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Student support for undergraduates across the UK

Summary and key funding sources

- 1 Student support: England
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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 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.

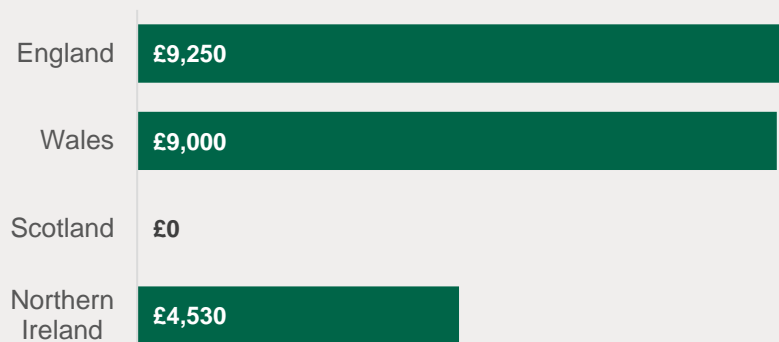
The type of support available and eligibility requirements are set out by the student funding bodies for [England](#), [Wales](#), [Scotland](#) and [Northern Ireland](#). This briefing summarises the support available but should not be considered a substitute for funding body guidance when looking for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

Students receive support from the funding body of the nation in which they reside. 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.

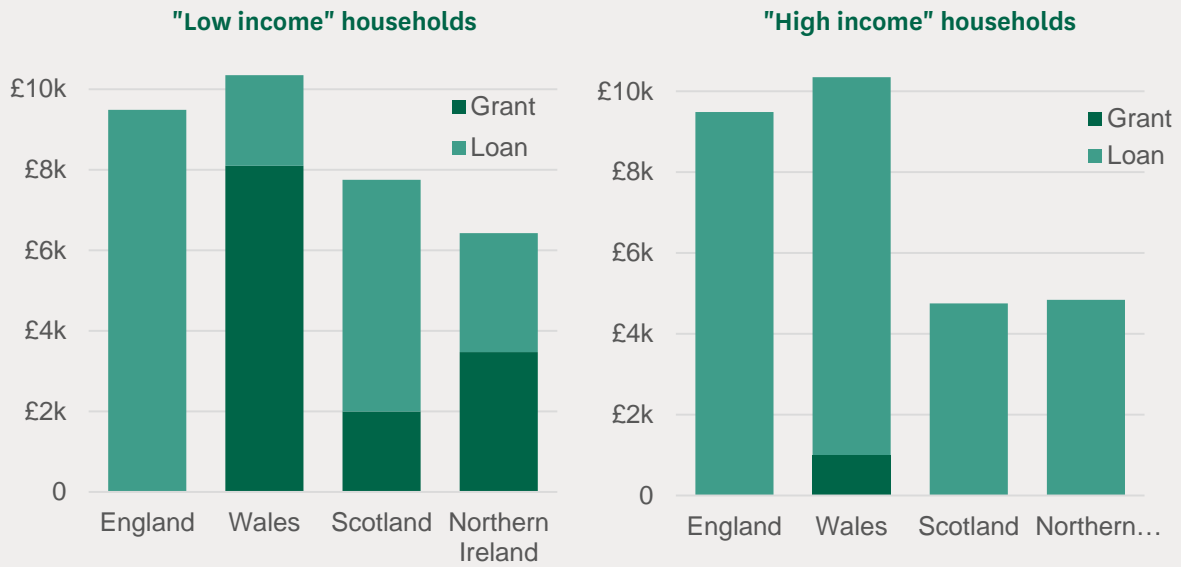
How do fees vary within the UK?

Full-time resident students, maximum contribution through fee loans



Value and balance of student support packages in 2021/22

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	£9,250 (UK)	Living at home: £7,987 Living away from home: £9,488 Living away from home in London: £12,382	£0
Wales	£9,000 (Wales) £9,250 (Rest of UK)	Living with parents: £7,790 Living away from home: £9,350 Living away from home in London: £11,930	Living with parents: £6,885 Living away from home: £8,100 Living away from home in London: £10,124
Scotland	£0 Paid by the Scottish Government (Scotland) £9,250 (Rest of UK)	Young Students: £5,750 Independent student: £6,750	Young Student: £2,000 Independent Student: £1,000
Northern Ireland (NI)	£4,530 (NI) £9,000 (Wales) £9,250 (Rest of UK)	Living with parents: £3,750 Living away from parents: £4,840 Living away from parents in London: £6,780	£3,475

Sources: Sources: Gov.UK, [Student Finance](#); Student Finance Wales, [Undergraduate Students](#), Student Awards Agency Scotland, [Full-time undergraduate funding](#); Student Finance NI, [Full-time undergraduate](#), accessed 2 September 2021

How much do students spend on living costs?

The 2021 [Student Money Survey](#) from Save the Student found that:

- On average, students across the UK spent £810 per month on living costs. Just over half of this figure was spent on rent.
- Spending was below average in Scotland (£781 per month), Wales (£800), and Northern Ireland (£756). Within England costs varied from £751 per month in the North West to £896 in London.
- 66% of students worked part-time to help fund their education. This is lower than in previous surveys due to the pandemic's impact on businesses.
- 65% of students received a maintenance loan, 38% received some form of grant scholarship or bursary.
- 66% of students received some support from their parents. On average this was worth £121 per month.

- 76% worried about making ends meet, 60% said their maintenance loan was not large enough, and 43% 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 the websites of individual universities.

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. These include 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.

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)

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](#); the SFE's [Student finance: How you're assessed and paid 2021 to 2022](#) and [Student finance products](#).

1.1 Tuition fees

In 2021/22, fees for full-time English undergraduates are up to £9,250 to study in the UK.

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.¹ There is no upper age limit on tuition fee loans.

Gov.UK's [Student finance: Eligibility](#) webpage has more information on who can qualify for support.

1.2 Maintenance support

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

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

Loans

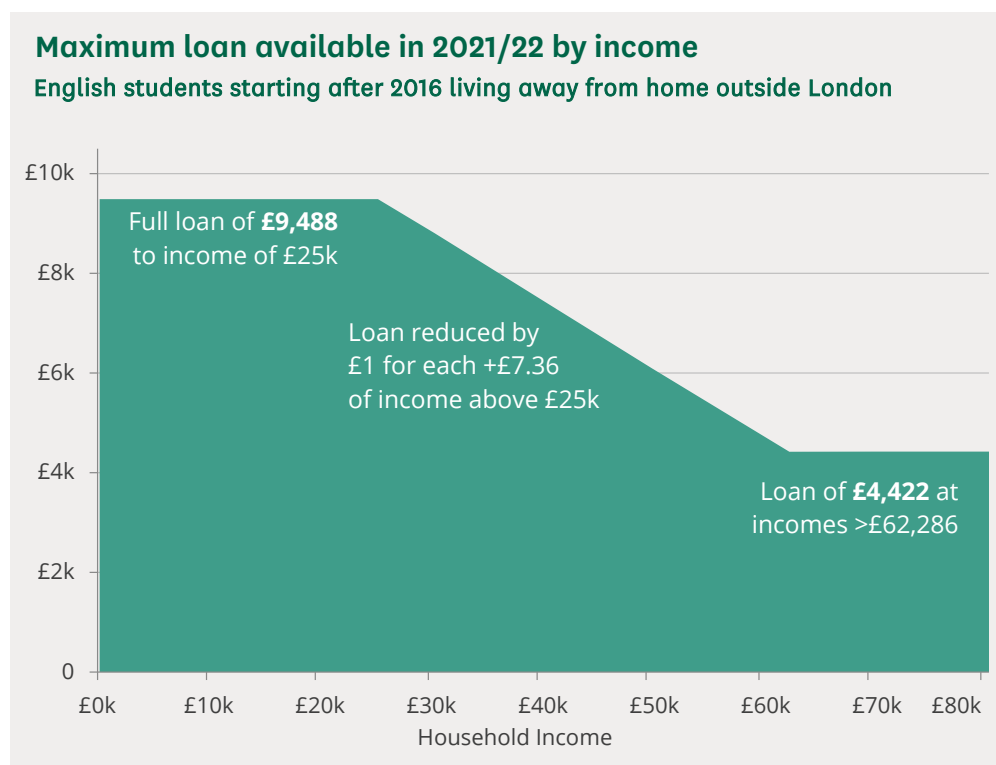
In addition to tuition fee loans, English students may be eligible for **maintenance loans**. These are dependent on household income, living arrangements when studying, and age. In 2021/22, maximum annual loans are:

- Living at home: up to £7,987
- Living away from home, outside London: up to £9,488
- Living away from home, in London: up to £12,382

¹ Gov.UK, [New full time student](#), accessed 2 September 2021

- Spending a year of a UK course studying abroad: up to £10,866.

If an individual is over 60 on the first day of the first academic year of their course, they can apply for up to £3,893.² The following chart shows how the maximum loan available (away from home outside London rate) varies with household income.³



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 higher education 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

² Gov.UK, [New full-time student](#), accessed 2 September 2021

³ 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.

student has: up to £179.62 a week for one child and £307.95 for two more children.⁴

Parents' Learning Allowance

Full-time HE students with children in 2021/22 may be eligible for between £50 and £1,821 a year, depending upon their household income.⁵

Adult Dependants' Grant

Full-time HE students who have an adult dependent can receive a grant of up to £3,190 in 2021/22. This grant is dependent upon the student's income, the adult dependant's income, other grants the student is in receipt of, and whether the dependent is a relative or married/in a civil partnership with the student.⁶

Disabled Students' Allowance

From 2021/22 full-time disabled students will be able to apply for up to £25,000 in support.⁷ Qualifying disabilities are those defined under the *Equality Act 2010* and affecting a student's ability to study. It can include mental health conditions, specific learning conditions, sensory disability, physical disability and long-term health conditions.⁸

1.3

Part time students

SFE's [Student finance: How you're assessed and paid 2021 to 2022](#) webpage provides information for part-time students. How much they can receive depends on their household income, course intensity, and where they live while studying.

In 2021/22, part time students ordinarily living in England may be eligible for:

- A tuition fee loan of up to £6,935.
- A maintenance loan of between £879 and £6,166 (students may get more depending on household income).⁹

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.

⁴ Gov.UK, [Childcare grant](#), accessed 2 September 2021

⁵ Gov.UK, [Parents' Learning Allowance](#), accessed 2 September 2021

⁶ Gov.UK, [Adult Dependants' Grant](#), accessed 2 September 2021

⁷ Gov.UK, [Help if you're a student with a learning difficulty, health problem or disability](#), accessed 2 September 2021

⁸ [Ibid](#), accessed 2 September 2021

⁹ SFE, [Part-time maintenance loan: What's available](#), accessed 7 September 2021

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](#) (May 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 final conclusions on this review alongside the Comprehensive Spending Review in autumn 2021. Its [interim conclusions](#), published in January 2021, did not address student support.

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

The Department for Education (DfE) commissioned a [literature review](#) on this issue in 2019. It highlighted that students from disadvantaged backgrounds suffered from a lack of prior knowledge of HE, a range of financial, institutional, and social barriers to entry, and difficulties in transitioning.¹⁰ Reviewing 69 papers, the researchers argued that:

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.¹¹

However, the literature review noted that [some recent work work by Cullinane and Montacute \(2017\) for the Sutton Trust](#) had suggested there is a regressive debt profile created by the current student funding system in England:

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%

¹⁰ DfE, [Impact of student finance system on participation, experience and outcomes of disadvantaged young people](#), May 2019, p12

¹¹ [Ibid](#), p38

more debt) as those from less advantaged background have fewer alternative resources and thus take out larger maintenance loans.¹²

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 aforementioned Sutton Trust [report](#), which suggested “financial considerations and debt worry are a small but growing concern.”¹³

Other reports on this topic include:

- Education Policy Institute, [Post-18 education and funding](#) (2019). This 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). This surveys which students take out student loans in England.
- Russell Group, [The financial concerns of students](#) (2018). This 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). This 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). This sets out the policy background and equality assessment of the repayment threshold and past reforms.

¹² [Ibid](#), p38; Sutton Trust, [Reforming student finance to increase fairness and widen access](#), 2017.

¹³ [Ibid](#), p44.

2 Student support: Wales

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

2.1 Tuition fees

In 2021/22, 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 at which the student is studying.¹⁴

2.2 Maintenance support

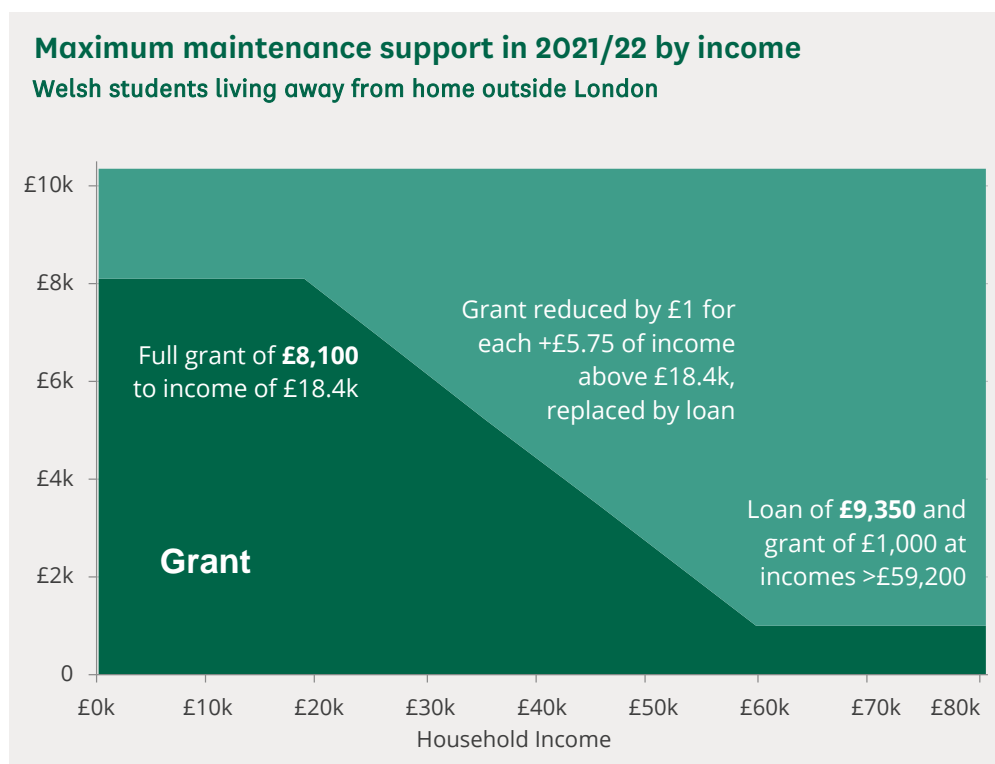
Both loans and grants are available for maintenance support. Students should check their eligibility directly with [SEW](#) on whose website full details can be found.

Balance between maintenance loan and grant

To help with living costs, students are generally entitled to both a maintenance loan and grant, but the precise makeup of this support package is determined by their household income, as the following chart illustrates.¹⁵

¹⁴ Student Finance Wales (SFW), [Tuition fee support](#), accessed 2 September 2021

¹⁵ 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.



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.

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 2021/22:

- £7,790 for students living with their parents
- £9,350 for students living away from home and outside London
- £11,930 for students living in London

Full details can be found at SFW, [What's Available?](#)

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

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](#) (up to £3,190 in 2021/22) and [Travel grants](#) if they are attending a clinical placement in the UK or studying abroad as part of their course.

Maintenance Grant

The Maintenance Grant is a grant to help with living costs and may be up to a total of £10,124 in 2021/22. 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 to which an individual may be entitled.¹⁷ Full details can be found at SFW, [What's Available?](#)

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 2021/22, 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.¹⁸ A full list can be found at SWF, [SSG](#).

Childcare Grant

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

In 2021/22, a maximum of £179.62 a week can be provided for one child and £307.95 for two or more children.¹⁹

¹⁶ Gov.UK, [Guidance: Welsh partial loan cancellation](#), 13 August 2019; Welsh Government, [Student finance partial cancellation scheme](#), accessed 2 September 2021

¹⁷ SFW, [Help with living costs](#), accessed 2 September 2021

¹⁸ [Ibid](#), accessed 2 September 2021

¹⁹ SFW, [Childcare grant](#), accessed 2 September 2021

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 2021/22, the maximum amount is £1,821 a year.²⁰

Disabled Students' Grant

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 2021/22 the maximum grant will be £31,831 and covers the following areas of expenditure:

- non-medical personal helper
- major items of specialist equipment, and
- other disability related expenditure

Further details can be found on the Welsh Government website at [Student finance: higher education Disabled Students' Grants](#).

2.3 Part-time students

In 2021/22, part time students ordinarily living in Wales may be eligible for:

- A tuition fee loan of up to £2,625 at a university or college in Wales, or studying at The Open University, £6,935 at a public university or college outside Wales, or £4,625 at a private university or college outside Wales
- A maintenance support (loan plus grant) of up to £5,730 (depending upon household income and study intensity)

Non-repayable grants including, the Adult Dependents' 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, undergraduate 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, which was worth up to £5,190 if the maximum £9,000 fees

²⁰ SFW, [Parents' Learning Allowance](#), accessed 2 September 2021

were charged.²¹ 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.²² The Diamond Review recommended that the grant was abolished in order to ensure that maintenance support was sufficient for all students.²³

²¹ Senedd Cymru/Welsh Parliament, [Statement: The Diamond Review of HE and student finance arrangements in Wales](#), 22 November 2016, para 192

²² Diamond Review, [The review of HE funding and student finance arrangements in Wales](#), September 2016, para 8.4

²³ Diamond Review, [The review of HE funding and student finance arrangements in Wales](#), September 2016, para 9.0.4

3 Student support: Scotland

Information on student funding in Scotland is available on the [Students' Awards Agency for Scotland](#) (SAAS) website.

3.1 Tuition fees

In 2021/22, 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 tuition fees. 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

Different levels of support are available, depending on whether a student is classified as a young student or an independent student. The support package may comprise both a loan and a bursary depending on household income.

Young Student

On the first day of the course, these students must meet all the following criteria:

- 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
- not be married, in a civil partnership or living with a partner.

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

Maintenance loan

In 2021/22, a maintenance loan of £5,750 (for those in households with income up to £33,999) or £4,750 (household income over £34,000) is available.

Maintenance bursary

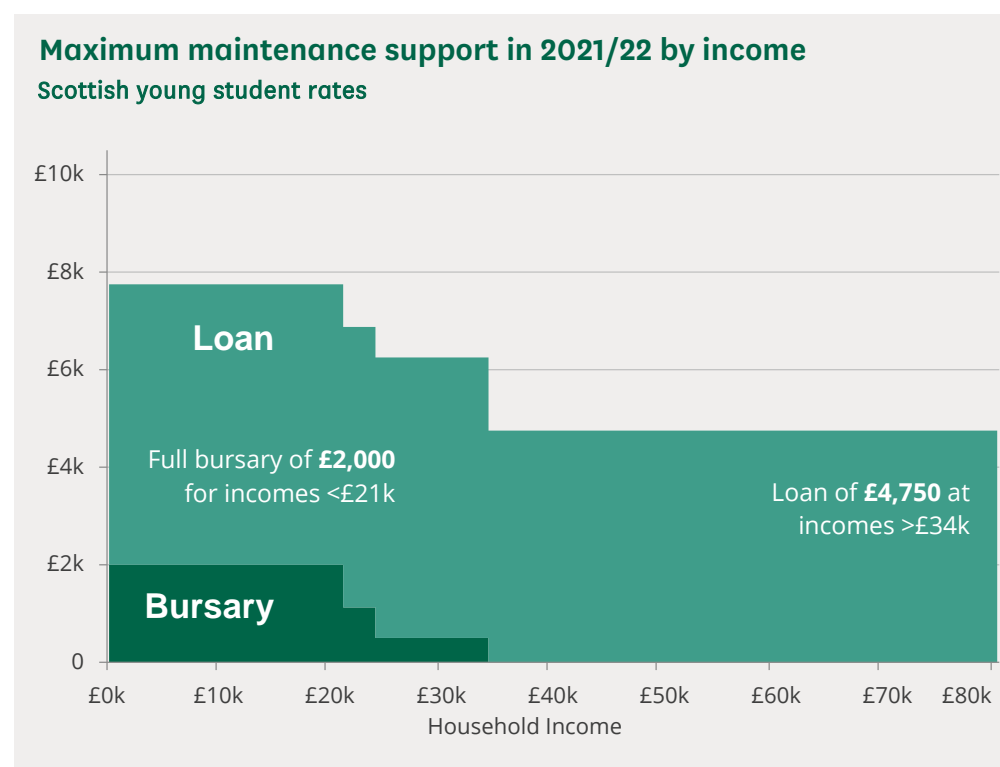
This is assessed by household income. In 2021/22, bursaries are worth either:

- £2,000 (household income up to £20,999);
- £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.²⁴



Independent student

These students must meet at least one of the following conditions:

- over 25 at the start of the academic year

²⁴ 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.

- 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.

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

Maintenance loan

In 2021/22, 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 funding is assessed by household income. In 2021/22, households with income up to £20,999 are eligible for a bursary of £1,000. Households with an income above this are ineligible.

Grants for both young and independent students

Grants are available to help both young and independent students with specific circumstances or needs.

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 2021/22. 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 (2021/22). 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 (2021/22). 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 2021/22), 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 2021/22, a maximum of £8,100 is available. For details, see SAAS, [Support for care experienced students](#).

3.3 Part-time students

Part-time undergraduate students are eligible in 2021/22 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.²⁵

The SASS webpage [Part time student funding](#) provides further information.

3.4 Policy FAQs

The Scottish Parliament's 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.²⁶

²⁵ SAAS, [Part time: Funding and eligibility](#), accessed 2September 2021.

²⁶ SAAS, [Undergraduate funding](#), accessed 2September 2021

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.²⁷

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”.²⁸

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 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).²⁹ 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”.³⁰

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”.³¹

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.³²

Data from the Student Loans company compares the average public loan balance on entry into repayment for UK Students. In 2019/20, the average

²⁷ Union attacks plan to deter “fee refugees”, Times Education Supplement, 5 August 2005; [Executive note: The Student fees \(Specification\) \(Scotland\) \(Order 2006\)](#)

²⁸ Scottish Government, [Consultation on the Draft Student Fees \(Specification\) \(Scotland\) Order 2011](#), p27

²⁹ Sutton Trust, [Access in Scotland: Access to HE for people from less disadvantaged backgrounds in Scotland](#), May 2016, pp34

³⁰ [Ibid](#), pp86, 89

³¹ 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.

³² Scottish Parliament, [First Minister’s Question Time: Student debt](#), 23 January 2020

balances were: £40,280 in England, £24,960 in Wales, £23,520 (NI) and £13,890 in Scotland (with these figures it must be noted that the maximum loan available to students varies in each region).³³

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.”³⁴

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.³⁵

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.³⁶

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.³⁷ The Scottish Parliament voted in March 2019 to implement the recommendations of the review.³⁸ In January 2020, the Scottish Government confirmed that it was working towards implementing the income guarantee.³⁹

In June 2020, in light of the coronavirus outbreak, the Scottish Government [launched a review of FE and HE funding support](#) to which it has said it will respond shortly.

³³ 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

³⁴ Shelia Riddell, Lucy Hunter Blackburn and Sarah Minty, [Widening access to HE: Scotland in UK comparative perspective](#), 2015, p10

³⁵ Scottish Government, [HE student support in Scotland for 2019-20](#), 25 August 2020; Scottish Parliament, [First Minister’s Questions: Student Debt](#), 23 January 2020

³⁶ Independent report for Scotland, [Student financial support in Scotland: Independent review](#), November 2017

³⁷ Scottish Government, [Student support review: Ministerial statement](#), 6 July 2018

³⁸ Scottish Parliament, [Student Support & Decision Time](#), 20 March 2019

³⁹ Scottish Parliament, [Student Debt](#), 23 January 2020

The Scottish Government's [Programme for Government 2021-22](#) said that it would begin work on a range of reforms to student support, including a commitment that the total student support package reaches the equivalent of the Living Wage over the next three years.⁴⁰

⁴⁰ Scottish Government, [A Fairer, Greener Scotland: Programme for Government 2021-22](#), 7 September 2021, p45.

4 Student support: Northern Ireland

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

4.1 Tuition fees

In 2021/22, fees for full-time NI undergraduates are:

- £4,530 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.⁴¹

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 [Student Finance NI](#) about eligibility.⁴²

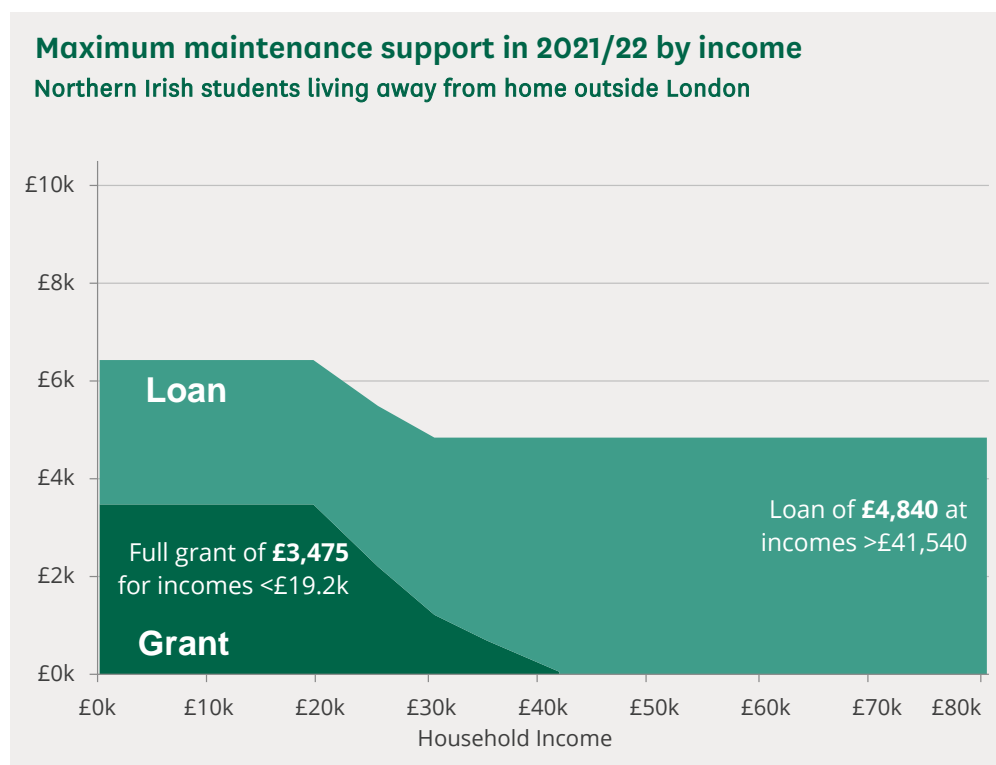
Balance between maintenance loan and mainstream maintenance grant

To help with living costs, some students are entitled to both a maintenance loan and maintenance grant, but this is determined by their household income, as the following chart illustrates.⁴³

⁴¹ Student Finance (SF) NI, [Tuition fee loan: How much can I get?](#), accessed 2 September 2021

⁴² SFNI, [Full-time undergraduate, NI students](#), accessed 2 September 2021

⁴³ 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.



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 2021/22, 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 £5,770.⁴⁴

Student contribution loans

This is a loan to pay fee costs charged by universities in the Republic of Ireland. In 2021/22, up to €3,000 is available depending on the individual's circumstances. The loan is paid in euros.⁴⁵

Grants

Non-repayable grants may be available, depending on a student's household income and study pattern. In addition to those below, grants are also

⁴⁴ SFNI, [Maintenance loan: How much can I get?](#), accessed 2 September 2021

⁴⁵ SFNI, [Student contribution loan](#), accessed 2 September 2021

available for individuals [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 2021/22, up to £3,475 is available.⁴⁶

- Household Income of £19,203 or less: £3,475
- Household Income of £19,204-£41,065: Partial grant.⁴⁷

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.⁴⁸

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 Student Finance NI, [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 2021/22, 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.⁴⁹

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.

⁴⁶ SFNI, [Maintenance grant](#), accessed 2 September 2021

⁴⁷ SFNI, [Full time: A guide to financial support for full time students in higher education 2020/21](#), u.d, p8

⁴⁸ SFNI, [Special support grant](#), accessed 2 September 2021

⁴⁹ SFNI, [Disabled Student's Allowances](#), accessed 2 September 2021

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.⁵⁰

Adult Dependents' Grant

In 2021/22, students who are financially responsible for another adult while they are studying may be [eligible for up to £2,695](#). Students will have to submit household income information and receiving an Adult Dependents' Grant will affect income-related benefits and tax credits.

Parents' Learning Allowance

This is an [additional allowance](#) towards everyday costs of students who are parents, it is paid directly to the student and does not affect benefits or tax credits. In 2021/22 students may be eligible of up to £1,538.

4.3 Part time students

NI students may be eligible in 2021/22 for a:

- Tuition fee loan of up to £3,397.50.⁵¹
- Tuition fee grant of up to £1,230 (based on household income and reduces the amount of tuition fee loan required).⁵²
- Course grant to help with everyday costs (based on household income) of up to £265. Those with household income above £28,068 are ineligible (2020/21 amounts).⁵³
- Disabled Students' Allowances (following a study needs assessment), which takes the form of four allowances: general allowance (up to £1,319), specialist equipment (up to £5,266 for the duration of the course), travel allowance (no upper limit) and non-medical helper allowance (up to £15,703).⁵⁴

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

⁵⁰ SFNI, [Childcare grant](#), accessed 2 September 2021

⁵¹ SFNI, [Tuition fee loan: Part-time undergraduate](#), accessed 18 September 2020

⁵² SFNI, [Tuition fee grant: Part-time undergraduate](#), accessed 18 September 2020

⁵³ SFNI, [Course grant: Part-time undergraduate](#), accessed 18 September 2020

⁵⁴ SFNI, [Disabled students' allowances](#), accessed 2 September 2021

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 since risen to £4,530 in 2021/22. Following a [consultation](#) in 2011, the NI Executive decided tuition fees for NI domiciles studying in NI would be subject only to inflationary increases.⁵⁵

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, which had resulted in a reduction in student places and staff posts.

Previously, in 2015, then-NI Department for the Employment and Learning had conducted a “big conversation” on HE funding. The [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 2014/15.⁵⁶

[...]

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.⁵⁷

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

⁵⁵ Northern Ireland Assembly, [Higher Education and Student finance](#), 12 September 2011

⁵⁶ Department for Employment and Learning, [Securing a sustainable solution for HE in NI: An options paper](#), 2015, p4

⁵⁷ [Ibid.](#), p37

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.⁵⁸

The Economy Minister, Diane Dodds, said 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.

⁵⁸ [‘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

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