

Statistical First Release



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STUDENT SUPPORT FOR HIGHER EDUCATION IN ENGLAND, ACADEMIC YEAR 2013/14 (PROVISIONAL)

INTRODUCTION

- This statistical first release presents figures on the student support awarded and paid to applicants and students or their Higher Education Provider. It shows payment figures for the previous three academic years and provisional awards figures for academic year 2013/14.
- 2. This release shows the number and amount of loans, grants and allowances awarded and paid to student support applicants and their Higher Education Providers. This year the release has been expanded and now covers the awards and then payments to part-time students and postgraduate students as well as those to full-time students.
- 3. It covers applicants and students domiciled in England taking a designated Higher Education (HE) course in a University, Further Education (FE) College or Alternative Provider in the UK, as well as applicants and students domiciled in the EU (outside UK) taking a designated course in England.

PROVISIONAL STATUS

- 4. Complete information on student support payments is not available until after the completion of the academic year, hence provisional information on the awards that have been approved two months into the latest academic year are provided to give an indication of likely up-take of student support in the new academic year. The awards information is compared with the awards approved at the same point in the two previous years.
- 5. The processing of applications continues after this time. Students can apply for support up to 9 months after the start of the academic year and can have their support reassessed if their personal circumstances change significantly.
- Paid student numbers and amounts for the 2012/13
 academic year are included in this release, although recent
 changes in the profile of payments for an academic year
 mean that some elements of this payments data is still
 provisional.

SUMMARY

Total Number and Amount of Student Support Awarded (Table 2)

- 7. Latest figures for academic year 2012/13 show that 1,038,800 full-time applicants were awarded some form of support which amounted to £9,342.0m. This is an increase of 2% on the number of full-time applicants awarded support in 2011/12, and an increase of 22% on the amount of money awarded.
- 8. Early figures show that, two months into the 2013/14 academic year (i.e. by mid November 2013), 992,400 full-time applicants had been awarded grants, allowances and/or loans. This amounts to £11,098.1m. The amount awarded has started to increase from 2012/13 onwards as a result of the policy change to allow Higher Education Providers to increase the fees charged to students, resulting in an increase in the amount borrowed. These provisional figures are expected to change through the academic year as further applications are received and re-assessments are submitted. Payment figures are made available in the following November.

Maintenance Grants (Table 3A)

- 9. £1,433.3m was awarded in total in Maintenance and Special Support Grants in 2012/13, an increase of 7% from the previous year. £547m of this total was awarded in grants to students subject to the 2012 student support arrangements (i.e. students who entered higher education in academic years from 2012).
- 10. 45% of applicants eligible for a Maintenance Grant who entered Higher Education (HE) under the 2012 arrangements were awarded the full grant of £3,250; 14% were awarded a partial grant and 41% were not awarded a grant (but eligible applicants may be awarded other forms of student support) in 2012/13.
- 11. Early figures show that, two months into the 2013/14 academic year, 42% of applicants for Maintenance Grant who applied under the student support arrangements for new entrants in 2012 and 2013 were awarded the full grant of £3,354; 14% were awarded a partial grant; 44% were not awarded a grant (but eligible applicants were awarded other forms of student support). These percentages are expected to change through the academic year as further applications are received and re-assessments are submitted. Payment figures are made available in the following November.

Disabled Students Allowance (DSA) (Table 3B)

12. The administration of Disabled Students Allowance differs from other student support products in that applicants submit invoices from suppliers (who provide products and services which assist the student in attending Higher Education) throughout the academic year. This means that the latest final position shown in this publication is for academic year 2011/12 for which 53,300 full time students were provided DSA support amounting to £125.1m.

Other Targeted Support Awards (Table 3C)

13. In academic year 2012/13 the figures show that a total of £130.9m was awarded to 42,600 eligible applicants in the form of Adult Dependents Grants, Parents Learning Allowances, Childcare Grants or Travel Grants.

Maintenance Loans (Table 4A)

- 14. In academic year 2012/13, 927,900 eligible students borrowed £3,480.5m in the form of a Maintenance Loan 4% more than the amount borrowed in 2011/12. On average, students took out an income-contingent Maintenance Loan worth £3,750 in 2012/13, compared to £3,670 in 2011/12.
- 15. Maintenance Loan take-up rates can be estimated for students enrolled at public providers of Higher Education using administrative data collected on enrolments at universities and Further Education Colleges. In the academic year 2011/12, 907,200 students took out a Maintenance Loan out of an estimated total of 1,024,500 students who were eligible to take one out. This is a take up rate of 87.5%, compared to 83.7% in 2010/11. This estimate uses an updated methodology which is described under "Revisions".
- 16. By mid November of academic year 2013/14, 906,400 eligible applicants were awarded £3,482.6m in the form of a Maintenance Loan an amount 5% higher than in 2012/13. This represents a provisional average of £3,840 per eligible applicant, compared to £3,760 in 2012/13. The provisional average maintenance loan awarded to alternative provider applicants is £5,420, compared to an average award of £3,800 to public provider applicants.
- 17. Maintenance Loan amounts are expected to change through the academic year as further applications are received and re-assessments are submitted. For example, provisional figures for academic year 2012/13 showed that 879,300 applicants had been awarded £3,310.2m in Maintenance Loans; by the end of the academic year this increased to 927,900 applicants being paid £3,480.5m.

Tuition Fee Loans (Table 4B & 4C)

- 18. In academic year 2012/13, Higher Education Providers were paid Tuition Fee Loans on behalf of 920,700 students, domiciled in England or in EU countries outside the UK, to study in England which amounted to £4,343.6m. This compares to 883,200 students paid in 2011/12 academic year amounting to £2,840.1m. On average, students took out a Tuition Fee Loan of £4,720 for 2012/13 academic year, compared to £3,220 in 2011/12.
- 19. Tuition Fee Loan take-up rates can be estimated for students enrolled at public providers of Higher Education using administrative data collected on enrolments at universities and Further Education Colleges. In the academic year 2011/12, 873,400 students took out a Tuition Fee Loan out of an estimated total of 1,022,300 students who were eligible to take one out. This is a take up rate of 85.4%, compared to 82.4% in 2010/11. The take-up rate is higher among English domiciled students (87.0%) than EU domiciled students (57.2%). Estimates of tuition fee loan take-up have not been published previously; details of the methodology and its limitations are provided under "Revisions".
- 20. By late November of academic year 2013/14, 969,600 applicants were awarded £6,231.3m worth of Tuition Fee Loans an amount 34% higher than at the same point in the 2012/13 academic year. Of that total, 631,500 awards were for applicants subject to the 2012 tuition fee arrangements. Those applicants were awarded a total of £5,129.4m in Tuition Fee Loans, at an average of £8,120.
- 21. The figures for 2013/14 are provisional and will change for a number of reasons: not all of the awards will translate into attending students; there will be some students who apply later in the year for this type of support; some Providers will not yet have reflected their planned tuition fee waivers in the tuition fee being charged (hence, in the fee loan requested/ awarded); and withdrawals from study prior to the final term will reduce tuition fee liabilities. These factors mean that the extrapolation from these provisional figures to likely final figures is difficult, especially as this is the first data available on the 2012 arrangements.

Combined Maintenance Loans and Tuition Fee Loans (Table 4D)

22. In academic year 2012/13, 96,800 (10% of) students received a maintenance loan only, 55,700 (6%) received a tuition fee loan only, and 831,100 (84%) received a combination of both loan types. Some students receive only one type of loan as they do not qualify for both, e.g. training nurses only would typically qualify for maintenance support.

Payments to Part time and Postgraduate students (Table 5)

- 23. In academic year 2012/13, 75,700 part-time students were paid part-time Grants and Loans which amounted to £125.8m. On average, part-time students were paid grants and loans worth £1,660 for the 2012/13 academic year.
- 24. Provisional figures for 2012/13 show that so far 4,600 students have received Postgraduate DSA support to the amount of £9.8m. This represents an average of £2,120 per student.

CHANGES FOR THIS RELEASE

- 25. To demonstrate the difference in student support awarded under the new arrangements introduced in academic 2012/13, a new breakdown on entry cohort was introduced to relevant tables in the provisional awards tables in the Statistical First Release in November 2012 (Prior2012/13 and From 2012/13). That breakdown now appears in the payment tables.
- 26. In light of policy changes introduced in the 2012/13 academic year and feedback from users some new information has been included in the release:
 - the coverage of the release is expanded to include part-time students and postgraduate students not covered by the full time regulations;
 - key statistics on maintenance grants, maintenance loans, and tuition fee loans, have been disaggregated to show the increasing take-up of support at alternative providers of higher education;
 - an estimate of the tuition fee loan eligible population provided by the Department for Business, Innovation & Skills (BIS) - has been included for the first time allowing tuition fee take up to be calculated.

FACTORS AFFECTING TIME SERIES

27. The early in-year figures published in November 2012 for students awarded Tuition Fee loans showed a slight decrease from 2011/12 to 2012/13 (approximately 1%). However, the payment figures in this publication one year later show that there was in fact an increase from 2011/12 to 2012/13 (4%). This difference at the two points in time suggests that a lower proportion of the eventual Tuition Fee loan requests were received before the November snapshot date than in previous years. This change in relationship underlines the need to take great care in extrapolating forward from the early in-year awards figures.

REVISIONS

- 28. Revisions and Corrections to any of the figures previously published will be made in line with the <u>SLC Revisions Policy</u> which complies with principle 2 of the <u>Code of Practice for Official</u> Statistics.
- 29. The Department for Business, Innovation and Skills provides an estimate of the Maintenance Loan-eligible population annually for inclusion in Table 4A (ii), which allows for a take-up rate to be calculated. Given user interest in the inclusion of a complementary take-up rate for Tuition Fee Loans, which has been included in Table 4B (ii), the opportunity has been taken to update the methodology for estimating the eligible populations. The key differences in the methodology and the impact on the size of the Maintenance Loan eligible population is explained in Appendix 3.

TABLES

Section 1 - Student Support Available

- 30. **Table 1A** shows the maximum support available for maintenance in England through the Maintenance Grant and Maintenance Loans schemes for student support scheme students between academic years 2011/12 and 2013/14.
- 31. Table 1B shows the support package for new entrants in academic year 2013/14.
- 32. **Chart 1** show the student support entitlements for different levels of household residual income under the student support arrangements for new students entering Higher Education in academic year 2013/14.

Section 2 - Overview of Support Awarded

33. **Table 2** shows the overview of all the products for the student support scheme in England. It details the number of awards and the total amount of support awarded to England domiciled applicants between academic years 2011/12 and 2013/14.

Section 3 - Grants and Allowances

- 34. **Tables 3A (i) to (ii)** show the distribution of Maintenance Grants for England domiciled students by entry cohorts.
- 35. **Tables 3B(i) to (ii)** show the summary of Disabled Students Allowances (DSA) expenditure authorised for payment to full time England domiciled students
- 36. **Table 3C** shows the summary of Other Targeted Support awards to England domiciled applicants between academic years 2011/12 and 2013/14.

Section 4 - Loans

- **37. Tables 4A(i) to (iii)** show the number of students awarded a Maintenance Loan, the amount borrowed and the average loan value by student support scheme for students domiciled in England. The tables also include estimates of the take-up rate of Maintenance Loans.
- 38. **Tables 4B(i) to (iii)** show the number of Tuition Fee Loans taken out, the amount borrowed and the average loan value by student support scheme for all students domiciled in England and for EU (outside UK) students attending HE courses in England. The tables also include estimates of the take-up rate of Tuition Fee Loans.

- 39. **Tables 4C (i) to (ii)** show the number of Tuition Fee Loans taken out, the amount borrowed and the average loan value for the student support scheme for all students domiciled in England broken down by the country of the HE Provider attended.
- 40. **Table 4D** shows the number of students paid Maintenance Loans and Tuition Fee Loans combined, the amount borrowed and the average loan value by student support scheme for students domiciled in England between academic years 2010/11 and 2012/13.

Section 5 – Part Time and Postgraduate Support

- 41. **Table 5A** shows the support given to part time students domiciled in England and EU (outside UK) students studying in England between academic years 2010/11 and 2012/13.
- 42. **Table 5B** shows the DSA support to Postgraduate students between academic years 2010/11 and 2012/13.

NOTES FOR USERS

- 43. The figures in this first release have been compiled by the Student Loans Company Limited (SLC). All student numbers and amounts have been rounded to the nearest 100 and £100,000 unless specified otherwise. All totals and averages are calculated from un-rounded numbers.
- 44. Details of the amounts of loans and grants available to students are publicly available See the Guide to Student Finance section on the GOV.UK web site: https://www.gov.uk/student-finance
- 45. This statistical first release contains 2012/13 payment figures and early in-year awards figures for academic year 2013/14. Students who have not yet been approved for support will not appear in these figures. Some eligible students may not have applied yet and others may have applied but not yet provided all requested evidence. Also, students' circumstances can change and they may revise their support application. Significant numbers of students revise their initial support application from non means-tested support (which excludes Maintenance Grants) to means-tested support (which includes Maintenance Grants). Others withdraw from their courses after only one term's payment. Therefore, the figures for academic year 2013/14 are provisional.

THE STUDENT FINANCE SYSTEM - SUMMARY OF RECENT POLICY CHANGES

Key changes for 2013/14 New Entrants

46. No significant changes have been made to the policy introduced for new entrants starting their courses from 1 September 2012 onwards. Some of the thresholds have been upgraded and they affect equally new entrants as well as those continuing from the 2012 fee regime.

Key changes for 2012/13 New Entrants starting their courses from 1 September 2012 onwards

47. Tuition Fees and Loans – New students whose full-time courses begin on or after 1 September 2012 are subject to the new higher fee amounts and can borrow up to a maximum of £9,000 tuition fee loan to pay their fees. The tuition fee is available to new full-time students who are attending their course, and for the first time, to new full-time students who are undertaking their course by distance learning.

Alternative Providers - New students on designated full-time courses starting on or after 1st September 2012 which are wholly provided by an alternative provider can apply for a tuition fee loan of up to £6,000 towards their fees; this may not cover the full amount charged.

Maintenance Grant – New students domiciled in England who are attending full-time courses starting on or after 1st September 2012 can apply for an increased means-tested maximum Maintenance Grant of £3,250 (£3,354 in 2013/14). The threshold for the maximum grant is £25,000 and the threshold for receipt of the minimum grant of £50 is £42,600 (£42,611 in 2013/14). Please see table 1A and 1B for further details of how Grant entitlement is calculated.

Maintenance Loan – New students domiciled in England who are attending full-time courses starting on or after 1st September 2012 can apply for an increased, partly means-tested maximum Maintenance Loan of £5,500 for students living away from home and studying outside of London; £7,675 for students living away from home and studying in London; and £4,375 for students living at home.

The non means-tested element of the Maintenance Loan for new students starting their courses on or after 1st September 2012 has been adjusted from 72% to 65% of the maximum loan amount. As a result, the means-tested element of the Maintenance Loan has increased from 28% to 35% of the maximum loan amount. The amount of Maintenance Loan available is reduced by £0.50 for every £1 of Maintenance Grant received.

Repayments – Students who begin their course on or after 1st September 2012 are subject to a new income threshold for repayment which will be £21,000 from April 2016. They will make repayments at 9% of their income above the threshold. Borrowers would normally be liable to make repayments from the April after they leave their course, but for administrative reasons repayments will not be taken through the tax system until April 2016.

Interest – Students who begin their course on or after 1 September 2012 will be charged interest at a rate of the Retail Price Index (RPI) + 3% while studying and up until when they become liable to repay. The current rate, which is applied 1 September 2013 - 31 August 2014, is 3.3% + 3% = 6.3%. Once borrowers are due to repay, interest will be variable (between RPI and RPI + 3%) because it will be income contingent.

For students who began courses before 1 September 2012, interest is set at RPI and is applied 1 September – 31 August. However, the low interest rate cap also applies to this type of loan, which means that the actual rate of interest that will apply is the lower of either of the bank base rate plus 1%, or RPI.

Key Changes for students in 2012/13 who started their courses before 1 September 2012

Tuition Fees and Loans – Students whose full-time courses began before 1 September 2012 are subject to a maximum tuition fee of £3,465 in 2012/13 (this same maximum was retained for 2013/14) and can borrow up to this amount in the form of a Tuition Loan.

Maintenance Grant - Students domiciled in England who are attending full-time courses starting before 1 September 2012 can apply for an increased means-tested maximum Maintenance Grant of £2,984 (£3,080 in 2013/14). For most students who started their courses on or after 1 September 2008 but before 1 September 2012, the household income threshold for the maximum grant remains at £25,000. For students who started their courses before 2008/09 the threshold for the maximum grant remains at £18,360.

For most students who started their full-time courses in 2009/10, 2010/11 and 2011/12 or in August 2012 the threshold for receipt of the minimum Maintenance Grant of £50 is £50,595 (£50,706 in 2013/14). For most students starting their courses in 2008/09 the threshold for the minimum £50 grant is £61,034 (£61,047 in 2013/14). For students who started their courses in 2007/08 and 2008/09 the threshold for receipt of the minimum grant of £50 is a household income of £39,570 (£39,571 in 2013/14).

Maintenance Loan – Maintenance Loan maximum amounts, tapers and thresholds for English domiciled students in 2012/13 remain at 2011/12 levels. For most students starting the courses on or after 1 September 2009 but before 2 September 2012, the amount of Maintenance Loan available is reduced by £0.50 for every £1 of Maintenance Grant received. For students starting their courses in 2006/07, 2007/08 and 2008/09, the amount of Maintenance Loan available is reduced by £1 for every £1 of Maintenance Grant received, up to a maximum of £1,329 (£1,370 in 2013/14)

Key changes for 2010/11 New Entrants

- 48. Full-time Initial Teacher Training (ITT) English domiciled teacher training students who start a full-time teacher training course in Academic Year 2010/11 were fully income assessed for Maintenance Grant / Special Support Grant, regardless of whether their course was postgraduate or undergraduate. Postgraduate teacher trainees (or those on equivalent courses) who commenced their teacher training courses before 1 September 2010 and were continuing on that course in AY 2010/11 received a portion of the maximum grant irrespective of their income (the maximum amount of guaranteed grant is £1,106 for English domiciled 2009 cohort students; £1,292 for English domiciled 2008 cohort students; and the remainder is income assessed). Note that postgraduate or equivalent teacher trainees on part-time or short flexible courses which commenced before 1 September 2010 receive about half the rates of Maintenance Grant / Special Support Grant guoted above.
- 49. Part Time Initial Teacher Training (ITT) New entrants from 2010/11 who were studying on a part time undergraduate or postgraduate ITT course were no longer eligible to apply for full time student support, and instead were eligible to apply for part time student support, which included a course and fee grant. Part-time students who commenced their teacher training courses before 1 September 2010, who were continuing on that course in 2010/11, and were attending university for the equivalent of 6-10 full time weeks were eligible for a full rate, partly means-tested Maintenance Loan and a partly means-tested Maintenance Grant of up to £1,453 (in academic year 2010/11). Those attending university for the equivalent of less than 6 full time weeks were eligible for a reduced rate Maintenance Loan only.

Key changes for 2009/10 New Entrants

- 50. Maintenance Grant For new English domiciled students attending a course from September 2009, the household income thresholds for Maintenance Grant support were changed. Although the threshold for entitlement to a maximum grant remained at £25,000, the threshold for entitlement to a partial grant was adjusted from £60,032 for students who had started their courses in 2008/09 to £50,020 for new students.
- 51. Maintenance Loan The non means tested element of the Maintenance Loan was adjusted from 75% for new students who started their courses before 2009/10 to 72% of the maximum loan amount for new students. As a result, the means tested element of the Maintenance Loan was adjusted from 25% to 28% of the maximum loan amount. The grant/loan substitution was changed from a £1 reduction in loan for every £1 of Maintenance Grant received, up to the maximum of £1,292, for students who started their courses before 2009/10, to a £0.50 reduction in loan for every £1 of Maintenance Grant received for new students. The maximum amount of support available was therefore lower than the sum of the maximum Maintenance Loan and the maximum maintenance grant.
- 52. Tax year From 2009/10, full-time students were required for the first time to supply financial evidence for the prior tax year for assessment of their application. For 2009/10, this meant that applicants were required to supply financial evidence for the 2007/08 tax year when being assessed for means tested student support. This change was intended to allow applicants to apply for student support at an earlier stage than in previous years.

Key changes for 2008/09 New Entrants

53. Maintenance Grant – For new English domiciled students attending a full-time course from September 2008 the household income thresholds for Maintenance Grant support were revised. The income threshold for full grant entitlement was increased from £18,360 for students who started their courses before 2008/09 to £25,000 for new students. The income threshold for the minimum partial grant was increased from £39,305 to £60,005.

Key elements of the student support arrangements introduced in 2006/07

- 54. New student support arrangements were introduced for new full-time students entering HE from September 2006.
- 55. Tuition Fee and Loans New full-time students studying in England became subject to tuition fees of £3,000 per year, and students were able to defer payment of these fees up front by taking out a non means tested Tuition Fee Loan. Students could take out as much or as little fee loan as they chose, up to the maximum amount of fees being charged. As well as being available to 2006/07 entrants, the Tuition Loan was also available to pre-2006/07 entrants if they made a full or partial contribution to their fixed fees, up to a maximum of £1,200.
- 56. Maintenance Grant New English domiciled students who started their course from September 2006 were eligible to apply for an income-assessed Maintenance Grant of up to £2,700. The new Maintenance Grant replaced the Higher Education grant.
- 57. Maintenance Loan New students attending full-time courses in 2006/07 continued to be eligible for a partially means-tested Maintenance Loan. The amount of Maintenance Loan available was reduced by £1 for every £1 of Maintenance Grant received, up to a maximum of £1,200. The maximum amount of support available was therefore lower than the sum of the maximum Maintenance Loan and the maximum Maintenance Grant.
- 58. Repayments Students become liable to repay from the April after they leave their course. They repay 9% of their income above the repayment threshold, which rose from £15,000 to £15,795 on 6 April 2012 in line with RPI, and again to £16,365 on 6 April 2013.
- 59. Additional Grants and Allowances The Government continued to offer grants and allowances to students in particular circumstances. These included Adult Dependants Grant (ADG), Child Care Grant (CCG), Parents' Learning Allowance (PLA) and Disabled Students Allowances (DSA). With the exception of DSA, these grants are all means tested.

Key elements of the student support arrangements introduced in 1998/99

- 60. New students in 1998/99 received support for maintenance through means-tested grants (comprising about a quarter of the support available) and non income-assessed student loans (comprising about three quarters of the support available). New students from 1999/00, and those who were subject to the new arrangements in 1998/99, received support for living costs mainly through loans which were partly income-assessed. The loans made under these arrangements are repayable on an income contingent basis.
- 61. Repayment Repayment of student loans is linked to income after leaving university or college, so that leavers only repay as and when they can afford to. Repayments are at the rate of 9% of income above the income threshold (which was £10,000 up until April 2005, when it increased to £15,000). The threshold increased in line with RPI on 6 April 2012 to £15,795, and then to £16,365 on 6 April 2013.

RELATED PUBLICATIONS

- 62. Statistics on Loans and Grants awarded to students in HE in England in academic year 2012/13 (provisional) were published in SLC SFR 05/2012 on 29 November 2012. These can be found at http://www.slc.co.uk/media/525907/slcsfr052012.pdf
- 63. Statistics on the repayment of student loans for Higher Education in England in financial year 2012-13 were published on 25 June 2013 in SLC SFR 01/2013. These can be found at http://www.slc.co.uk/media/589340/slcsfr012013.pdf
- 64. Official statistics on income contingent repayments for Higher Education in England by repayment cohort and tax year 2000/01 to 2011/12 inclusive (provisional) were published on 25 June 2013 in SLC OSP 01/2013. These can be found at http://www.slc.co.uk/media/589346/slcosp012013.pdf

NATIONAL STATISTICS

The United Kingdom Statistics Authority has designated these statistics as National Statistics, in accordance with the Statistics and Registration Service Act 2007 and signifying compliance with the Code of Practice for Official Statistics.

Designation can be broadly interpreted to mean that the statistics:

- meet identified user needs;
- are well explained and readily accessible;
- are produced according to sound methods, and
- are managed impartially and objectively in the public interest.

Once statistics have been designated as National Statistics it is a statutory requirement that the Code of Practice shall continue to be observed.

USER FEEDBACK

Consultation exercises are conducted by SLC on the Official Statistics it produces in order to understand who uses the publications, for what purpose, and to find out how they can be made more useful in terms of content, methodology, timeliness and presentation. As part of the consultation process SLC runs surveys. See the User Consultation Survey section of the SLC website at http://www.slc.co.uk/statistics/statistics-user-consultation.aspx.

The most recent response to user feedback can be found at http://www.slc.co.uk/media/689853/consultation_response_nov-jan_13_v7.pdf

Section 1 - Student Support Available

Table 1A: Maximum rates of Maintenance Grant and full year Maintenance Loan available to full time Students domiciled in England [1]
Academic years 2011/12 - 2013/14

Academic years	Rates [1]	Maximum Maintenance Grant (cash terms)	Maximum amount of Maintenance Loan (cash terms)	Overall Maximum support for Maintenance (cash terms)	Maintenance Grant plus Maintenance Loan (constant prices) [2]
2011/12	Elsewhere	2,906	4,950	6,403	6,780 [3]
(arrangement introduced from 2009/10) [1]	London	2,906	6,928	8,381	8,874 [3]
	Home	2,906	3,838	5,291	5,602 [3]
	Elsew here	2,906	4,745	6,359	6,733
(arrangement introduced from 2006/07) [1][4]	London	2,906	6,643	8,257	8,743
	Home	2,906	3,673	5,287	5,598
2012/13	Elsew here	3,250	5,500	7,125	7,350 [3]
(arrangement introduced from 2012/13) [1][6]	London	3,250	7,675	9,300	9,593 [3]
, , , , , , , , , , , , , , , , , , ,	Home	3,250	4,375	6,000	6,189 [3]
	Elsew here	2,984	4,950	6,442	6,645 [3]
(arrangement introduced from 2009/10) [1]	London	2,984	6,928	8,420	8,686 [3]
	Home	2,984	3,838	5,330	5,498 [3]
	Elsewhere	2,984	4,745	6,400	6,602
(arrangement introduced from 2006/07) [1][4]	London	2,984	6,643	8,298	8,560
	Home	2,984	3,673	5,328	5,496
2013/14	Elsew here	3,354	5,500	7,177	7,177 [3]
(arrangement introduced from 2012/13) [1][6]	London	3,354	7,675	9,352	9,352 [3]
	Home	3,354	4,375	6,052	6,052 [3]
	Elsew here	3,080	4,950	6,490	6,490 [3]
(arrangement introduced from 2009/10) [1]	London	3,080	6,928	8,468	8,468 [3]
	Home	3,080	3,838	5,378	5,378 [3]
	Elsewhere	3,080	4,745	6,455	6,455
(arrangement introduced from 2006/07) [1][4]	London	3,080	6,643	8,353	8,353
	Home	3,080	3,673	5,383	5,383

Sources: Department for Business, Innovation and Skills (BIS), SLC

Student support for maintenance (food, accommodation etc.) is provided via a combination of maintenance loans and/or maintenance grants. This table shows how the maximum amount of maintenance support has changed over the past three years using the example of a student studying for the full length of the academic year.

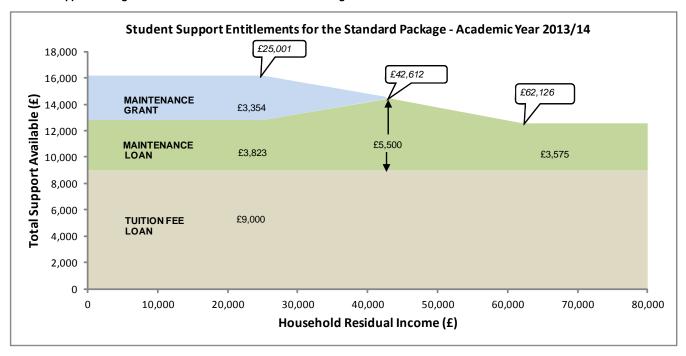
Table 1B: Student Support Arrangement for full time Students domiciled in England [1] Students entering HE in academic year 2013/14

Residual Income [1]	Amount of Tuition Fee Loan available [7]	Amount of Maintenance Grant available	Amount of Maintenance Loan available [8]
Up to and including £25,000	£9,000	£3,354	£3,823 [3]
Between £25,001 and £42,611	£9,000	£3,354 to £50 [9]	£3,823 to £5,475 [3]
Between £42,612 and £62,125	£9,000	nil	£5,500 [10] to £3,575 [11]
£62,126 and over	£9,000	nil	£3,575 [11]

Footnotes in Appendix 1

Source: Department for Business, Innovation and Skills (BIS)

Student Support Arrangement for full time students domiciled in England



This table shows the amount of student support available to eligible full time students entering HE in academic year 2013/14 from maintenance support and tuition fee support. It uses the example of a student living away from home and studying at an institution located outside London (i.e. the 'Elsewhere' rate in Table 1A). It shows how the amount of support available varies according to the household residual income. The maximum Tuition Fee Loan of £9,000 can only be charged where the Higher Education Provider is public and has an Office of Fair Access (OFFA) access agreement.

Section 2 - Overview of Support Awarded

Table 2 : Summary of Awards for Student Support Applicants domiciled in England[1][12] Academic years 2011/12 - 2013/14

Key Points

- The final number of full-time applicants awarded student support for academic year 2012/13 was 1,038,800, which represents an increase of 2% on the previous academic year 2011/12 for which 1,023,200 applicants were awarded.
- Total student support awarded across these full-time applicants for academic year 2012/13 was £9,342.0m which represents an increase of 22% on the previous academic year 2011/12 for which £7,650.6m was awarded.
- For academic year 2013/14, the early figures two months into the academic year show the number of full-time applicants awarded student finance so far is 992,400 at mid November 2013. The amount awarded so far is £11,098.1m. This figure is expected to change in line with the annual cycle of reassessment of student finance applications, which is prompted by changes in the applicants' circumstances and further applications for student finance.

		Number of Ap	pplicants Awa	rded * (000's)	Amount Awarded * (£m)			
			[13]					
		2011/12	2012/13	2013/14	2011/12	2012/13	2013/14	
Product Group	Table			(provisional)			(provisional)	
HE Grants	N/A	0.3	0.1	0.0	0.3	0.1	0.0	
Tuition Fee Grants	N/A	0.4	0.1	0.0	0.5	0.2	0.1	
Maintenance and Special Support Grants	3A	579.9	555.7	524.2	1,334.6	1,433.3	1,456.5	
Disabled Students Allowance (DSA) (Provisional 2012/13 and 2013/14)	3B	53.3	54.9	14.0	125.1	119.9	15.6	
Other Targeted Support	3C	40.0	42.6	34.8	123.0	130.9	118.7	
Maintenance Loans	4A	907.2	927.9	906.4	3,330.9	3,480.5	3,482.6	
Tuition Fee Loans	4B	851.4	886.8	938.2	2,736.2	4,177.1	6,024.5	
Full Time Total		1,023.2	1,038.8	992.4	7,650.6	9,342.0	11,098.1	
Part Time support (Loans, Grants and DSA)	5A	75.3	75.7		83.7	125.8		
Postgraduate DSA (Provisional 2012/13 and 2013/14)	5B	4.7	4.6		11.8	9.8		
Grand Total [14]		1,103.1	1,119.1		7,746.1	9,477.6		

Footnotes in Appendix 1

Source: Student Loans Company (SLC)

This table shows the awards for all successful applications for Higher Education (HE) student finance from applicants domiciled in England. They are all assessed by Student Finance England (i.e. the Student Loans Company) except for part time students at the Open University continuing from academic year 2011/12 or earlier who apply to the Open University itself. If the applicant is found to be eligible they will be awarded student finance, which will start to be paid once attendance has been confirmed by the institution and the term start date has been reached. Many awards do not lead to payment because the applicant does not secure a place or chooses not to attend. The products awarded to each applicant will depend on several factors: the year that they entered HE; the regulations that cover their course (part time or full time); the loans (maintenance loan and/or tuition fee loan) they choose to take, if any; whether they submit financial details to be assessed for a means tested grant and additional loan amount; whether they are entitled to any of the additional grants available according to students' specific circumstances, such as DSA.

This table gives the total of all the data in the following tables for applicants domiciled in England. It does not include the Tuition Fee data for EU (outside UK) domiciles, which appears in Table 4B and Table 5. The DSA provisional figures in this table for 2012/13 and 2013/14 are not comparable because the 12/13 figures are 12 months further on in the cycle.

Figures in italics indicate that the numbers refer to payments rather than awards.

^{*} For academic year 2011/12 and 2012/13 of the DSA, Maintenance Loans and Tuition Fees Loans figures shown above are based upon payments rather than awards. This is because payments are representative of what has actually been received by students. As SLC pay grants together in three instalments, it is not possible to determine amounts paid for the individual grant types.

Section 3 - Grants and Allowances

Table 3A(i): Distribution of Maintenance and Special Support Grants Awarded to full time Applicants domiciled in England for All Provider Type [1][15] Academic years 2011/12 - 2013/14

Key Points

- In academic year 2012/13 a total of £1,433.3m was awarded to applicants in all cohorts. This represents an increase of 7% on the previous academic year during which £1,334.6m was awarded in total.
- In academic year 2012/13, of the 319,700 Maintenance Grant eligible applicants who entered higher education under the 2012 arrangements, 45% were awarded full Maintenance Grant support, and 14% were awarded partial Maintenance Grant support. This was a 5 percentage point increase in full grant awards compared with the position at this point last year when it was 40%.
- So far in academic year 2013/14 (i.e. by mid-November), 42% of the applicants who applied for support under the 2012 and 2013 Maintenance Grant arrangements have been awarded a full Maintenance Grant, and 14% of applicants have been awarded a partial grant.

				Main	tenance Grant	Eligible Applic	cants		Amo	unt Awarded	(£m)
				Number (000s)			Percentage (%				
			2011/12	2012/13	2013/14	2011/12	2012/13	2013/14	2011/12	2012/13	2013/14
Provider					(provisional)			(provisional)			(provisional)
Type	Entry Cohort [1]	Level of Support	(as at 18/11/12)	(as at 17/11/13)	(as at 17/11/13)	(as at 18/11/12)		(as at 17/11/13)	(as at 18/11/12)	(as at 17/11/13)	(as at 17/11/13)
		Full	16.7	7.9	3.1	45	51	58	46.8	23.6	9.7
		Partial	3.9	1.4	0.4	11	9	6	5.8	2.3	0.6
	2006 and 2007	Nil (eligible but not entitled)[16]	16.8	6.2	1.9	45	40	36	-	-	-
	2006 and 2007 Total [1	7][18]	37.5	15.6	5.4	100	100	100	52.6	25.9	10.3
		Full	26.3	4.1	0.7	40	44	41	75.2	12.3	2.2
		Partial	15.1	1.6	0.3	23	18	16	18.7	2.2	0.4
	2008	Nil (eligible but not entitled)[16]	23.8	3.5	0.8	36	38	43	-	ı	-
	2008 Total [17][18]		65.3	9.3	1.8	100	100	100	93.9	14.5	2.6
AII		Full	350.3	234.9	122.8	41	40	37	988.9	700.9	378.1
Providers		Partial	167.5	116.3	62.8	20	20	19	199.2	145.0	79.8
	2009, 2010 and 2011	Nil (eligible but not entitled)[16]	328.1	232.8	142.8	39	40	43	-	ı	-
	2009, 2010 and 2011 To	otal [17][18]	845.9	583.9	328.4	100	100	100	1,188.1	845.9	457.9
		Full		144.6	249.4		45	42		470.1	836.6
		Partial		44.8	84.7		14	14		76.9	149.0
	2012 and 2013	Nil (eligible but not entitled)[16]		130.2	265.3		41	44		-	-
	2012 and 2013 Total [1	7][18]		319.7	599.4		100	100		547.0	985.6
	Total Number Awarde	d Full / Partial	579.9	555.7	524.2				1,334.6	1,433.3	1,456.5
	Grand To	tal	948.7	928.4	935.0				1,334.6	1,433.3	1,456.5

Footnotes in Appendix 1

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company Limited (SLC)

This excludes anyone who receives a NHS Bursary. The grant is means tested. Applicants who do not submit financial evidence do not receive a maintenance grant and are shown in the Nil category. Applicants who submit financial evidence but have a household residual income above the highest threshold are also shown in the Nil category. The applicants are grouped by Entry Cohort because there have been significant changes in the earnings thresholds (for fuller explanation of the term 'Entry Cohort' refer to the definition in Appendix 2).

Special support grant awards are included in the maintenance grant figures. Data is effective 17/11/13 because this is the effective date of the reporting data source.

Table 3A(ii): Distribution of Maintenance and Special Support Grants Awarded to full time Applicants domiciled in England by Provider Type [1][15] Academic years 2011/12 - 2013/14

Key Points

- In academic year 2012/13, Maintenance Grant eligible applicants for public providers who entered higher education under the 2012 and 2013 arrangements, 43% were awarded full Maintenance Grant support, and 15% were awarded partial Maintenance Grant support. Of the alternative provider applicants who entered HE under the same arrangement, 75% were awarded full Maintenance Grant support and 3% were awarded partial Maintenance Grant support.
- Students at Alternative Providers are more likely to be independent students with a lower household residual income and, hence, more likely to be eligible for a full Maintenance Grant.

				Ma	intenance Grant	Eligible Appl	icants		Am	ount Awarded	d (£m)
				Number (000		1	Percentage (%)			,
			2011/12	2012/13	2013/14	2011/12	2012/13	2013/14	2011/12	2012/13	2013/14
Provider					(provisional)			(provisional)			(provisional)
Туре	Entry Cohort [1]	Level of Support	(as at 18/11/12)	(as at 17/11/13)	(as at 17/11/13)	(as at 18/11/12)	(as at 17/11/13)	(as at 17/11/13)		(as at 17/11/13)	(as at 17/11/13)
		Full	16.4	7.7	3.1	45	51	58	45.9	23.1	9.6
		Partial	3.9	1.4	0.3	11	9	6	5.7	2.3	0.6
	2006 and 2007	Nil (eligible but not entitled)[16]	16.4	6.0	1.9	45	40	35	-	-	-
	2006 and 2007 Total [1	[7][18]	36.7	15.1	5.3	100	100	100	51.6	25.3	10.2
		Full	26.2	4.1	0.7	40	44	41	74.9	12.2	2.2
		Partial	15.1	1.6	0.3	23	18	16	18.7	2.2	0.4
	008 Nil (eligible but not entitled)[16		23.7	3.5	0.8	36	38	44	-	-	-
	2008 Total [17][18]		65.0	9.2	1.7	100	100	100	93.6	14.4	2.5
Public	Full		343.6	231.4	121.4	41	40	37	970.6	690.4	373.9
Provider	Partial		166.3	115.5	62.5	20	20	19	197.7	144.0	79.4
	2009, 2010 and 2011 Nil (eligible but not entitled)[16		324.6	230.9	141.9	39	40	44	-	-	-
	2009, 2010 and 2011 Total [17][18]		834.6	577.8	325.8	100	100	100	1,168.3	834.5	453.3
	Full			126.4	232.5		43	40		411.0	779.7
		Partial		44.0	83.6		15	15		75.4	147.1
	2012 and 2013	Nil (eligible but not entitled)[16]		125.1	258.2		42	45		-	-
	2012 and 2013 Total [1	17][18]		295.6	574.3		100	100		486.4	926.7
	Total Number Awarde	ed Full / Partial	571.5	532.2	504.4				1,313.4	1,360.6	1,392.8
-	Total	74 1 411 41 41 41	936.3	897.7	907.2				1,313.4	1,360.6	1,392.8
-	Total	Full	0.3	0.2	907.2	41	44	46	0.9	0.6	0.1
		Partial	0.3	0.2	-	6	5	8	0.9	0.6	0.1
	2006 and 2007	Nil (eligible but not entitled)[16]	0.4	0.2		53	51	46	0.1	_	
	2006 and 2007 Total [1		0.8	0.4	0.1	100	100	100	1.0	0.6	0.1
		Full	0.1		_	44	41	63	0.3	0.1	_
		Partial	-	_	-	16	12	8	-	-	-
	2008	Nil (eligible but not entitled)[16]	0.1	-	-	40	47	29	-	-	-
	2008 Total [17][18]	(0.19.2.2.2.2.2.2.2.2)	0.2	0.1	-	100	100	100	0.3	0.1	-
Alternative		Full	6.6	3.5	1.4	59	58	53	18.3	10.5	4.2
Provider		Partial	1.2	0.7	0.3	10	12	13	1.5	1.0	0.4
	2009, 2010 and 2011	Nil (eligible but not entitled)[16]	3.5	1.8	0.9	31	30	34	-	-	-
	2009, 2010 and 2011 T		11.3	6.1	2.6	100	100	100	19.8	11.5	4.6
	,	Full		18.2	17.0		75	68		59.1	57.0
		Partial	<u> </u>	0.8	1.1		3	4		1.5	1.9
	2012 and 2013	Nil (eligible but not entitled)[16]		5.1	7.1	.	21	28	 	-	-
	2012 and 2013 Total [1	(0 / 1		24.1	25.1		100	100		60.6	58.9
	Total Number Awarde		8.3	23.5	19.8				21.2	72.8	63.7
	Total		12.4	30.7	27.8				21.2	72.8	63.7
	and a dist								•		!!t! (CL O)

Footnotes in Appendix 1

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company Limited (SLC)

This excludes anyone who receives a NHS Bursary. The grant is means tested. Applicants who do not submit financial evidence do not receive a maintenance grant and are shown in the Nil category. Applicants who submit financial evidence but have a household residual income above the highest threshold are also shown in the Nil category. The applicants are grouped by Entry Cohort because there have been significant changes in the earnings thresholds (for fuller explanation of the term 'Entry Cohort' refer to the definition in Appendix 2).

Special support grant awards are included in the maintenance grant figures. Data is effective 17/11/13 because this is the effective date of the reporting data source.

Table 3B(i): Payments of Disabled Students Allowance (DSA) in support of full time Students domiciled in England (after academic year end) [1] Academic years 2009/10 to 2013/14

Key Points

- Disabled Students Allowance (DSA) is administered separately to other types of financial support. Students submit suppliers invoices over a period longer than the academic year concerned; for this reason figures for 2012/13 remain subject to change.
- Final figures for academic year 2011/12 show that £125.1m was paid in DSA support compared to £109.2m in 2010/11.
- Provisional figures for 2012/13 show that so far 54,900 students have received DSA support to the amount of £119.9m.

		Number of Stu	dents in receipt	of DSA (000's)			Am	ount Paid (£m) [19]	
	2009/10 (final)	2010/11 (final)	2011/12 (final)	2012/13 (provisional)	2013/14	2009/10 (final)	2010/11 (final)	2011/12 (final)	2012/13 (provisional)	2013/14
	(as at 16/11/11)	(as at 14/11/12)	(as at 13/11/13)	(as at 13/11/13)		(as at 16/11/11)	(as at 14/11/12)	(as at 13/11/13)	(as at 13/11/13)	
Total	41.7	47.4	53.3	54.9		87.8	109.2	125.1	119.9	

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

. = not applicable - = nil or negligible .. = not available

Table 3B(ii): Awards of Disabled Students Allowance (DSA) to Applicants for full time support domiciled in England (two months into the academic year) [1] Academic years 2009/10 to 2013/14

Key Points

• This table gives some indication of the profile with which awards are made for Disabled Students Allowance; it shows the number of awards made by November in each academic year. In previous years approximately one quarter of the number of DSA Awards had been made by this point.

		Number of A	Applicants Awar	ded (000's)			Amou	ınt Awarded (£m) [19]	
	2009/10	2010/11	2011/12	2012/13	2013/14	2009/10	2010/11	2011/12	2012/13	2013/14
	(as at 15/11/09)	(as at 12/11/10)	(as at 16/11/11)	(as at 14/11/12)	(as at 13/11/13)	(as at 15/11/09)	(as at 12/11/10)	(as at 16/11/11)	(as at 14/11/12)	(as at 13/11/13)
Total	10.2	11.9	12.0	13.5	14.0	8.1	12.1	15.4	17.0	15.6

Footnotes in Appendix 1

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company Limited (SLC)

Applications for Disabled Students Allowance (DSA) are separate to core student support applications and follow a different process. This table includes those students covered under the full time support regulations and excludes part time students such as those attending Open University. The majority of DSA applications are received after the term starts as many students do not become aware that they are entitled to DSA support until they have started their course. Generally DSAs are paid direct to the providers of equipment and services covered by the grant, although students may receive some funding paid direct, depending on their circumstances. The vast majority is paid to suppliers once the student passes on the invoices they receive for equipment or services. Invoices continue to be received well after the end of the academic year which is why the figures are kept as provisional for one year longer than for the other products. Therefore academic years 2012/13 and 2013/14 remain provisional. Data is effective 13/11/13 because this is the effective date of the reporting data source.

Table 3C : Awards of Other Targeted Support to full time Applicants domiciled in England [1] Academic years 2011/12 to 2013/14

Key Points

- In academic year 2012/13, 42,600 applicants were awarded targeted support (other than DSA). This amounted to £130.9m an increase of 6% on 2011/12.
- Early in year figures for 2013/14 show that 34,800 applicants have been awarded a targeted support (other than DSA) so far, which amounts to £118.7m. These provisional figures are expected to increase over time. For example, the provisional figure reported last year showed that 31,900 applicants had received this support by this point of the 2012/13 academic year.

	Number o	of Applicants Aw	arded (000s)	Α	mount Awarded	l (£m)
	2011/12	2012/13	2013/14	2011/12	2012/13	2013/14
			(provisional)			(provisional)
Grants / Allowances	(as at 18/11/12)	(as at 17/11/13)	(as at 17/11/13)	(as at 18/11/12)	(as at 18/11/13)	(as at 17/11/13)
Adult Dependants Grant	9.9	8.6	8.5	23.1	20.2	20.5
Parents Learning Allowance	36.9	39.2	32.7	53.2	56.9	48.7
Childcare Grant	13.3	14.2	10.0	45.2	51.9	49.2
Travel Grant	1.5	1.8	0.5	1.5	1.9	0.4
Total [14] [17]	40.0	42.6	34.8	123.0	130.9	118.7

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

This table shows all the non-repayable grants and allowances not covered elsewhere in section 3. These grants are paid in addition to core student support, according to a student's specific circumstances. There is an element of means testing for each product. Unlike DSA there is some element of means testing for each product. Data is effective 17/11/13 because this is the effective date of the reporting data source.

Section 4: Loans

Table 4A(i): Payments of Maintenance Loan to full time Students domiciled in England by Provider Type [1] Academic years 2010/11 to 2012/13

Key Points

- In academic year 2012/13, 927,900 students were paid Maintenance Loan which amounted to £3,480.5m compared to 907,200 paid in 2011/12 academic year amounting to £3,330.9m. On average, students took out a Maintenance Loan of £3,750 for 2012/13 academic year, compared to £3,670 in 2011/12.
- The average amount paid to students at Alternative Providers is higher because they are more likely to be independent students with a lower household residual income and, hence, entitled to the means tested part of the loan. They are also more likely to be studying in London which attracts a higher loan entitlement.

		Number	of Students Pai	d (000's)	Α	mount Paid (£n	n)	Averag	e Amount Paid	(£) [20]
		2010/11	2011/12	2012/13	2010/11	2011/12	2012/13	2010/11	2011/12	2012/13
Provider Type	Entry Cohort [1]	(as at 31/08/11)	(as at 31/08/12)	(as at 31/08/13)	(as at 31/08/11)	(as at 31/08/12)	(as at 31/08/13)	(as at 31/08/11)	(as at 31/08/12)	(as at 31/08/13)
Public Provider	Prior 2012/13 [21]	850.4	896.5	607.0	3,082.6	3,283.5	2,191.9	3,630	3,660	3,610
Fublic Flovider	Post 2012/13 [22]	-	-	294.0	-		1,170.9			3,980
Tota	I	850.4	896.5	901.0	3,082.6	3,283.5	3,362.8	3,630	3,660	3,730
	Prior 2012/13 [21]	5.0	10.7	10.7	20.5	47.4	39.9	4,120	4,440	3,720
Alternative Provider	Post 2012/13 [22]			16.2			77.8			4,800
Tota	l	5.0	10.7	26.9	20.5	47.4	117.7	4,120	4,440	4,370
All Providers Prior 2012/13 [21]		855.3	907.2	617.7	3,103.1	3,330.9	2,231.8	3,630	3,670	3,610
All Floviders	Post 2012/13 [22]			310.2	-		1,248.7			4,030
Grand Tot	al [18]	855.3	907.2	927.9	3,103.1	3,330.9	3,480.5	3,630	3,670	3,750

Footnotes in Appendix 1

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company Limited (SLC)

Table 4A (ii): Maintenance Loan Take Up by the estimated full time eligible population [1] Academic years 2009/10 to 2012/13

Key Points

• Of the estimated Maintenance Loan eligible population at Public Providers of Higher Education, 87.5% took such a loan in academic year 2011/12; this was a 3.8 percentage point increase compared to the 2010/11 academic year, when the take up rate was 83.7%.

	Estima	ated Eligible Po	pulation (000s)	١	S	tudents taking	out loans (000s	s)	Est	timated Percer	tage Take up (º	(a)
	2009/10 2010/11 2011/12 2012/13					2010/11	2011/12	2012/13	2009/10	2010/11	2011/12	2012/13
Provider Type					(as at 31/08/10)	(as at 31/08/11)	(as at 31/08/12)	(as at 31/08/13)	(as at 31/08/10)	(as at 31/08/11)	(as at 31/08/12)	
Public Provider	979.6	1,015.6	1,024.5		815.9	850.4	896.5	901.0	83.3	83.7	87.5	
Alternative Provider					3.5	5.0	10.7	26.9	-			
Total					819.4	855.3	907.2	927.9				

Footnotes in Appendix 1

Sources: Student Loans Company Limited (SLC); BIS

. = not applicable - = nil or negligible .. = not available

All applicants eligible for a maintenance loan can receive the non-means tested portion of the loan. Some choose not to take one even though they might have received other support, such as a maintenance grant. Some do not apply for any support at all. Table 4A(ii) shows the relationship between those who took out a maintenance loan and those who could have taken one, using estimates of the eligible student population from BIS. The applicant can choose to take all or part of the basic non means tested element of the maintenance loan. They can receive a higher amount if they submit financial evidence that shows their household residual income is within the range for additional maintenance loan entitlement. The amount of maintenance loan awarded is partly reduced in proportion to the amount of maintenance grant awarded.

Table 4A(iii): Awards of Maintenance Loan awarded to full time Applicants domiciled in England by Provider Type (two months into the academic year) Academic years 2011/12 to 2013/14

Key Points

- By mid-November of the academic year 2013/14, 906,400 applicants have been awarded Maintenance Loan which amounted to £3,482.6m. By the same point in 2012/13 academic year £3,310.2m had been awarded to 879,300 applicants.
- The start dates of students at alternative providers follow a less typical pattern than at public providers of higher education; many students at alternative providers will commence courses after November, hence these statistics may be a less useful indicator of expenditure over the full academic year for these students.
- The average amount awarded per student at alternative providers of higher education is higher on average (£5,420) than the amount awarded to students at public providers of higher education (£3,800). Students at alternative providers are likely to access larger loans as they are are more likely to be independent students with a lower household residual income, and more likely to be studying in London.

		Number of	Applicants Awar	ded (000's)	Am	ount Awarded (£	Em)	Average	Amount Awarde	ed (£) [20]
		2011/12	2012/13	2013/14	2011/12	2012/13	2013/14	2011/12	2012/13	2013/14
Provider Type	Entry Cohort [1]	(as at 16/11/11)	(as at 14/11/12)	(as at 13/11/13)	(as at 16/11/11)	(as at 14/11/12)	(as at 13/11/13)	(as at 16/11/11)	(as at 14/11/12)	(as at 13/11/13)
Public Provider	Prior 2012/13 [21]			329.0			1,147.3			3,490
Fublic Flovider	Post 2012/13 [22]			553.0			2,203.1			3,980
Total				882.0			3,350.5			3,800
Alternative Provider	Prior 2012/13 [21]			2.5			11.5			4,570
Alternative Flovider	Post 2012/13 [22]			21.9			120.7			5,520
Total				24.4	***		132.2			5,420
All Providers Prior 2012/13 [21]		879.2	592.0	331.5	3,250.8	2,153.5	1,158.8	3,700	3,640	3,500
Post 2012/13 [22]			287.3	574.9		1,156.7	2,323.8		4,030	4,040
Grand Total [18]		879.2	879.3	906.4	3,250.8	3,310.2	3,482.6	3,700	3,760	3,840

Footnotes in Appendix 1

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company Limited (SLC)

All applicants eligible for a maintenance loan can receive the non-means tested portion of the loan. Some choose not to take one even though they might have received other support, such as a maintenance grant. Some do not apply for any support at all. The applicant can choose to take all or part of the basic non means tested element of the maintenance loan. They can receive a higher amount if they submit financial evidence that shows their household residual income is within the range for additional maintenance loan entitlement. The amount of maintenance loan awarded is partly reduced in proportion to the amount of maintenance grant awarded.

Table 4B(i): Payment of Tuition Fee Loans to Higher Education Institutions on behalf of full time Students domiciled in England and EU (Outside UK) domiciled students studying in England by Provider Type [1][25]

Academic years 2010/11 to 2012/13

Key Points

- In academic year 2012/13, Higher Education Institutions (HEI) were paid Tuition Fee Loans on behalf of 920,700 students which amounted to £4,343.6m compared to 883,200 paid in 2011/12 academic year amounting to £2,840.1m. On average, students took out a Tuition Fee Loan of £4,720 for 2012/13 academic year, compared to £3,220 in 2011/12.
- 318,700 students entering higher education under the post September 2012 student finance arrangements were paid an average tuition fee loan of £7,490 in the academic year 2012/13. The amount paid per borrower was higher than average for EU borrowers (£7,750), and lower than average for borrowers at alternative providers of HE (£4,400).

			Number	of Students Pa	id (000's)	A	Amount Paid (£n	1)	Averag	je Amount Paid	(£) [20]
		Domicile of	2010/11	2011/12	2012/13	2010/11	2011/12	2012/13	2010/11	2011/12	2012/13
Provider Type	Entry Cohort [1]	Student	(as at 31/08/11)	(as at 31/08/12)	(as at 31/08/13)	(as at 31/08/11)	(as at 31/08/12)	(as at 31/08/13)	(as at 31/08/11)	(as at 31/08/12)	(as at 31/08/13)
		England	793.0	842.0	570.8	2,450.3	2,706.4	1,860.9	3,090	3,210	3,260
	Prior 2012/13 [21]	EU (Outside UK)	27.7	31.4	21.4	87.9	102.8	70.7	3,170	3,270	3,300
Public Provider	Total	[18]	820.7	873.4	592.2	2,538.2	2,809.2	1,931.6	3,090	3,220	3,260
I dolle i lovidei		England		•	291.0	-		2,235.2			7,680
	Post 2012/13 [22]	EU (Outside UK)			11.8			93.1			7,870
	Total	[18]			302.8			2,328.3			7,690
	Sub Total		820.7	873.4	895.1	2,538.2	2,809.2	4,259.9	3,090	3,220	4,760
		England	4.5	9.4	9.5	13.9	29.8	22.5	3,100	3,170	2,360
	Prior 2012/13 [21]	EU (Outside UK)	0.2	0.3	0.2	0.7	1.1	0.7	3,220	3,290	3,130
Alternative Provider	Total	[18]	4.7	9.8	9.7	14.6	30.9	23.2	3,100	3,170	2,380
Alternative Provider		England			15.4	-	-	58.5	-		3,790
	Post 2012/13 [22]	EU (Outside UK)	-		0.4		-	1.9			4,400
	Total	[18]			15.9			60.4			3,810
	Sub Total		4.7	9.8	25.6	14.6	30.9	83.7	3,100	3,170	3,270
		England	797.5	851.4	580.3	2,464.2	2,736.2	1,883.4	3,090	3,210	3,250
	Prior 2012/13 [21]	EU (Outside UK)	27.9	31.7	21.6	88.6	103.9	71.5	3,170	3,270	3,300
All Duavidana	Total	[18]	825.4	883.2	602.0	2,552.8	2,840.1	1,954.9	3,090	3,220	3,250
All Providers		England			306.5			2,293.7			7,480
	Post 2012/13 [22] EU (Outside UK)				12.3			95.0			7,750
	Total	[18]			318.7			2,388.7			7,490
	Grand Total		825.4	883.2	920.7	2,552.8	2,840.1	4,343.6	3,090	3,220	4,720

Footnotes in Appendix 1

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company Limited (SLC)

All applicants who are eligible for student support and are charged tuition fees can take out a Tuition Fee Loan that will cover all or part of the fees charged. The payments will be made directly to the HE Provider on their behalf.

Final figures are shown in Table 4B(i). The figures in Table 4B(ii) are provisional and will change for a number of reasons: not all of the awards will translate into attending students; there will be some students who apply later in the year for this type of support; some HE Providers will not yet have reflected their planned tuition fee waivers in the tuition fee being charged (hence, in the fee loan requested/awarded); withdrawals prior to term 3 will reduce the tuition fee liability. The last two factors are new in 2012/13 and mean that the extrapolation from these provisional figures to likely final figures is much more complex than in previous years.

Table 4B (ii): Tuition Fee Loan Take Up by the estimated full time eligible population [1] Academic years 2009/10 to 2012/13

Key Points

- Of the estimated Tuition Fee Loan eligible population at Public Providers of Higher Education, 85.4% took such a loan in the academic year 2011/12; this was a 3 percentage point increase compared to 2010/11 academic year, when the take up rate was 82.4%.
- The estimated take-up rate among English domiciled students increased to 87.0% in 2011/12, up from 84.0% a year earlier; the take up rate for EU domiciled students was 57.2%, up from 54.2%.

		Esti	mated Eligible F	Population (000s	s)	,	Students taking	out loans (000s	s)	Estimated Percentage Take up (%)			
		2009/10	2010/11	2011/12	2012/13	2009/10	2010/11	2011/12	2012/13	2009/10	2010/11	2011/12	2012/13
Provider Type	Domicile					(as at 31/08/10)	(as at 31/08/11)	(as at 31/08/12)	(as at 31/08/13)	(as at 31/08/10)	(as at 31/08/11)	(as at 31/08/12)	
	England	931.6	944.3	967.4		753.9	793.0	842.0	861.8	80.9	84.0	87.0	**
Public Provider	EU (Outside UK)	47.5	51.2	54.9		24.5	27.7	31.4	33.2	51.5	54.2	57.2	
	Total	979.1	995.5	1,022.3		778.4	820.7	873.4	895.1	79.5	82.4	85.4	
	England					3.1	4.5	9.4	25.0				
	EU (Outside UK)					0.1	0.2	0.3	0.7				
	Total					3.2	4.7	9.8	25.6				
Grand Total						781.6	825.4	883.2	920.7				

Footnotes in Appendix 1

. = not applicable - = nil or negligible .. = not available

Sources: Student Loans Company Limited (SLC); BIS

All applicants who are eligible for student support and are charged tuition fees can take out a Tuition Fee Loan that will cover all or part of the fees charged. The payments will be made directly to the HE Provider on their behalf.

Final figures are shown in Table 4B(i). The figures in Table 4B(ii) are provisional and will change for a number of reasons: not all of the awards will translate into attending students; there will be some students who apply later in the year for this type of support; some HE Providers will not yet have reflected their planned tuition fee waivers in the tuition fee being charged (hence, in the fee loan requested/awarded); withdrawals prior to term 3 will reduce the tuition fee liability. The last two factors are new in 2012/13 and mean that the extrapolation from these provisional figures to likely final figures is much more complex than in previous years.

Table 4B(iii): Awards of Tuition Fee Loan to full time Applicants domiciled in England and EU (Outside UK) Applicants studying in England by Provider Type (two months into the academic year) Academic years 2011/12 to 2013/14

Kev Points

- By late November of academic year 2013/14, 969,600 applicants have been awarded a Tuition Fee Loan, which amounted to £6,6231.3m awarded;
 this compares with 936,600 applicants awarded by mid-November in the 2012/13 academic year, which amounted to £4,633.9m.
- These provisional statistics for the academic year 2013/14 show that 611,100 applicants domiciled in England have so far been awarded a Tuition Fee Loan; on average they have been awarded £8,110 per applicant.
- This table gives a very early indication of the amounts awarded to applicants for student support in the academic year 2013/14. The amount paid by the end of the 2013/14 academic year is likely to be lower, as has been observed in Table 4Bi for the 2012/13 academic year. The difference is explained because: not all of the awards translate into attending students; some students apply after November; some institutions will not yet have reflected their planned tuition fee waivers in the tuition fee being charged (hence, in the fee loan requested/ awarded); and withdrawals from study prior to the final term will reduce tuition fee liabilities

			Number of	Applicants Awa	rded (000's)	Am	ount Awarded (£m)	Average	Amount Awarde	ed (£) [20]
		Domicile of	2011/12	2012/13	2013/14	2011/12	2012/13	2013/14	2011/12	2012/13	2013/14
Provider Type	Entry Cohort [1]	Applicant	(as at 16/11/11)	(as at 25/11/12)	(as at 17/11/13)	(as at 16/11/11)	(as at 25/11/12)	(as at 17/11/13)	(as at 16/11/11)	(as at 25/11/12)	(as at 17/11/13)
		England			324.5			1,057.3			3,260
	Prior 2012/13 [21]	EU (Outside UK)			10.9		:	35.5			3,270
Public Provider	Total	[18]			335.4			1,092.8			3,260
Public Provider		England			581.9			4,786.8			8,230
	Post 2012/13 [22]	EU (Outside UK)			19.9			167.6			8,430
	Total [18]				601.8			4,954.5			8,230
	Sub Total				937.1			6,047.2			6,450
		England			2.6	**		8.8			3,400
	Prior 2012/13 [21]	EU (Outside UK)			0.1			0.4			3,440
Alternative Provider	Total [18]				2.7			9.1			3,400
Alternative Provider		England			29.2			171.7			5,880
	Post 2012/13 [22]	EU (Outside UK)			0.5			3.2			5,980
	Total [18]				29.7			174.9			5,880
	Sub Total				32.4			184.0			5,670
		England	916.6	595.0	327.1	2,960.8	1,966.1	1,066.0	3,230	3,300	3,260
	Prior 2012/13 [21]	EU (Outside UK)	31.2	16.7	11.0	102.9	56.3	35.9	3,290	3,370	3,270
All Providers	Total	[18]	947.9	611.8	338.1	3,063.8	2,022.4	1,101.9	3,230	3,310	3,260
All Providers		England		312.5	611.1		2,513.7	4,958.5		8,040	8,110
	Post 2012/13 [22]	EU (Outside UK)		11.8	20.4		97.9	170.9		8,260	8,370
	Total [18]			324.4	631.5		2,611.5	5,129.4		8,050	8,120
	Grand Total		947.9	936.2	969.6	3,063.8	4,633.9	6,231.3	3,230	4,950	6,430

Footnotes in Appendix 1

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company Limited (SLC)

All applicants who are eligible for student support and are charged tuition fees can take out a Tuition Fee Loan that will cover all or part of the fees charged. The payments will be made directly to the HE Provider on their behalf.

Final figures are shown in Table 4B(i). The figures in Table 4B(ii) are provisional and will change for a number of reasons: not all of the awards will translate into attending students; there will be some students who apply later in the year for this type of support; some HE Providers will not yet have reflected their planned tuition fee waivers in the tuition fee being charged (hence, in the fee loan requested/awarded); withdrawals prior to term 3 will reduce the tuition fee liability. The last two factors are new in 2012/13 and mean that the extrapolation from these provisional figures to likely final figures is much more complex than in previous years.

Table 4C(i): Payments of Tuition Fee Loan to Higher Education Providers on behalf of full time Students domiciled in England according to country of study by Provider Type(Final)[1][12] Academic years 2010/11 to 2012/13

Key Points

- In academic year 2012/13, Higher Education Institutions (HEI) were paid Tuition Fee Loans on behalf of 886,800 England domiciled students which amounted to £4,177.1m compared to 851,400 paid in 2011/12 academic year amounting to £2,736.2m. On average, students took out a Tuition Fee Loan of £4,710 for 2012/13 academic year, compared to £3,210 in 2011/12.
- English domiciled students studying in Wales and Scotland starting courses since 2012/13 have borrowed slightly more to support payment of their tuition fees in the 2012/13 academic year than was borrowed to study in England. This is likely to be due to the variations in student funding arrangements in place by the devolved government administrations and types of institution attended.

		Numbe	er of Students Pa	id (000's)		Amount Paid (£m)	Avera	ige Amount Paid (£) [20]
		2010/11	2011/12	2012/13	2010/11	2011/12	2012/13	2010/11	2011/12	2012/13
Entry Cohort [1]	Country of Study	(as at 31/08/11)	(as at 31/08/12)	(as at 31/08/13)	(as at 31/08/11)	(as at 31/08/12)	(as at 31/08/13)	(as at 31/08/11)	(as at 31/08/12)	(as at 31/08/13)
	England	762.8	813.6	553.4	2,367.6	2,627.0	1,804.9	3,100	3,230	3,260
Drior 2012/12 [21]	Wales	23.4	26.5	18.5	75.3	87.6	62.3	3,220	3,310	3,370
Prior 2012/13 [21]	Scotland	10.8	10.9	8.1	19.8	20.0	15.0	1,830	1,840	1,860
	Northern Ireland	0.4	0.5	0.4	1.4	1.7	1.2	3,220	3,300	3,030
Total	[18]	797.5	851.4	580.3	2,464.2	2,736.2	1,883.4	3,090	3,210	3,250
	England		•	294.9			2,197.5	·		7,450
Post 2012/13 [22]	Wales	•		8.3			71.2			8,600
F05(2012/13 [22]	Scotland	•		3.0			23.7			7,800
	Northern Ireland			0.2			1.3			6,480
Total	[18]			306.5			2,293.7			7,480
Grand Total [18]		797.5	851.4	886.8	2,464.2	2,736.2	4,177.1	3,090	3,210	4,710

Footnotes in Appendix 1

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company Limited (SLC)

The maximum tuition fee charged to English domiciled students varies according to the policy of the Government Administration where the HE Provider is located. The average amounts in this table illustrate the effect of those differences.

Table 4C(ii): Awards of Tuition Fee Loan to full time Applicants domiciled in England according to country of study by Provider Type (two months into the academic year) Academic years 2011/12 to 2013/14

Key Points

- By late November of academic year 2013/14, 938,200 England domiciled applicants had been awarded a Tuition Fee Loan which amounted to £6,024.5m. At the same point in 2012/13 academic year, 907,600 applicants had been awarded £4,479.7m. On average, applicants were awarded Tuition Fee Loan worth £6,420 for 2013/14 academic year compared to £4,940 awarded in 2012/13 academic year.
- This table gives a very early indication of the amounts awarded to applicants for student support in the academic year 2013/14. The amount paid by the end of the 2013/14 academic year is likely to be lower, as has been observed in Table 4Ci for the 2012/13 academic year. The difference is explained because: not all of the awards translate into attending students; some students apply after November; some institutions will not yet have reflected their planned tuition fee waivers in the tuition fee being charged (hence, in the fee loan requested/ awarded); and withdrawals from study prior to the final term will reduce tuition fee liabilities.

		Number o	f Applicants Awa	rded (000's)	An	nount Awarded (£	im)	Average	Amount Awarded	(£) [20]
		2011/12	2012/13	2013/14	2011/12	2012/13	2013/14	2011/12	2012/13	2013/14
Entry Cohort [1]	Country of Study	(as at 16/11/11)	(as at 25/11/12)	(as at 17/11/13)	(as at 16/11/11)	(as at 25/11/12)	(as at 17/11/13)	(as at 16/11/11)	(as at 25/11/12)	(as at 17/11/13)
	England	876.4	567.4	311.0	2,844.3	1,884.0	1,019.1	3,250	3,320	3,280
Prior 2012/13 [21]	Wales	28.0	19.0	10.8	93.3	64.5	36.6	3,330	3,400	3,380
F1101 20 12/13 [21]	Scotland	11.6	8.3	5.0	21.3	16.2	9.5	1,840	1,950	1,910
	Northern Ireland	0.6	0.4	0.2	2.0	1.3	0.8	3,280	3,300	3,380
Total	[18]	916.6	595.0	327.1	2,960.8	1,966.1	1,066.0	3,230	3,300	3,260
	England		300.5	586.8		2,410.4	4,755.8		8,020	8,110
Post 2012/13 [22]	Wales		8.6	17.4		75.4	147.9		8,800	8,500
F05(2012/13 [22]	Scotland		3.3	6.5		26.1	51.9		8,010	7,970
	Northern Ireland		0.2	0.4		1.7	3.0		8,000	7,200
Total	Total [18]		312.5	611.1		2,513.7	4,958.5		8,040	8,110
Grand To	tal [18]	916.6	907.6	938.2	2,960.8	4,479.7	6,024.5	3,230	4,940	6,420

Footnotes in Appendix 1

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company Limited (SLC)

The maximum tuition fee charged to English domiciled students varies according to the policy of the Government Administration where the HE Provider is located. The average amounts in this table illustrate the effect of those differences.

Table 4D: Combined Total of Maintenance Loans and Tuition Fee Loans paid for full time Students domiciled in England by Provider Type (Final) [1][12] Academic years 2011/12 to 2012/13

Key Points

- In academic year 2012/13, 983,600 eligible students borrowed £7,657.6m in the form of a Maintenance Loan and/or a Tuition Fee Loan an amount 26% higher than in 2011/12. On average, students took out combined loans worth £7,790 in 2012/13, compared to £6,330 in 2011/12.
- The statistics show that in the 2012/13 academic year, 96,800 (10% of) students received a maintenance loan only, 55,700 (6%) received a tuition fee loan only, and 831,100 (84%) received a combination of loans. Some students received only one type of support as they did not qualify for both, e.g. training nurses would typically only qualify for maintenance support.

		Number	of Students Paid	d (000's)	Tota	al Amount Paid (£m)	Averag	ge Amount Paid (£) [20]
		2010/11	2011/12	2012/13	2010/11	2011/12	2012/13	2010/11	2011/12	2012/13
Provider Type	Loan Types	(as at 31/08/11)	(as at 31/08/12)	(as at 31/08/13)	(as at 31/08/11)	(as at 31/08/12)	(as at 31/08/13)	(as at 31/08/11)	(as at 31/08/12)	(as at 31/08/13)
Public	Maintenance Loan Only	109.2	104.9	94.0	338.8	319.7	282.2	3,100	3,050	3,000
Provider	Tuition Fee Loan Only	51.8	50.4	54.9	156.4	159.3	279.2	3,020	3,160	5,080
Fiovidei	Maintenance Loan and Tuition Fee Loan		791.6	806.9	5,037.7	5,510.9	6,897.6	6,800	6,960	8,550
	Total		946.9	955.9	5,532.9	5,989.9	7,458.9	6,130	6,330	7,800
Alternative	Maintenance Loan Only	0.7	1.6	2.7	3.1	7.2	11.3	4,430	4,410	4,150
Provider	Tuition Fee Loan Only	0.2	0.4	0.8	0.7	1.2	2.7	3,070	3,200	3,580
Fiovidei	Maintenance Loan and Tuition Fee Loan	4.3	9.0	24.2	30.6	68.8	184.6	7,160	7,610	7,630
	Total	5.2	11.1	27.7	34.4	77.3	198.7	6,630	6,980	7,180
All	Maintenance Loan Only	109.9	106.5	96.8	341.9	326.9	293.5	3,110	3,070	3,030
Providers	Tuition Fee Loan Only	52.0	50.8	55.7	157.0	160.6	281.9	3,020	3,160	5,060
Fioviders	Maintenance Loan and Tuition Fee Loan	745.4	800.6	831.1	5,068.3	5,579.7	7,082.2	6,800	6,970	8,520
	Grand Totals		958.0	983.6	5,567.3	6,067.1	7,657.6	6,140	6,330	7,790

Footnotes in Appendix 1

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company Limited (SLC)

These tables combine the loan amounts shown in Tables 4A and 4B. The total number of applicants/students is higher than in either of those tables because although the majority take out both types of loans, some take out Maintenance Loans only and some take out Tuition Fee Loans only.

Section 5: Part Time and Postgraduate support

Table 5A: Payments to Part-Time Students domiciled in England and EU (Outside UK) domiciled students studying in England [1]

Academic years 2010/11 to 2012/13

Key Points

This new table has been included to show expenditure on student support for part-time students, who from the 2012/13 academic year have been eligible to apply for a loan for their tuition fees. 30,500 part-time students received a tuition fee loan in 2012/13; a further 41,800 students (in later years of study) continued to receive a tuition fee grant.

• In academic year 2012/13, 75,700 part-time students were paid some part-time Grants and Loans, which amounted to £125.8m, compared to 75,300 students paid in 2011/12 academic year which amounted to £83.7m paid. On average, part-time students were paid grants worth £1.660 for 2012/13 academic year compared to £1.110 paid in 2011/12 academic year.

Part-Time Product Types		Number	Number of Students Paid (000's)			l Amount Paid (£m)	Average Amount Paid (£) [20]			
		2010/11	2011/12	2012/13	2010/11	2011/12	2012/13	2010/11	2011/12	2012/13	
Part-Time Tuition Fee L	Part-Time Tuition Fee Loans [25]			30.5			73.8			2,420	
Part-Time Grants	Course Grant	68.7	74.0	43.6	18.1	19.5	11.5	260	260	260	
Fait-fille Grants	Tuition Fee Grant	66.1	71.3	41.8	48.9	56.3	33.8	740	790	810	
Part-Time DSA [19]		2.6	3.0	2.9	6.9	7.9	6.7	2,620	2,590	2,340	
Total		69.7	75.3	75.7	73.9	83.7	125.8	1,060	1,110	1,660	

Footnotes in Appendix 1

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company Limited (SLC)

Table 5B: Payments of DSA to Postgraduate students [1] Academic years 2010/11 to 2012/13

Key Points

- Disabled Students Allowance (DSA) is administered separately to other types of student support. Students submit suppliers invoices over a period longer than the academic year concerned; for this reason figures for 2012/13 remain subject to change.
- Provisional figures for 2012/13 show that so far 4,600 students have received Postgraduate DSA support to the amount of £9.8m.

	Number	of Students Pa	id (000's)	Total Amount Paid (£m)			Average Amount Paid (£) [20]		
Destare duete Braduet Times	2010/11	2011/12	2012/13	2010/11	2011/12	2012/13	2010/11	2011/12	2012/13
Postgraduate Product Types			(Provisional)			(Provisional)			(Provisional)
	(as at 14/11/12)	(as at 13/11/13)	(as at 13/11/13)	(as at 14/11/12)	(as at 13/11/13)	(as at 13/11/13)	(as at 14/11/12)	(as at 13/11/13)	(as at 13/11/13)
Postgraduate DSA [19]	3.9	4.7	4.6	9.6	11.8	9.8	2,490	2,520	2,120

Footnotes in Appendix 1

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company Limited (SLC)

These tables show the breakdown of different products paid to students not covered by full time regulations. They cover England domiciled students studying in the UK and EU (outside UK) students studying in England. Part time course grants are paid directly to the student while the part-time tuition fee grant and part-time tuition fee loan is paid directly to the HE Provider on behalf of the student. Postgraduate students on Initial Teacher Training (ITT) courses are covered by full time regulations so appear in the other tables. All other postgraduate students only have access to DSA and they are shown in Table 5B.

APPENDIX 1

FOOTNOTES

- [1] See Appendix 2 for definitions of terms used.
- [2] Using 2013/14 prices based on the September RPI, excluding mortgage interest payments at the beginning of each academic year.
- [3] The amount of Maintenance Loan available is reduced by £0.50 for every £1 of Maintenance Grant received up to a maximum in 2012/13 of £1,512 for those entering under the 2009/10 arrangements and £1,625 for those entering under the 2012/13 arrangements (£1,540 or £1,677 in 2013/14). The maximum amount of support available is therefore lower than the sum of the maximum Maintenance Loan and the maximum Maintenance Grant.
- [4] A means-tested Maintenance Grant of £2,700 was introduced in 2006/07 (£2,984 if continuing in 2012/13 and £3,080 if continuing in 2013/14). Students in receipt of these grants are not eligible for the £1,000 HE grants.
- [5] The amount of Maintenance Loan available is reduced by £1 for every £1 of Maintenance Grant received up to a maximum of £1,329 in 2012/13 and £1,370 in 2013/14 for those entering under the 2006/07 arrangements. The maximum amount of support available is therefore lower than the sum of the maximum Maintenance Loan and the maximum Maintenance Grant.
- [6] In 2012/13 the means-tested Maintenance Grant for new entrants was increased to £3,250, and in 2013/14 was further increased to £3,354 for 2012 and 2013 entrants.
- [7] The amount of Tuition Fee Loan is equivalent to the Tuition Fee charged, up to a maximum of £9.000.
- [8] Based on the 'Elsewhere' rate of Maintenance Loan.
- [9] Reduced by £1 for every £5.50 of income above £25,000 up to £42,600 for the 2012/13 academic year and by £1 for every £5.33 of income above £25,000 up to £42,611 for the 2013/14 academic year.
- [10] The full 'Elsewhere' rate of Maintenance Loan.
- [11] All students are entitled to 65% of the appropriate maximum Maintenance Loan, but the remaining 35% is subject to means-testing.
- [12] Since 2010/11 this table has provided payment statistics for Maintenance Loans, Tuition Fee Loans and Disabled Students Allowance (DSA), except in the latest academic year, where the provisional statistics are based on awards.
- [13] The number of people applying for and successfully being awarded support of some kind under the arrangements in place at the time.
- [14] For the number of applicants awarded and paid, the total represents the count of individuals with at least one type of student support. This is different from the sum of the rows above. For the amount awarded, the total is the sum of the rows above.
- [15] Means-tested Maintenance Grants are available to students entering HE from 2006/07. It includes the Special Support Grants, which is payable in place of Maintenance Grant to vulnerable groups of students who may otherwise have their DWP benefits reduced. It also includes students studying part-time or flexible PG ITT courses which started before 1 September 2010 with a combined study and teaching practice weeks of between 6 to 10 weeks who are eligible to apply

for the reduced rate Maintenance Grant which was set at £1,453 in academic year 2010/11. Students within this group who were awarded the reduced rate grant will be categorised as in receipt of a partial maintenance grant.

- [16] Those that are eligible to apply for Maintenance Grant but were not awarded a grant because their household residual income is greater than the upper earnings threshold to receive a partial grant, or the applicant has not supplied household income information. Note that those applicants who are receiving an NHS bursary are omitted from the grant eligible population.
- [17] Excludes those applicants who do not apply for any student support. It includes awards to students who subsequently withdrew from their course or suspended study during the academic year. The eligible population for the Maintenance Grant comprises all students who entered HE in 2006/07 or later.
- [18] Constituent parts may not add to totals due to rounding.
- [19] Includes the cost of need assessing of the applicants.
- [20] Rounded to the nearest £10.
- [21] Students who entered HE prior to 2012/13.
- [22] Students who entered HE from 2012/13.
- [23] The number will continue to increase as applications continue to be approved and this may change the average value of loan.
- [24] Tuition Fee Loans are payable to Higher Education Providers on behalf of students normally domiciled in England who attend an HE course anywhere in the United Kingdom as well as to students from the European Union attending HE courses in England.
- [25] From 2012/13 onwards, the Tuition Fee Loan will be paid on behalf of the student to the HE Provider in three instalments. For students starting their courses in September or October of an academic year, 25% will be paid in October, 25% will be paid in February and 50% will be paid in May.

APPENDIX 2

DEFINITIONS

Term	Definition
Alternative Provider	An Alternative Provider is any provider of higher education courses which is not in direct receipt of recurrent funding from the Higher Education Funding Council for England (HEFCE) or from equivalent bodies in the Devolved Administrations; or does not receive direct recurrent public funding (for example, from a local authority, or from the Secretary of State for Education); and is not a further education college. Only providers with courses designated for student support are included in the statistics.
Applicant	This is a person applying for student support. Not all applicants take up a place. Applicants become students once they take up a place and the SLC has received a confirmation of their attendance.
Award	If an applicant for student finance is assessed as meeting the eligibility criteria as stipulated within the student finance regulations then they will be awarded student support. Awards will be paid on condition that the applicant subsequently attends the Higher Education Provider at which point they will be considered a student and payments will be released according to the payment schedule for the support types awarded.
Country of Study	The country in which the HE Provider is located at which the applicant intends to/is studying at.
Domiciled	The country in which the applicant was normally resident in the three years prior to the start of the course. This publication covers those students domiciled in England who study anywhere in the UK and EU (outside UK) students studying in England.
Estimated Eligible Population	The numbers of students that are eligible to apply for student finance including those who do not apply. Figures for the estimated eligible population are supplied by the Department for Business, Innovation and Skills (BIS). BIS use data from the Higher Education Statistics Agency (HESA) and other sources with the closest approximation of eligibility criteria available from those sources.
Entry Cohort	Grouping of applicants according to the Education (Student Support) Regulations against which the applicant was assessed for support. Student finance applicants are generally covered by transitional protection which means they continue to be assessed against the regulations in place for their first year of study, but this is not always the case.
Fee Waiver	A discount to tuition fees applied at the HE Provider's discretion. Fee waivers may not be applied and therefore reflected in the Tuition Fee Loan statistics until late in the academic year, depending on each HE Provider's arrangements.
Final Figures	The final position refers to statistics in a steady state. Final figures are not expected to change significantly and should represent the final outcome.

Full Time	This refers to the mode of study for which student support is being paid, primarily to undergraduate students. For the purposes of this publication, the full time data also includes part-time and flexible ITT students who started their courses before 2010/11, as these students were also eligible for full-time student support. Students starting the same courses after 2010/11 are not included.
Full Year Maintenance Loan	The amount of Maintenance Loan available to students varies between those studying in their final year and those studying in an earlier year of their course. Students in their final year will be entitled to a reduced amount to reflect the reduced length of time in attendance at their university over which maintenance support is required.
Higher Education Provider	For the purpose of this release it is an organisation designated for student support and can include Universities which receive the bulk of their funding from public sources, Further Education Colleges, and Alternative Providers.
Level of Support	Identifies if the applicant was awarded the full level of means tested grant, the partial level or no grant at all.
Maintenance Loan Rate	Applicants are entitled to a different amount of Maintenance Loans depending on their term-time residence. Rates differ for applicants living at home, in London or elsewhere (excluding London).
Provisional Figures	These are figures based on the status of applications processed by Mid-November (two months into the academic year).
Public Provider	A Public Provider is any provider of higher education courses which is in direct receipt of recurrent funding from HEFCE or from equivalent bodies in the Devolved Administrations; or in receipt of direct recurrent public funding (for example, from a local authority, or from the Secretary of State for Education); or is a further education college. Only providers with courses designated for student support are included in the statistics.
Residual Income	This is the income associated with the household where the applicant normally resides. It comprises of the taxable earned and unearned incomes of the applicant or those of the applicants parents' minus any allowable deductions.
Student	For the purpose of this publication, an applicant for student support becomes a student once the Student Loans Company has received confirmation that the person is attending a course with a Higher Education Provider. Not all applicants take up a place.
Student Support Arrangement	This is the arrangement available at the time of the application for support. It includes the range of support available, the eligibility rules and the income thresholds.
Take-up rate	The rate of which the Eligible Population chooses to apply for a Student Loan.
Targeted Support	These are grants and allowances provided to students meeting specific circumstances. Targeted support includes Disabled Students Allowance (DSA), Travel Grant, Parental Learning Allowance, Childcare Grant and Adult Dependents Grant. DSA figures are presented separately from the Other Targeted Support products in the publication.

APPENDIX 3

REVISED METHODOLOGY FOR CALCULATING THE LOANS ELIGIBLE POPULATIONS

The Department for Business, Innovation and Skills provides an estimate of the Maintenance Loan-eligible population annually for inclusion in Table 4A(ii), which allows for a take-up rate to be calculated. Given user interest in the inclusion of a complementary take-up rate for Tuition Fee Loans, which has been included in Table 4B(ii), the opportunity has been taken to update the methodology for estimating the eligible populations.

The key differences in the methodology include restricting the population to students who:

- <u>Participated at any point</u> in the academic year, rather than a snapshot point of the 1st November.
- Enrolled on a <u>course expected to last one year or more</u>, rather than a minimum of 24 weeks.
- Did not already hold <u>an equivalent level qualification</u> when they started their current undergraduate studies. This was taken account of previously but now uses a more effective algorithm.
- Did not partake in an <u>outgoing ERASMUS placement</u> in the academic year.
- Did not start a <u>part-time ITT course</u> on or after 1st September 2010 (for reasons of tuition fee loan eligibility).

The true take-up rates are likely to be slightly higher than the estimates provided. Using the administrative sources available it is not possible to exclude students from the eligible population on the basis of not being a national of the UK or EU. Nationality information is available, but certain groups, such as persons with overseas nationalities who have been granted indefinite leave to remain in the UK would be incorrectly excluded on this basis.

Estimated take-up rates at Alternative Providers of Higher Education have not been included in the publication. There is no central administrative data collection from which the number of students qualifying for a Maintenance or Tuition Fee Loan could be estimated.

The impact of the new methodology on the size of the Maintenance Loan eligible population is shown in the table below:

				Thousands
2007/08	2008/09	2009/10	2010/11	2011/12
928.3	963.3	1004.2	1011.1	
921.1	956.1	997.0	1004.1	1039.7
914.1	936.3	979.6	1015.6	1024.5
7.0	19.8	17.3	-11.5	15.2
	928.3 921.1 914.1	928.3 963.3 921.1 956.1 914.1 936.3	928.3 963.3 1004.2 921.1 956.1 997.0 914.1 936.3 979.6	928.3 963.3 1004.2 1011.1 921.1 956.1 997.0 1004.1 914.1 936.3 979.6 1015.6