2018/19 academic year, students in Wales were eligible for a tuition fee grant, that was worth up to £5,190, if the maximum £9,000 fees were charged.<sup>24</sup> This was in addition to a tuition fee loan of up to £3,810. Following the [Diamond Review](#) in 2016, the Welsh Government decided to follow its recommendation and abolish the grant.<sup>25</sup> The Diamond Review recommended that the grant was abolished in order to ensure that maintenance support was sufficient for all students:

The overarching recommendation, then, is that the focus of undergraduate support moves towards improved maintenance support arrangements for all full-time and part-time undergraduate students, with the highest level of grant support covering the full cost of maintenance for those who are most in need, and loans to cover tuition fees.<sup>26</sup>

Universities Wales previously called for the grant to be redirected to means-tested maintenance grants in 2015.<sup>27</sup>

### Were there plans to increase tuition fees?

The Welsh Government said in July 2017 that it intended for maximum tuition fees at Welsh universities to rise in line with inflation to £9,295 from Autumn 2018 and be linked with inflation for the following three years.<sup>28</sup>

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<sup>23</sup> SFW, [Part-time student finance summary page 2020/21](#), accessed 17 September 2020

<sup>24</sup> Senedd Cymru/Welsh Parliament, [Statement: The Diamond Review of HE and student finance arrangements in Wales](#), 22 November 2016, para 192

<sup>25</sup> Diamond Review, [The review of HE funding and student finance arrangements in Wales](#), September 2016, para 8.4

<sup>26</sup> Diamond Review, [The review of HE funding and student finance arrangements in Wales](#), September 2016, para 9.0.4

<sup>27</sup> Universities Wales, [Delivering for Wales: The HE priorities for the future Welsh Government](#), 2015, p5

<sup>28</sup> Welsh Assembly/Senedd Cymru, [Statement: Student supporting 2018-19 \[and the Diamond Review\]](#), 11 July 2017, para 161

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In October 2017, the Education Secretary, Kirsty Williams, confirmed that no rise would take place due to the decision of the UK Government not to increase fees in England.<sup>29</sup>

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<sup>29</sup> Welsh Assembly/Senedd Cymru The Children, Young People and Education Committee, [Oral evidence: 18 October 2017](#), para 8

## 3. Student support: Scotland

Information on student funding in Scotland is available on the [Students' Awards Agency for Scotland](#) (SAAS) website. Scotland has two different funding streams for undergraduates, dependent upon which of the below [criteria](#) individuals meet:

- **Young Student**

A Student must meet all of the following: on the first day of the course, they must be under 25, have no dependent child, not have supported themselves in work or benefits outside full-time education for any three years before the first day of the course, and not be married, in a civil partnership or living with a partner.

- **Independent student**

These students must meet at least one of the following conditions: over 25 at the start of the academic year; previously supported themselves from earnings or benefits outside full-time education for any three years before the first day of the course; have a dependent child living with them for the majority of a week; they are married, in a civil partnership or live with a partner, has no living parents; or are estranged from their parents.

### 3.1 Tuition fees

In 2020/21, annual fees for full-time Scottish undergraduates are:

- Up to £1,820 attending a publicly funded degree in Scotland
- Up to £9,250 at a publicly funded university in the rest of the UK

Students can apply to SAAS for a loan of up to £9,250 to cover the cost of their degree.<sup>30</sup> Eligible Scottish domiciled students studying full-time in Scotland are **not required to pay tuition fees** if studying for a first degree or equivalent.

### 3.2 Maintenance support

#### Young Student

Full details and eligibility can be found at SAAS, [Full Time undergraduate funding](#).

#### Maintenance loan

In 2020/21, a maintenance loan of £5,750 (for those in households with income up to £33,999) or £4,750 (household income over £34,000) are available.

#### Maintenance bursary

This is assessed by household income. In 2020/21, bursaries are worth either:

- £2,000 (household income up to £20,999);

SAAS have published an [FAQ page on student funding and coronavirus](#).

<sup>30</sup> SAAS, [Tuition fees guidance for students undertaking a full-time undergraduate course 2020/21](#), u.d, p3

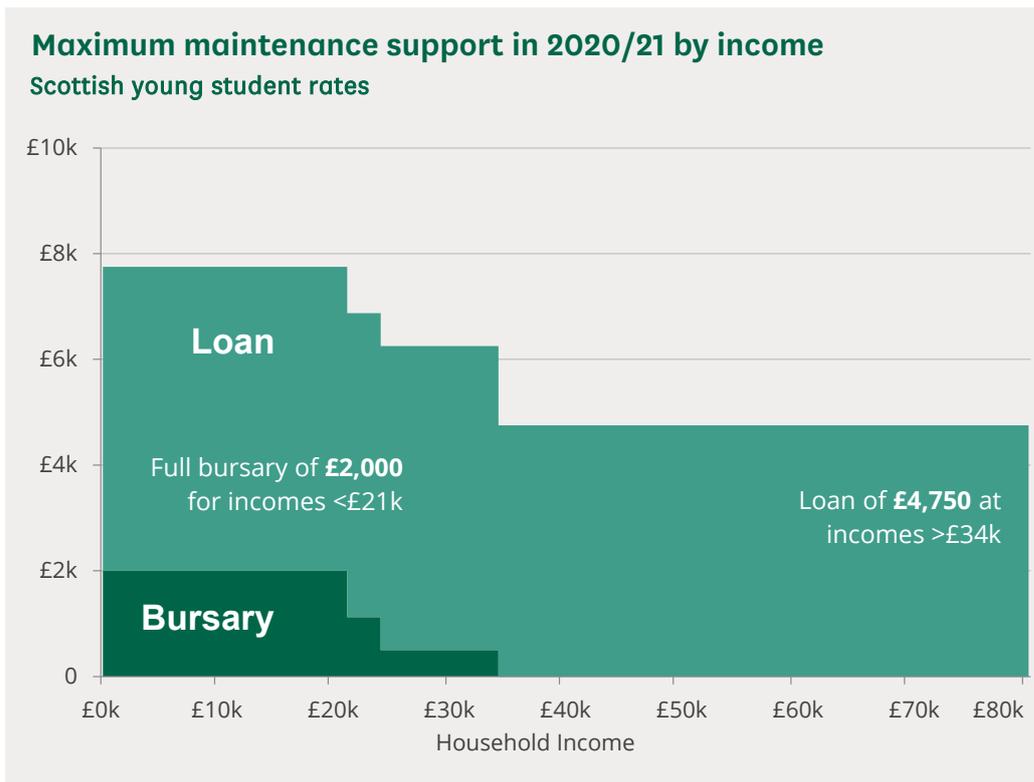
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- £1,125 (household income £21,000-23,999);
- £500 (household income up to £33,999).

No bursaries are available for those with household income above £34,000.

### Balance between maintenance loan and mainstream maintenance grant

The following chart illustrates how the loan and bursary package for young students varies with household income.<sup>31</sup>



### Independent student

Full details and eligibility can be found at SAAS, [Full Time undergraduate funding](#).

#### Maintenance loan

In 2020/21, a maintenance loan of £6,750 (for those in households with income up to £33,999) or £4,750 (household income over £34,000) are available.

#### Maintenance bursary

This is assessed by household income. In 2020/21, households with income up to £20,999 are eligible for a bursary of £1,000 in 2020/21. Households with an income above this are ineligible.

### Grants for both young and independent students

<sup>31</sup> The assessment of household income for student support varies between the different home nations. There may be allowances, ie. for other dependent children, which can be netted off the gross total. See the websites of the respective funding bodies for more detail.

Grants are available to help both young and independent students with specific circumstances or needs such as the:

- **Dependants' Grant**

This income-assessed grant may be payable if a student is a carer for another adult, with a maximum grant of £2,640 in 2020/21. See SAAs, [Dependants' grant](#) for more details.

- **Lone Parents' Grant**

This income-assessed grant is for students who are single, bringing up a child on their own or are legally responsible for their younger siblings. A maximum of £1,305 is available each year (2020/21). See SAAS, [Lone Parents' grant](#) for more details.

- **Lone Parents' childcare grant**

Parents eligible for the Lone Parent's Grant may also qualify for a childcare grant, intended to help towards the cost of registered or formal childcare. The maximum grant is £1,215 per year (2020/21). Students should contact their college or university directly to apply. See SAAS, [Lone Parents' childcare grant](#) for further details.

- **Disabled Students' Allowance**

This has three parts: a basic allowance (up to £1,725 per year in 2020/21), large items allowance (up to £5,160 for the duration of the course) and non-medical personal help (up to £20,520 per year). For more details, see SAAS, [Disabled Student's Allowance](#).

- **Care Experienced bursary**

Individuals may be eligible if they have previously been looked after by a Local Authority in the UK, before they turned 18. In 2020/21, a maximum of £8,100 is available. For details, see SAAS, [Support for care experienced students](#)

Different levels of support are available, depending upon whether a student is a young student or an independent student. Individuals should check directly with [SAAS](#) to confirm scheme details and eligibility.

### 3.3 Part-time students

Part-time undergraduate students are eligible in 2020/21 for maximum awards of:

- £1,805 for publicly funded degree level courses,
- £1,820 for eligible 120 credit university courses which are not campus based,
- £1,274 for publicly funded Higher National awards (HNC, HND),
- £1,195 for all courses at private providers

The amount received is dependent on the number of credits studied, the qualification a student is studying, meeting residence criteria and

earning an average gross income (before tax and national insurance) of £25,000 or less.<sup>32</sup>

SAAS, [Part time student funding](#) provides further information.

### 3.4 Policy FAQs

The Scottish Parliament Information Centre has published a background briefing entitled [The price of free tuition in Scotland](#) (December 2019).

#### **Why are most Scottish undergraduates studying at Scottish universities charged less than those from the rest of the UK?**

Individuals meeting certain criteria (being “ordinarily resident” in Scotland, studying full-time on prescribed qualifications at a publicly funded institution in Scotland, and not having previously received funding for a similar-level course), are eligible for “free” tuition in Scotland, with the Scottish Government making a payment direct to universities.<sup>33</sup>

When the UK was a member of the EU, students from other EU member states were required to be treated on an equal basis to local students, meaning students from other EU states also received Scottish Government support. EU law did not determine arrangements within individual member states, allowing charges to be made for students from the rest of the UK.<sup>34</sup>

When variable fees were introduced in English universities in 2006, the then-Scottish Executive adopted a policy of charging fees to UK students from outside Scotland. This was intended to discourage English “fee refugees” into Scottish universities.<sup>35</sup>

In response to the increase in tuition fees in England in 2012 to £9,000, the Scottish Government introduced legislation to allow Scottish universities to introduce variable tuition fees for UK students resident in other parts of the UK. The Scottish government said this was intended to close any perceived funding gap and “protect places for students who normally live in Scotland”.<sup>36</sup>

In June 2020, the Scottish Government announced that EU students would have to pay tuition fees from 2020/21, when previously they had been treated the same as Scottish students.<sup>37</sup>

#### **What impact has Scotland’s tuition fee policy had on participation levels?**

As noted in analysis by [Full Fact](#), direct comparisons in participation levels across the UK are difficult because of the higher proportion of HE

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<sup>32</sup> SAAS, [Part time: Funding and eligibility](#), accessed 18 September 2020.

<sup>33</sup> SAAS, [Undergraduate funding](#), accessed 18 September 2020

<sup>34</sup> HL Deb, 3 October 2011, c146W

<sup>35</sup> Union attacks plan to deter “fee refugees”, Times Education Supplement, 5 August 2005; [Executive note: The Student fees \(Specification\) \(Scotland\) \(Order 2006\)](#)

<sup>36</sup> Scottish Government, [Consultation on the Draft Student Fees \(Specification\) \(Scotland\) Order 2011](#), p27

<sup>37</sup> Scottish Government, [Coronavirus \(COVID-19\): Minister for FE, HE and Science](#), 9 July 2020

courses attended at Further Education colleges in Scotland, which are not considered in UCAS comparative data.

The Sutton Trust report, [Access in Scotland](#) (2016), argued that the cap in Scottish undergraduate numbers at Scottish universities resulted in a lower acceptance rate in Scotland of applicants (75% in 2015 compared to 85% in England).<sup>38</sup> This, the Trust argued, had “particularly negative consequences for less advantaged students” because “students from less advantaged backgrounds are more likely to gain a place in higher education when the system is expanding”.<sup>39</sup>

The Scottish Commissioner for Fair Access in June 2020 said that “good progress has already been made towards fair access”, with the target of 16% of full-time first-degree Scottish domiciled entrants to Scottish HE institutions coming from the 20% most deprived communities likely to be met by 2021. The Commissioner said progress towards targets of 18% (2025) and 30% (2030) “may be more difficult to achieve”.<sup>40</sup>

### **What impact has Scotland’s tuition fee policy had on student debt?**

The Scottish Government argues that because of the decision to have university access free of tuition fees, Scottish students have the lowest levels of debt in the UK.<sup>41</sup>

Data from the Student Loans company compares the average public loan balance on entry into repayment for UK Students. In 2019/20, the average balances were: £40,280 in England, £24,960 in Wales, £23,520 in Northern Ireland and £13,890 in Scotland (with these figures it must be noted that the maximum loan available to students varies in each region).<sup>42</sup>

Professor Shelia Riddell and researchers Lucy Hunter Blackburn and Sarah Minty at the Centre for Research in Education Inclusion Diversity at the University of Edinburgh have argued, using 2014/15 figures, that “higher-income Scots studying in Scotland emerge as the group expected to borrow least, relative to all other UK students, underlining the non-redistributive nature of the Scottish system.”<sup>43</sup>

2014/15 SAAS figures analysed further by Hunter Blackburn estimated that “average borrowing falls as income rises” due to the lower level of grant in Scotland for living costs. Hunter Blackburn estimated that those with a known gross household income of up to £16,999 borrowed an annual average of £5,870 compared to £4,600 on average by those

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<sup>38</sup> Sutton Trust, [Access in Scotland: Access to HE for people from less disadvantaged backgrounds in Scotland](#), May 2016, p34

<sup>39</sup> [Ibid](#), pp86, 89

<sup>40</sup> Commissioner for Fair Access, [Fair access to HE: Progress and challenges](#), June 2020, pp4, 13. Deprivation is measured by the Scottish Index of Multiple Deprivation.

<sup>41</sup> Scottish Parliament, [First Minister’s Question Time: Student debt](#), 23 January 2020

<sup>42</sup> Student Loans Company, [Average loan repayment on entry to repayment 2019-2020](#), 13 June 2019; Annual trends can be found at Student Loans Company, [Student loans in Scotland](#), 11 June 2020, p8

<sup>43</sup> Shelia Riddell, Lucy Hunter Blackburn and Sarah Minty, [Widening access to HE: Scotland in UK comparative perspective](#), 2015, p10

from households with annual gross income of £34,000 or more.<sup>44</sup> She has also argued direct comparisons of loan data released by the Student Loans Company is an issue, given that many students in Scotland do shorter higher national courses lasting one or two years.<sup>45</sup>

Analysis by SAAS for 2018/19 showed that students from deprived areas tended to borrow more on average: “students from the 20 per cent most deprived [...] areas borrowed, on average, more than those from the least deprived areas (£5,800 compared to £4,960)”.<sup>46</sup>

The Scottish Government has argued that full-time students from poorer areas gain more support than those from the richest areas and that the value of bursaries and grants has increased.<sup>47</sup>

### **Will the support arrangements for Scottish students change?**

The Scottish Government commissioned the Independent [Review of Student financial support](#) in Scotland, which published its report in November 2017. Report recommendations included the following:

- Entitlement to a Minimum Student Income of £8,100, delivered through bursaries and, for those who wish, student loans
- Means-testing of bursaries to target support for those from the poorest backgrounds
- Harmonisation of the means-testing process between further and higher education over time.<sup>48</sup>

In response to the review, the Scottish Government said it would increase bursaries for full-time care-experienced students to £8,100 a year and increase funding for other bursaries.<sup>49</sup> The Scottish Parliament voted in March 2019 to implement the recommendations of the review.<sup>50</sup> In January 2020, the Scottish Government confirmed that it was working towards implementing the income guarantee.<sup>51</sup>

In response to a [2019 report](#) from Audit Scotland on the sector’s financial health, Universities Scotland [said](#) universities faced a “challenging” situation and highlighted that “Scotland’s universities are now more reliant on tuition fees from students outside of Scotland and on borrowing as sources of income than they are on Funding Council grants”.<sup>52</sup>

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<sup>44</sup> Lucy Hunter Blackburn, [Equity in student finance: Cross-UK comparisons](#), Scottish Educational Review, 48, 2016, pp30-47, at p36

<sup>45</sup> Lucy Blackman Hunter, [When does £7,600 mean £18,500 or more? The problem with “final debt” figures](#), Adventures in Evidence, 25 June 2014.

<sup>46</sup> Audit Scotland, [Briefing: Student loans](#), January 2020, p8

<sup>47</sup> Scottish Government, [HE student support in Scotland for 2019-20](#), 25 August 2020; Scottish Parliament, [First Minister’s Questions: Student Debt](#), 23 January 2020

<sup>48</sup> Independent report for Scotland, [Student financial support in Scotland: Independent review](#), November 2017

<sup>49</sup> Scottish Government, [Student support review: Ministerial statement](#), 6 July 2018

<sup>50</sup> Scottish Parliament, [Student Support & Decision Time](#), 20 March 2019

<sup>51</sup> Scottish Parliament, [Student Debt](#), 23 January 2020

<sup>52</sup> Audit Scotland, [Report: Finances of Scottish universities](#), 19 September 2019; Universities Scotland, [Audit of university finances shows worrying picture of funding cuts and rising costs](#), 19 September 2019

The Scottish Government [launched a review of FE and HE funding support](#) in June 2020, in the light of the coronavirus outbreak.

The Scottish Commissioner for Fair Access said in June 2020 that “resurrect[ing] the issue of whether to charge or increase fees would at present...send a very damaging sign in terms of fair access”.<sup>53</sup>

The Scottish Cabinet Secretary for Finance, Kate Forbes, confirmed in September 2020 that the Scottish Government is “still committed to free tuition”.<sup>54</sup>

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<sup>53</sup> Commissioner for Fair Access, [Fair access to HE: Progress and challenges](#), June 2020, p19

<sup>54</sup> Scottish Parliament, [Universities and Colleges \(Financial sustainability\)](#), 3 September 2020

## 4. Student support: Northern Ireland

Student funding in Northern Ireland (NI) is administered by [Student Finance NI \(SFNI\)](#).

### 4.1 Tuition fees

In 2020/21, fees for full-time NI undergraduates are:

- £4,395 per year if studying in NI
- Up to £9,000 if studying in Wales
- Up to £9,250 if studying in Scotland or England.

Tuition fee loans are available to cover the full cost of fees. The maximum amount available is dependent upon the nation of the institution that the student is studying at.<sup>55</sup>

### 4.2 Maintenance support

Both grants and loans are available. NI students (a UK, Republic of Ireland or EU national who has lived in NI for at least three years before the start date of their course) should check directly with [SFNI](#) to check their eligibility, where full details of support can be found.<sup>56</sup>

#### Loans

In addition to tuition fee loans (Section 4.1), NI students may be eligible for:

- **Maintenance loans**

These are sometimes called a loan for living costs. The amount an individual receives is dependent upon their living arrangements. In 2020/21, students could receive a maximum of £6,780 per year:

- Living with parents: up to £3,750
- Living in London and not with parents: up to £6,780
- Living outside London and not with parents: up to £4,840
- Living abroad for at least one term as part of the course: up to £5,770.<sup>57</sup>

- **Student contribution loans**

This is loan to pay fee costs charged by universities in the Republic of Ireland. In 2020/21, up to €3,000 if available, depending on the individual's circumstances. The loan is paid in euros.<sup>58</sup>

Students studying online from home in 2020/21 rather than attending a campus are still eligible for a maintenance and any grants they qualified for. SFNI should be informed if a person's living location has changed to avoid overpayment (SFNI, [COVID-19 update](#))

<sup>55</sup> Student Finance (SF) NI, [Tuition fee loan: How much can I get?](#), accessed 17 September 2020

<sup>56</sup> SFNI, [Full-time undergraduate, NI students](#), accessed 17 September 2020

<sup>57</sup> SFNI, [Maintenance loan: How much can I get?](#), accessed 17 September 2020

<sup>58</sup> SFNI, [Student contribution loan](#), accessed 17 September 2020

## Grants

Non-repayable grants may be available, depending upon a student's household income and study pattern. In addition to those below, grants are also available for those [financially responsible for another adult](#); as a [parents learning allowance](#); and [travel grants for study-placements abroad or dental/medical placement courses](#).

- **Maintenance Grant**

This may be available if household income is below £41,065. Students can apply for other support, including a maintenance loan. In 2020/21, up to £3,475 is available:<sup>59</sup>

- Household Income of £19,203 or less: £3,475
- Household Income of £19,204-£41,065: Partial grant.<sup>60</sup>

- **Special Support Grant (SSG)**

This may be available if household income is below £41,065 and the student is eligible for certain benefits. Individuals can apply for this grant alongside other support. Up to £3,475 is available.<sup>61</sup>

Eligible circumstances include, but are not limited to: being a lone parent of a child/young person aged under 20 in full-time education; qualifying for the Disability Premium or Severe Disability Premium; being eligible for housing benefit or having a disability and qualifying for income-related employment and support allowance. A full list can be found at SFNI, [SSG: Who can get this grant?](#)

- **Disabled Students' Allowances**

The [grant](#) can provide allowances intended to help with disability-related costs of studying, such as specialist equipment, non-medical helpers or extra travel due to disability. Applicants must have a disability as defined under the *Disability Discrimination Act 1995*, for example: a long-term health condition, mental health condition, physical disability or learning difficulty such as dyslexia or dyspraxia. Individuals can apply for this grant alongside other support.

In 2020/21, general allowances of up to £1,759 are available for each year; £5,266 for specialist equipment over the course duration; and up to £20,938 for non-medical helper allowances. There is no upper limit on travel costs.<sup>62</sup>

- **Childcare grant**

This is available for individuals studying full-time if their child is under 15 (or 17 if they have special educational needs) and they are not already in receipt of an NHS childcare grant or the childcare part of working tax credits. Individuals can apply for this [grant](#) alongside other support.

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<sup>59</sup> SFNI, [Maintenance grant](#), accessed 17 September 2020

<sup>60</sup> SFNI, [Full time: A guide to financial support for full time students in higher education 2020/21](#), u.d, p8

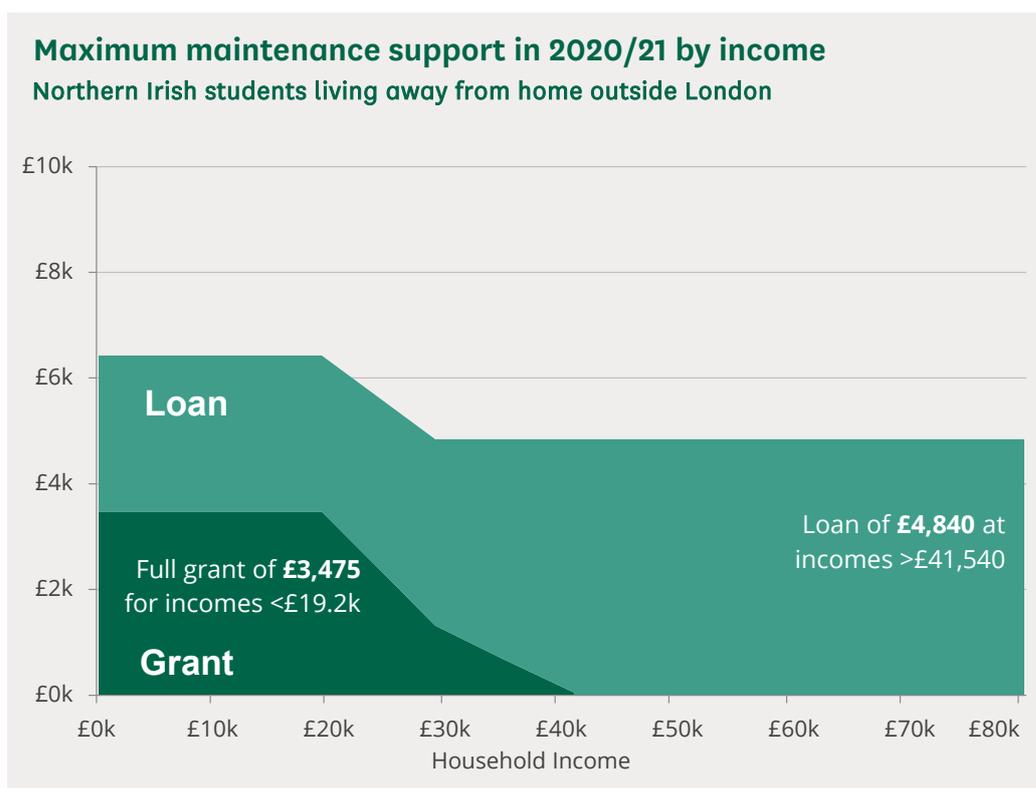
<sup>61</sup> SFNI, [Special support grant](#), accessed 17 September 2020

<sup>62</sup> SFNI, [Disabled Student's Allowances](#), accessed 17 September 2020

For 2020/21, up to £148.75 a week is available for one child, and up to £255.00 if there are 2 or more childcare. Children must be attending an approved registered provider.<sup>63</sup>

### Balance between maintenance loan and mainstream maintenance grant

The following chart illustrates how the mainstream support package—maintenance loan and maintenance grant—varies with household income.<sup>64</sup>



## 4.3 Part time students

NI students (a UK, Republic of Ireland or EU national who has lived in NI for at least three years before the start date of their course) may be eligible in 2020/21 for a:

- Tuition fee loan of up to £3,296.25.<sup>65</sup>
- Tuition fee grant of up to £1,230 (based on household income and reduces the amount of tuition fee loan required).<sup>66</sup>
- Course grant to help with everyday costs (based on household income) of up to £625. Those with household income above £28,068 are ineligible.<sup>67</sup>

<sup>63</sup> SFNI, [Childcare grant](#), accessed 17 September 2020

<sup>64</sup> The assessment of household income for student support varies between the different home nations. There may be allowances, ie. for other dependent children, which can be netted off the gross total. See the websites of the respective funding bodies for more detail.

<sup>65</sup> SFNI, [Tuition fee loan: Part-time undergraduate](#), accessed 18 September 2020

<sup>66</sup> SFNI, [Tuition fee grant: Part-time undergraduate](#), accessed 18 September 2020

<sup>67</sup> SFNI, [Course grant: Part-time undergraduate](#), accessed 18 September 2020

- Disabled Students' Allowances (following a study needs assessment), which take the form of four allowances: general allowance, specialist equipment, travel and non-medical helper allowance.<sup>68</sup>

More information can be found at SFNI, [Part-time undergraduate, NI students](#).

## 4.4 Policy FAQs

### **Why are tuition fees lower in Northern Ireland than Wales and England?**

In 2011, tuition fees were £3,465 for local students studying in Northern Ireland and have risen to £4,395 in 2020/21. This followed a [consultation](#) and a resulting decision by the NI Executive to not increase fees.<sup>69</sup>

In the NI Executive's [Programme for Government 2011-15](#), the Executive said it would "ensure there are no increases in student fees beyond the rate of inflation for Northern Ireland students studying here".<sup>70</sup>

### **Is the funding model sustainable?**

The Royal Irish Academy's [Briefing on NI Budgetary outlook 2018-20](#) (2018) argued that the decision to freeze tuition fees, subject to inflationary uplifts, had created a disparity in higher education funding between NI and the rest of the UK, forcing reduction in student places and staff posts:

The funding cuts coupled with tuition fees being maintained at low levels relative to other parts of the UK have forced major reductions in student places and staff posts at the two Northern Ireland universities. QUB and Ulster University UU have enrolled over 2,200 fewer students since 2014-15. Over 350 staff posts have been lost. The cuts have resulted in significant loss of course provision in several areas as well as reductions in places and subject choice across a range of disciplines. The shortfall in places at QUB and UU has not been offset locally by an increase in HE numbers via alternative providers such as the further education (FE) sector or Open University

The Academy recommended that the NI Executive take steps to involve greater participation by the further education sector and the Open University "in order to provide more flexible and regionally distributed HE offerings".<sup>71</sup> One funding option considered by the Academy in a 2013 paper, increasing fees to the level in England, was seen as "politically challenging".<sup>72</sup>

Previously, in 2015, then-NI Department for the Employment and Learning had conducted a "big conversation" on HE funding. The

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<sup>68</sup> SFNI, [Disabled students' allowances](#), accessed 18 September 2020

<sup>69</sup> Northern Ireland Assembly, [Higher Education and Student finance](#), 12 September 2011

<sup>70</sup> Northern Ireland, [Programme for Government 2011-15](#), 2012, pp10, 40

<sup>71</sup> Royal Irish Academy, [Briefing on Northern Ireland Budgetary outlook 2018-20](#), 2018, Section 1

<sup>72</sup> Royal Irish Academy, [Advice paper on the sustainability of the NI HE sector](#), 2016, p7

[Options Paper](#) published as part of the review stated that the funding model was “unsustainable”:

During the course of this Assembly term a structural under-investment in local higher education provision in Northern Ireland has emerged and grown. With tuition fees frozen and public investment reducing, a funding gap of between £900 and £2,500 per student has emerged between Northern Ireland’s universities and their counterparts in England, amounting to a total gap of some £39 million in 2014/15.<sup>73</sup>

[...]

Under it [the existing model of HE funding], our universities are heavily reliant on funding from the NI Block, currently paid through the Department for Employment and Learning, which has not been sustained in recent years at the level required to protect current levels of provision, much less to support the expansion required to prepare for a lower corporation tax environment.<sup>74</sup>

### **What are the recent developments in the debate over tuition fees?**

The NI Executive’s [New Decade, New Approach](#) (January 2020) did not include any statements regarding student support in NI. The First Minister, Arlene Foster, said in January 2020 that there needed to be a “positive debate” on raising tuition fees, but the Deputy First Minister, Michelle O’Neill, said this would not be the “right approach” to address funding shortfalls.<sup>75</sup>

The Economy Minister, Diane Dodds, confirmed in February 2020 that an overall review of funding would take place within the next 18 months:

I do not want to see students priced out of education. When we talk about reviewing university funding, we should not pick on students as the one aspect that we can drive for higher prices and better margins. We will review the whole issue of higher and further education funding in the next year to 18 months. It is important that we look at it in the round. I want to see opportunity and education advanced to all communities.

[...]

I am not looking to price people out of education or to saddle youngsters with debt that will stay with them for a long time, but we must look at the issues in the round and arrive at a conclusion that we can all be satisfied with.

We also have to allow our universities to advance, grow and progress. There is a balance to be struck, but, if we keep the principles in mind, we can come to that very fair balance in the end.<sup>76</sup>

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<sup>73</sup> Department for Employment and Learning, [Securing a sustainable solution for HE in NI: An options paper](#), 2015, p4

<sup>74</sup> [Ibid](#), p37

<sup>75</sup> [‘Arlene Foster: Raising tuition fees issue needs “positive debate”](#), BBC News, 17 January 2020; [‘O’Neill against any hike in tuition fees to help balance the books at Stormont’](#), Belfast Telegraph, 20 January 2020

<sup>76</sup> Northern Ireland Assembly, [AQT 123/17-22](#), 24 February 2020

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