

SLC SFR 08/2010

25th November 2010

STUDENT SUPPORT FOR HIGHER EDUCATION IN WALES, ACADEMIC YEAR 2010/11 (PROVISIONAL)

INTRODUCTION

This statistical first release presents provisional figures on higher education (HE) student support to all Welsh domiciled students and those EU students studying in Wales in the academic year 2010/11 and final figures for two previous academic years.

This latest publication contains a number of changes from previous publications. Two new tables have been introduced for statistics on grants and allowance this year; the Disabled Students Allowance (table 3C) and other targeted support awards (table 3D).

The Loans tables were split into two to differentiate between the final (paid) and provisional (award) figures. Due to the phasing out of HE Grant and Tuition Fee Remission Grant, and the declining numbers of applicants eligible for this support, these tables are no longer published. Latest figures on these support types can be obtained from the previous publications on the SLC web site:
<http://www.slc.co.uk/statistics>.

Key results for 2009/10 (final)

- The final amount of student support in total awarded for academic year 2009/10 was £396.2m which represents an increase of 13% on the previous academic year 2008/09 for which £350.9m was awarded.
- For academic year 2009/10, 47,500 students were paid Maintenance Loan which amounted to £164.1m compared with 44,600 paid in 2008/09 academic year amounting to £151.8m. On average, students took out a Maintenance Loan of £3,450 for 2009/10 academic year, compared to £3,410 in 2008/09.
- For academic year 2009/10, Higher Education Institutions (HEI) were paid Tuition Fee Loans on behalf of 43,200 Wales domiciled and EU domiciled students studying in Wales which amounted to £77.7m compared with 38,100 students paid in 2008/09 academic year amounting to £66.5m. On average, students took out a Tuition Fee Loan of £1,800 for 2009/10 academic year, compared to £1,750 in 2008/09.
- The final amount awarded in Tuition Fee Grant for academic year 2009/10 was £72.8m which represents an increase of 19% on the previous academic year 2008/09 for which £61.3m was awarded.

Contact: Tel: 0141 243 3209 E-mail: information_office@slc.co.uk

Next Update: November 2011

Student Support Available in 2010/11

The maximum amounts available for new students in 2010/11 receiving student support through the student support scheme (comprising the full-year Maintenance Loan and, where eligible, the Assembly Learning Grant) compared to the maximum rates for students in academic year 2009/10 under the 1998/99 arrangements were 6 - 9% higher in real terms. (Refer to Table 1A). These figures exclude monies made available through additional grants and allowances, access funds, hardship loans and discretionary awards.

KEY POINTS

STUDENT SUPPORT SCHEME: STUDENT NUMBERS AND EXPENDITURE

2010/11 academic year (provisional)

- For academic year 2010/11, for those applicants entering higher education in the 2010 cohort, 38% have been awarded full Assembly Learning Grant and 32% have been awarded partial Assembly Learning Grant by mid November 2010.
- For academic year 2010/11, 47,200 applicants were awarded Maintenance Loan two months into the academic year, which amounted to £154.5m awarded. On average, applicants were awarded a Maintenance Loan worth £3,270 for 2010/11 academic year.
- For academic year 2010/11, 47,000 applicants were awarded Tuition Fee Loan two months into the academic year, which amounted to £111.5m awarded. On average, applicants were awarded Tuition Fee Loan worth £2,370 for 2010/11 academic year.

2009/10 academic year (final)

- The number of student support scheme students receiving support in Wales was 56,500 in 2009/10. This represents a 7% increase when compared with 2008/09 which is 53,000. The total number of students eligible for support includes those students who opt out of income-assessment because they do not expect to receive any income-assessed support (refer to table 2).
- For academic year 2009/10, 2,800 applicants were awarded targeted support other than DSA, which amounted to £7.4m compared to 2,600 applicants awarded in 2008/09 academic year which amounted to £6.5m (refer to table 3D).
- For academic year 2009/10, 2,500 students have so far been paid Disabled Students Allowance (DSA) which amounted to £5.7m compared to 2,300 students who have been paid for 2008/09 academic year which amounted to £5.5m (refer to table 3C).

2008/09 academic year (final)

- The average income contingent Maintenance Loan (applicable to student support scheme students) was £3,410 in 2008/09. The average loan for those who entered from 2006/07 was £3,380, lower than the average for those who entered prior to 2006/07 (£3,670). Some 85% of eligible students took out a Maintenance Loan in 2008/09 (refer to table 4A).

TABLES

Table 1A shows the maximum support available for maintenance in Wales through the grants and Maintenance Loans schemes for student support scheme students for academic years 2008/09 to 2010/11.

Table 1B shows the support package for new entrants in academic year 2010/11 and where they entered HE from academic year 2006/07 to 2009/10 i.e. those eligible for the new Assembly Learning Grant.

Table 2 shows, an overview of all the products for student support scheme in Wales. It detailed the number of awards and the total amount of support awarded to Wales domiciled applicants for academic years 2008/09 to 2010/11.

Table 3A shows the distribution of the Tuition Fee Grant to Welsh domiciled students and EU Students studying in Wales who entered HE in or after 2006/07 and chose to study in Wales in academic years 2008/09 to 2010/11.

Table 3B shows the distribution of the Assembly Learning Grant to Welsh domiciled students who entered HE from 2006/07 in academic years 2006/07 to 2009/10.

Table 3C shows the distribution of Disabled Students' Allowances (DSA) expenditure authorised for payment to Welsh domiciled students, between academic years 2006/07 to 2010/11.

Table 3D shows the distribution of Other Targeted Support awards to Welsh domiciled applicants between academic years 2008/09 to 2010/11.

Table 4A shows the number and take up of Maintenance Loans, the amount borrowed and the average loan for the student support scheme for all Welsh domiciled students.

Table 4B shows the number of Tuition Fee Loans taken up, the amount borrowed and the average loan for the student support scheme for all Welsh domiciled students and for EU Students studying in Wales.

Table 4C shows the number of Tuition Fee Loans taken up, the amount borrowed and the average loan for the student support scheme for all Welsh domiciled students and EU Students studying in Wales, broken down by the country of the HE institution attended.

Table 4D shows the estimated number of eligible students who could take up a Tuition Fee Loan and the take up rate number of Tuition Fee loans taken up for all Welsh domiciled students and EU Students studying in Wales, broken down by the country of the HE institution attended.

Section 1 - Student Support Available

**Table 1A : Maximum rates of Assembly Learning Grant and full year Maintenance Loan available to students domiciled in Wales [1][2]
Academic years 2008/09 to 2010/11**

£

Academic years	Rates [1]	Maintenance / Assembly Learning Grant (cash terms)	Maximum amount of loan (cash terms)	Maintenance / Assembly Learning Grant plus Student Loan (cash terms)	Maintenance /Assembly Learning Grant plus Student Loan (constant prices) [3]
2008/2009 [4] (2006/07 Arrangement) [1]	Elsewhere	2,835	4,625	6,205 [5]	6,574
	London	2,835	6,480	8,060 [5]	8,540
	Home	2,835	3,580	5,160 [5]	5,467
(1998/99 Arrangement) [1][6]	Elsewhere	1,500 [7]	4,625	6,125	6,489
	London	1,500 [7]	6,480	7,980	8,455
	Home	1500 [7]	3,580	5,080	5,382
2009/2010 [4] (2006/07 Arrangement) [1]	Elsewhere	2,906	4,745	6,363 [5]	6,657
	London	2,906	6,648	8,266 [5]	8,648
	Home	2,906	3,673	5,291 [5]	5,535
(1998/99 Arrangement) [1][6]	Elsewhere	1,500 [7]	4,745	6,245	6,533
	London	1,500 [7]	6,648	8,148	8,524
	Home	1,500 [7]	3,673	5,173	5,412
2010/2011 [4] (2010/11 Arrangement) [1]	Elsewhere	5,000	4,745	6,901	6,901
	London	5,000	6,648	8,804	8,804
	Home	5,000	3,673	5,829	5,829
(2006/07 Arrangement) [1]	Elsewhere	2,906	4,745	6,363 [5]	6,363
	London	2,906	6,648	8,266 [5]	8,266
	Home	2,906	3,673	5,291 [5]	5,291

Sources: Welsh Assembly Government

For footnotes, see Appendix A

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. Those entering HE in or after 2006/07 are subject to variable tuition fees. The maximum amount of maintenance support for those students is higher than for those who entered HE in 2005/06 or before who are subject to the lower level fixed fees (all or part of which may be paid for them as a tuition fee grant). Those who entered HE in or after 2010/11 can receive a higher maximum than those who entered between 2006/07 and 2009/10.

The support arrangements graph for the 2006/07 support arrangements and 2010/11 support arrangements are available on appendix B of this publication.

**Table 1B(i) : Student Support Package for students domiciled in Wales
Students entering HE in Academic year 2010/11 [8]**

Residual Income	Amount of fee loan available - students at Welsh institutions [9]	Amount of fee loan available - students at other institutions [9]	Amount of fee grant available - students at Welsh institutions [9]	Amount of Assembly Learning Grant available	Amount of maintenance loan available [10]
Up to £18,370	£3,290	£3,290	n/a	£5,000 [4]	£1,901 [11]
Between £18,371 and £26,500	£3,290	£3,290	n/a	£5,000 to £2,844 [12]	£1,901 to £3,039 [11]
Between £26,501 and £34,000	£3,290	£3,290	n/a	£2,844 to £1,106	£3,039 to £4,082
Between £34,001 and £50,020	£3,290	£3,290	n/a	£1,106 to £50 [13]	£4,082 to £4,715 [14]
Between £50,021 and £56,708	£3,290	£3,290	n/a	nil	£4,745 [15] to £3,559 [16]
£56,708 and over	£3,290	£3,290	n/a	nil	£3,559 [16]

'n/a' denotes not applicable

Source: Welsh Assembly Government

For footnotes, see Appendix A

**Table 1B(ii) : Student Support Package for students domiciled in Wales
Students entering HE from 2006/07 - 2009/10**

Residual Income	Amount of fee loan available - students at Welsh institutions [9]	Amount of fee loan available - students at other institutions [9]	Amount of fee grant available - students at Welsh institutions [9]	Amount of Assembly Learning Grant available	Amount of maintenance loan available [10]
Up to £18,370	£1,310	£3,290	£1,980	£2,906 [4]	£3,457 [11]
Between £18,371 and £27,852	£1,310	£3,290	£1,980	£2,906 to £1,288 [12]	£3,457 [11]
Between £27,853 and £39,329	£1,310	£3,290	£1,980	£1,288 to £50 [13]	£3,457 to £4,695 [14]
Between £39,330 and £50,788	£1,310	£3,290	£1,980	nil	£4,745 [15] to £3,559 [16]
£50,788 and over	£1,310	£3,290	£1,980	nil	£3,559 [16]

Source: Welsh Assembly Government

For footnotes, see Appendix A

This table shows the amount of student support available to students entering HE in academic year 2010/11 from maintenance support and tuition fee support. It uses the example of a student living away from home and studying at an institution that lies outside of the London metropolitan area (i.e. the 'Elsewhere' rate in Table 1A). It shows how the amount of support available varies with the residual income of the student's sponsors i.e. those on whom the student is considered to be dependent.
The support arrangements graph for the 2006/07 support arrangements and 2010/11 support arrangements are available on appendix B of this publication.

Section 2 - Overview of Support Awarded

Table 2: Total number and amount awarded to applicants domiciled in Wales for Student Support , and EU domiciled applicants studying in Wales awarded Tuition Fee Support
Academic years 2008/09 to 2010/11[8][17]

Key Points:

- The final amount of student support in total awarded for academic year 2009/10 was £396.2m which represents an increase of 13% on the previous academic year 2008/09 for which £350.9m was awarded.
- The final number of applicants awarded student support for academic year 2009/10 was 56,500, which represents an increase of 7% on the previous academic year 2008/09 for which 53,000 applicants were awarded.
- For academic year 2010/11, the early figures two months into the academic year show the number of applicants awarded student finance so far is 53,400 at mid November 2010. The amount awarded so far is £406.4m.

Product Group	Table	Number of Applicants Awarded or Paid * (000s)			Amount Awarded or Paid * (£m)		
		2008/09 (Final)	2009/10 (Final)	2010/11 (Provisional)	2008/09 (Final)	2009/10 (Final)	2010/11 (Provisional)
Fee Remission Grants	n/a	2.1	0.4	0.1	2.3	0.4	0.1
HE Grant	n/a	2.4	0.3	*	1.3	0.2	*
Tuition Fee Grants	3A	33.6	38.9	23.5	61.3	72.8	45.4
Assembly Learning, and Special Support Grants	3B	27.2	31.6	31.3	55.8	67.9	88.1
Disabled Students Allowance	3C	2.3	2.5	..	5.5	5.7	..
Other Targeted Support	3D	2.6	2.8	2.5	6.5	7.4	6.8
Maintenance Loans	4A	44.6	47.5	47.2	151.8	164.1	154.5
Tuition Fee Loans	4B	38.1	43.2	47.0	66.5	77.7	111.5
Total [19]		53.0	56.5	53.4	350.9	396.2	406.4

.. - not available, * * * - negligible but not zero

Source: Student Loans Company (SLC)

For footnotes, see Appendix A

All applications for Higher Education (HE) student finance under full time regulations from Welsh domiciled applicants are assessed by Local Authorities in Wales. EU domiciled applicants studying in Wales are assessed by the Student Loans Company. 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 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; whether they are entitled to a special grant or allowance such as the Disabled Students' Allowance.

This table gives the total of all the data in the following tables for Welsh domiciled applicants and EU domiciled applicants awarded tuition fee support.

DSA figures shown are still provisional although shown along side Final figures above: 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.

* For academic year 2008/09 and 2009/10 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.

The support arrangements graph for the 2006/07 support arrangements and 2010/11 support arrangements are available on Appendix B of this publication.

Section 3 - Grants and Allowances

Table 3A: Distribution of Tuition Fee Grants awarded to applicants domiciled in Wales and EU domiciled applicants studying in Wales Academic years 2008/09 to 2010/11 [21][22][23]

Key Points:

- The final amount awarded for academic year 2009/10 was £72.8m which represents an increase of 19% on the previous academic year 2008/09 for which £61.3m was awarded.
- The final number of applicants awarded Tuition fee for academic year 2009/10 was 38,900, which represents an increase of 16% on the previous academic year 2008/09 for which 33,600 applicants were awarded.
- For academic year 2010/11, the early figures two months into the academic year show the number of applicants awarded student finance so far is 23,500 at mid November 2010. The amount awarded so far is £45.4m.

Level of Support	Applicants Awarded (000s)			Amount Awarded (£m)		
	2008/09 (Final)	2009/10 (Final)	2010/11 (Provisional)	2008/09 (Final)	2009/10 (Final)	2010/11 (Provisional)
Students in Receipt of Tuition Fee Grant [20]	33.6	38.9	23.5	61.3	72.8	45.4

Source: Student Loans Company Limited (SLC)

For footnotes, see Appendix A

2008/09 figures as at 15/11/2009

2009/10 figures as at 14/11/2010

2010/11 figures as at 14/11/2010

All applicants entering higher education from 2006/07, who are studying at a higher education institute in Wales are eligible for the Tuition Fee Grant. This grant was first available in the 2007/08 academic year. This non means tested grant funds part of tuition fees charged by the institution. This grant is no longer available for students entering from 2010/11.

**Table 3B: Distribution of Assembly Learning Grants awarded to applicants domiciled in Wales
Academic years 2008/09 to 2010/11 [24][25][26]**

Key Points:

- For academic year 2009/10, for those applicants entering higher education between academic year 2006/07 to 2009/10 , 35% were awarded full Assembly Learning Grant, compared to 33% of awarded a full grant in 2008/09.
- For academic year 2009/10 a total of £67.9m was awarded in Assembly learning grant to eligible applicants. This represents an increase of 22% on the previous academic year 2008/09 for which £55.8m was awarded in total.
- For academic year 2010/11, those applicants entering higher education in academic year 2010/11, 38% have been awarded full support and 32% have been awarded partial support so far by mid November 2010. 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' circumstance and late applications for student finance.

Entry Cohort	Level of Support	Assembly Learning Grant Eligible Applicants						Amount Awarded (£m)		
		Number (000s)			Percentage (%)			2008/09 (Final)	2009/10 (Final)	2010/11 (Provisional)
		2008/09 (Final)	2009/10 (Final)	2010/11 (Provisional)	2008/09 (Final)	2009/10 (Final)	2010/11 (Provisional)			
2006/07 to 2009/10	Full	15.0	18.2	11.3	33.1	35.1	34.8	40.9	50.9	32.6
	Partial	12.1	13.4	7.4	26.7	25.7	22.8	14.9	17.0	10.0
	Nil (eligible but not entitled) [27]	18.2	20.4	13.7	40.1	39.3	42.4	n/a	n/a	n/a
2006 to 2009 Total [28]		45.4	52.0	32.4	100	100	100	55.8	67.9	42.6
2010/11	Full	n/a	n/a	6.9	n/a	n/a	38.4	n/a	n/a	34.4
	Partial	n/a	n/a	5.8	n/a	n/a	31.8	n/a	n/a	11.1
	Nil (eligible but not entitled) [27]	n/a	n/a	5.4	n/a	n/a	29.8	n/a	n/a	n/a
2010 Total [28]		n/a	n/a	18.1	n/a	n/a	100	n/a	n/a	45.5
Grand Total for Academic Years		45.4	52.0	50.5	100	100	100	55.8	67.9	88.1

n/a - not applicable

Source: Student Loans Company Limited (SLC)

For footnotes, see Appendix A

2008/09 figures as at 15/11/2009

2009/10 figures as at 14/11/2010

2010/11 figures as at 14/11/2010

The applicants eligible for the Assembly Learning Grant are those who entered Higher Education (HE) in 2006/07 or later. This excludes anyone who receives a NHS Bursary. The grant is means tested. Applicants who do not submit financial evidence receive nil Assembly Learning Grant, as do those whose household residual income is above the highest threshold. The applicants are grouped by Entry Cohort because there have been significant changes in the earnings thresholds and available support. For 2010/11 the threshold for the full grant was retained but the threshold for a partial grant was increased. Special support grant awards are included in the Assembly Learning grant figures.

**Table 3C : Disabled Students Allowance paid to students domiciled in Wales
Academic years 2006/07 to 2010/11 [1][8][17]**

Key Points:

- Disabled students Allowance (DSA) are administered separately to other types of financial support. Students submit suppliers invoice over a period longer than the academic year concerned; for this reason figures for 2009/10 remain subject to change.
- Final figures for academic year 2008/09 show that £5.5m was paid in DSA support compared to £4.7m in 2007/08.
- Provisional figures for 2009/10 show that so far 2,500 students have received DSA support to the amount of £5.7m.

	Number of Students (000s)					Amount Paid (£m) [29]				
	2006/07 (final)	2007/08 (final)	2008/09 (final)	2009/10 (provisional)	2010/11 (provisional)	2006/07 (final)	2007/08 (final)	2008/09 (final)	2009/10 (provisional)	2010/11 (provisional)
Total	1.9	2.0	2.3	2.5	..	4.4	4.7	5.5	5.7	..

.. - not available

Source: Student Loans Company Limited (SLC)

For footnotes, see Appendix A

2006/07 figures as at 16/11/2008
 2007/08 figures as at 15/11/2009
 2008/09 figures as at 12/11/2010
 2009/10 figures as at 14/11/2010

Applications for Disabled Students' Allowance (DSA) are separate to core student finance applications and follow a different process. 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. Only a small proportion of the allowance is paid to the student. The vast majority is paid to suppliers once the student passes on the invoices they receive for equipment or services. This National Statistic is produced just two months into the academic year at which point only a small percentage of the 2010/11 academic years applicants Disabled Students' Allowance will have been invoiced. 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.

**Table 3D: Other Targeted Support awards to applicants domiciled in Wales
Academic years 2008/09 to 2010/11 [1][8][17]**

Key Points:

- For academic year 2009/10, 2,800 applicants were awarded targeted support other than DSA, which amounted to £7.4m compared to 2,600 applicants awarded in 2008/09 academic year which amounted to £6.5m.
- Early in year figures for the 2010/11 academic year shows that 2,500 applicants have been awarded a target support so far, which amounted to £6.8m. These provisional figures are expected to increase over the academic year.

Grants / Allowances	Number of Applicants (000s)			Amount Awarded (£m)		
	2008/09 (Final)	2009/10 (Final)	2010/11 (Provisional)	2008/09 (Final)	2009/10 (Final)	2010/11 (Provisional)
Adult Dependants Grant	0.6	0.7	0.5	1.4	1.6	1.3
Parents Learning Allowance	2.4	2.6	2.4	3.3	3.7	3.5
Childcare Grant	0.5	0.6	0.5	1.7	2.1	2.0
Travel Grant	0.1	0.1	*	0.1	0.1	*
Total [19][28]	2.6	2.8	2.5	6.5	7.4	6.8

* ' - negligible but not zero

Source: Student Loans Company Limited (SLC)

For footnotes, see Appendix A

2008/09 figures as at 15/11/2009

2009/10 figures as at 14/11/2010

2010/11 figures as at 14/11/2010

This table shows all the non-repayable grants and allowances not covered elsewhere in Table 3. Like the Disabled Students' Allowance (DSA) they are all forms of targeted support. Unlike DSA there is some element of means testing for each product.

Section 4 - Loans

Table 4A(i) : Maintenance Loans requested and awarded to applicants domiciled in Wales (two months into the academic year)

Academic years 2008/09 to 2010/11 [2][17]

Key Points:

- For academic year 2010/11, 47,200 applicants were awarded Maintenance Loan two months into the academic year, which amounted to £154.5m awarded compared to 46,300 applicants awarded in 2009/10 academic year which amounted to £161.8m awarded. On average, applicants were awarded a Maintenance loan worth £3,270 for 2010/11 academic year compared to £3,500 awarded in 2009/10 academic year.
- This table represents awards which is an early in year indicative position of the likely out turn of payments in total for the academic year. The figures are obtained two months into the academic year (mid November) and are expected to change before the end of the academic year.

	Number of Applicants Awarded (000s)			Amount Awarded (£m)			Average Amount Awarded (£) [30]		
	2008/09	2009/10	2010/11 (Provisional)	2008/09	2009/10	2010/11 (Provisional)	2008/09	2009/10	2010/11 (Provisional)
Entry Cohort [1]									
who entered HE prior 2006/07	4.2	1.0	0.2	15.6	3.4	0.7	3,710	3,370	3,110
who entered HE from 2006/07 to 2009/10	38.8	45.3	30.4	132.7	158.5	104.3	3,420	3,500	3,430
who entered HE from 2010/11	n/a	n/a	16.6	n/a	n/a	49.5	n/a	n/a	2,980
Total [28][31]	43.0	46.3	47.2	148.4	161.8	154.5	3,450	3,500	3,270

n/a' - not applicable

2008/09 figures as at 16/11/2008

2009/10 figures as at 15/11/2009

2010/11 figures as at 12/11/2010

Source: Student Loans Company Limited (SLC)

For footnotes, see Appendix A

All applicants who are eligible for student finance can receive a maintenance loan. Some choose not to take one even though they might have received other support, such as an Assembly Learning grant. Some do not apply for any support at all. Table 4(iii) 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 Welsh Assembly Government. 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. From 2006/07 onwards the average maintenance loan decreased because of the introduction of the Assembly Learning Grant. The amount of maintenance loan awarded is partly reduced in proportion to the amount of Assembly Learning grant awarded.

Table 4A(ii) : Maintenance Loans paid to students domiciled in Wales (final)
Academic years 2008/09 to 2010/11

Key Points:

- For academic year 2009/10, 47,500 students were paid Maintenance Loan which amounted to £164.1m compared to 44,600 paid in 2008/09 academic year amounting to £151.8m. On average, students took out a Maintenance loan of £3,450 for 2009/10 academic year, compared to £3,410 in 2008/09.

	Number of Students Paid (000s)			Amount Paid (£m)			Average Amount Paid (£) [30]		
	2008/09 (Final)	2009/10 (Final)	2010/11	2008/09 (Final)	2009/10 (Final)	2010/11	2008/09 (Final)	2009/10 (Final)	2010/11
Entry Cohort [1]									
who entered HE prior 2006/07	4.4	1.1	..	16.3	3.5	..	3,670	3,350	..
2006/07 to 2009/10	40.1	46.5	..	135.5	160.5	..	3,380	3,450	..
Total [28]	44.6	47.5	..	151.8	164.1	..	3,410	3,450	..

..' -not available, 'n/a' - not applicable

Source: Student Loans Company Limited (SLC)

2008/09 figures as at 31/08/2009

For footnotes, see Appendix A

2009/10 figures as at 31/08/2010

Table 4A (iii) : Maintenance Loan take up by the estimated eligible population
Academic years 2006/07 to 2008/09

Key Points:

- The percentage of students eligible to take out a maintenance loan who chose to do so was 85.2% in academic year 2008/09

	Estimated Eligible Population (000s)			Students taking out loans (000s)			Estimated Percentage Take - up (%)		
	2006/07 (Final)	2007/08 (Final)	2008/09 (Final)	2006/07 (Final)	2007/08 (Final)	2008/09 (Final)	2006/07 (Final)	2007/08 (Final)	2008/09 (Final)
Entry Cohort [1]									
Total	52.4	51.7	52.3	42.4	43.2	44.6	81.0	83.6	85.2

..' -not available, 'n/a' - not applicable

Source: Student Loans Company Limited (SLC); Welsh Assembly Government

2008/09 figures as at 31/08/2009

For footnotes, see Appendix A

2009/10 figures as at 31/08/2010

All applicants who are eligible for student finance can receive a maintenance loan. Some choose not to take one even though they might have received other support, such as an Assembly Learning grant. Some do not apply for any support at all. Table 4(iii) 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 Welsh Assembly Government. 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. From 2006/07 onwards the average maintenance loan decreased because of the introduction of the Assembly Learning Grant. The amount of maintenance loan awarded is partly reduced in proportion to the amount of Assembly Learning grant awarded.

Table 4B(i) : Tuition Fee Loans requested and awarded to applicants domiciled in Wales and EU domiciled applicants studying in Wales (two months into the academic year)

Academic years 2008/09 to 2010/11 [32][17]

Key Points:

- For academic year 2010/11, 47,000 applicants were awarded Tuition fee Loan two months into the academic year, which amounted to £111.5m awarded compared to 44,700 applicants awarded in 2009/10 academic year which amounted to £81.1m awarded. On average, applicants were awarded Tuition fee loan worth £2,370 for 2010/11 academic year compared to £1,820 awarded in 2009/10 academic year.
- This table represents awards which is an early in year indicative position of the likely out turn of payments in total for the academic year. The figures are obtained two months into the academic year (mid November) and are expected to change throughout the academic year.

Entry Cohort	Domicile of Applicant	Number of Applicants Awarded (000s)			Amount Awarded (£m)			Average Amount Awarded (£) [30]		
		2008/09	2009/10	2010/11 [36] (Provisional)	2008/09	2009/10	2010/11 [36] (Provisional)	2008/09	2009/10	2010/11 [36] (Provisional)
Prior to 2006/07 [33]	Wales	1.6	0.2	*	1.7	0.3	*	1,060	1,080	1,060
	EU	*	0	0	*	0	0	1,120	n/a	n/a
2006/07 to 2009/10 [34]	Wales	37.0	43.4	28.6	66.6	79.6	53.4	1,800	1,830	1,870
	EU	0.9	1.0	0.7	1.2	1.3	0.9	1,330	1,270	1,300
From 2010/11 [35]	Wales	n/a	n/a	17.1	n/a	n/a	55.2	n/a	n/a	3,240
	EU	n/a	n/a	0.6	n/a	n/a	1.9	n/a	n/a	3,240
Total [28][31]		39.5	44.7	47.0	69.6	81.1	111.5	1,760	1,820	2,370

'*' - negligible but not zero, '0' - zero, '..' - not available, 'n/a' - not applicable

Source: Student Loans Company Limited (SLC)

For footnotes, see Appendix A

2008/09 figures as at 16/11/2008

2009/10 figures as at 15/11/2009

2010/11 figures as at 14/11/2010

All applicants who are eligible for student finance 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 institution on their behalf. Those who entered prior to 2006/07 and who do not receive the full tuition fee grant (see Table 3B) can take out a Tuition Fee Loan but it will be much lower than those who entered from 2006/07 onwards where variable fees were charged.

For students who entered from 2006/07 to 2009/10 who study in Wales, a non means tested Tuition Fee Grant is available to fund part of the Tuition Fees. This grant is no longer available to students entering higher education from 2010/11.

Table 4B(ii) : Tuition Fee Loans paid to Higher Education Institutions on behalf of students domiciled in Wales and EU domiciled applicants studying in Wales (final)

Academic years 2008/09 to 2010/11 [32][17]

Key Points:

- For academic year 2009/10, Higher Education Institutions (HEI) were paid Tuition Fee Loans on behalf of 43,200 students which amounted to £77.7m compared to 38,100 Students paid in 2008/09 academic year amounting to £66.5m. On average, students took out a Tuition fee loan of £1,800 for 2009/10 academic year, compared to £1,750 in 2008/09.
- The average tuition fee loan for those entering higher education from 2006/07 is higher than that of those students entering higher education prior to 2006/07 because of the introduction of variables fees. Students entering higher education from 2006/07 are no longer eligible for a Tuition Fee Grant towards the cost of tuition fees.

Entry Cohort	Domicile of Student	Number of Students Paid (000s)			Amount Paid (£m)			Average Amount Paid (£) [30]		
		2008/09 (Final)	2009/10 (Final)	2010/11 [36]	2008/09 (Final)	2009/10 (Final)	2010/11 [36]	2008/09 (Final)	2009/10 (Final)	2010/11 [36]
Prior to 2006/07 [33]	Wales	1.5	0.2	..	1.6	0.2	..	1,050	1,030	..
	EU	*	*	..	*	*	..	920	500	..
2006/07 to 2009/10 [34]	Wales	35.5	41.7	..	63.5	75.9	..	1,790	1,820	..
	EU	1.0	1.3	..	1.3	1.6	..	1,240	1,260	..
From 2010/11 [35]	Wales	n/a	n/a	..	n/a	n/a	..	n/a	n/a	..
	EU	n/a	n/a	..	n/a	n/a	..	n/a	n/a	..
Total [28]		38.1	43.2	..	66.5	77.7	..	1,750	1,800	..

* ' - negligible but not zero,' ..' - not available, 'n/a' - not applicable

Source: Student Loans Company Limited (SLC)
For footnotes, see Appendix A

2008/09 figures as at 31/08/2009

2009/10 figures as at 31/08/2010

All applicants who are eligible for student finance 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 institution on their behalf. Those who entered prior to 2006/07 and who do not receive the full tuition fee grant (see Table 3B) can take out a Tuition Fee Loan but it will be much lower than those who entered from 2006/07 onwards where variable fees were charged.

For students who entered from 2006/07 to 2009/10 who study in Wales, a non means tested Tuition Fee Grant is available to fund part of the Tuition Fees. This grant is no longer available to students entering higher education from 2010/11.

Table 4C(i) : Tuition Fee Loans Awarded to applicants domiciled in Wales and EU domiciled applicants studying in Wales according to country of study (two months into the academic year)

Academic years 2008/09 to 2010/11[2][17]

Key Points:

- For academic year 2010/11, 47,000 applicants were awarded Tuition fee Loan which amounted to £111.5m borrowed compared to 44,700 applicants awarded in 2009/10 academic year which amounted to £81.1m borrowed. On average, applicants were awarded Tuition fee loan worth £2,370 for 2010/11 academic year compared to £1,820 awarded in 2009/10 academic year.
- This table represents awards which is an early in year indicative position of the likely out turn of payments in total for the academic year. The figures are obtained two months into the academic year (mid November) and are expected to change throughout the academic year.

Entry Cohort	Country of Study	Number of Applicants Awarded (000s)			Amount Awarded (£m)			Average Amount Awarded (£) [30]		
		2008/09	2009/10	2010/11 [36] (Provisional)	2008/09	2009/10	2010/11 [36] (Provisional)	2008/09	2009/10	2010/11 [36] (Provisional)
Prior to 2006/07 [33]	Wales	0.7	0.1	*	0.7	0.1	*	1,060	1,050	1,170
	England	0.9	0.2	*	1.0	0.2	*	1,070	1,090	1,000
	Other	*	*	*	*	*	*	1,040	1,100	1,310
2006/07 to 2009/10 [34]	Wales	26.1	30.8	20.3	32.3	38.9	26.2	1,240	1,260	1,290
	England	11.6	13.3	8.8	35.1	41.2	27.7	3,030	3,110	3,150
	Other	0.3	0.4	0.2	0.5	0.7	0.4	1,870	1,800	1,990
From 2010/11 [35]	Wales	n/a	n/a	11.8	n/a	n/a	38.4	n/a	n/a	3,250
	England	n/a	n/a	5.7	n/a	n/a	18.5	n/a	n/a	3,230
	Other	n/a	n/a	0.1	n/a	n/a	0.2	n/a	n/a	1,850
Total [28][31]		39.5	44.7	47.0	69.6	81.1	111.5	1,760	1,820	2,370

'*' denotes negligible but not zero, 'n/a' - not applicable

Source: Student Loans Company Limited (SLC)

For footnotes, see Appendix A

2008/09 figures as at 16/11/2008

2009/10 figures as at 15/11/2009

2010/11 figures as at 14/11/2010

The tuition fees charged vary from country to country of institution. The average amounts in this table illustrate the effect of those differences.

Table 4C(ii) : Tuition Fee Loans paid to Higher Education Institutions on behalf of students domiciled in Wales and EU domiciled applicants studying in Wales according to country of study (final)

Academic years 2008/09 to 2010/11

Key Points:

- For academic year 2009/10, Higher Education Institutions (HEI) were paid Tuition Fee Loans on behalf of 43,200 Wales domiciled and EU domiciled students studying in Wales which amounted to £77.7m compared to 38,100 Students paid in 2008/09 academic year amounting to £66.5m. On average, students took out a Tuition fee loan of £1,800 for 2009/10 academic year, compared to £1,750 in 2008/09.

Entry Cohort	Country of Study	Number of Students Paid (000s)			Amount Paid (£m)			Average Amount Paid (£) [30]		
		2008/09 (Final)	2009/10 (Final)	2010/11 [36]	2008/09 (Final)	2009/10 (Final)	2010/11 [36]	2008/09 (Final)	2009/10 (Final)	2010/11 [36]
Prior 2006/07 [33]	Wales	0.6	0.1	..	0.7	0.1	..	1,030	930	..
	England	0.9	0.1	..	0.9	0.1	..	1,060	1,060	..
	Other	*	*	..	*	*	..	1,000	1,090	..
2006/07 to 2009/10 [34]	Wales	25.2	30.0	..	31.0	37.8	..	1,230	1,260	..
	England	11.1	12.7	..	33.5	39.2	..	3,010	3,080	..
	Other	0.2	0.3	..	0.4	0.6	..	1,870	1,910	..
From 2010/11 [35]	Wales	n/a	n/a	..	n/a	n/a	..	n/a	n/a	..
	England	n/a	n/a	..	n/a	n/a	..	n/a	n/a	..
	Other	n/a	n/a	..	n/a	n/a	..	n/a	n/a	..
Total [28]		38.1	43.2	..	66.5	77.7	..	1,750	1,800	..

'*' denotes negligible but not zero, '..' - not available, 'n/a' - not applicable

Source: Student Loans Company Limited (SLC)

For footnotes, see Appendix A

2008/09 figures as at 31/08/2009

2009/10 figures as at 31/08/2010

The tuition fees charged vary from country to country of institution. The average amounts in this table illustrate the effect of those differences.

Table 4D (i) : Tuition Fee Loan take up by the estimated eligible population by domicile of Student [1][2][17]
Academic years 2006/07 to 2008/09 [8]

Entry Cohort	Domcile of Student	Estimated Eligible Population (000s)			Students taking out loans (000s)			Estimated Percentage Take - up (%)		
		2006/07 (Final)	2007/08 (Final)	2008/09 (Final)	2006/07 (Final)	2007/08 (Final)	2008/09 (Final)	2006/07 (Final)	2007/08 (Final)	2008/09 (Final)
Prior to 2006/07	Wales	31.0	16.0	4.6	8.3	5.2	1.5	26.8	32.4	33.3
	EU	1.0	0.5	0.1	*	*	*	3.4	7.1	7.3
From 2006/07	Wales	19.3	33.5	45.5	13.7	24.5	35.5	71.1	73.1	78.0
	EU	1.2	1.7	2.2	0.4	0.8	1.0	38.6	47.2	47.3
Total		52.5	51.6	52.4	22.5	30.5	38.1	42.9	59.0	72.6

'*' denotes negligible but not zero

Source: Student Loans Company Limited (SLC); Welsh Assembly Government

For footnotes, see Appendix A

2006/07 figures as at 31/08/2007

2007/08 figures as at 31/08/2008

2008/09 figures as at 31/08/2009

Table 4D (ii) : Tuition Fee Loan take up by the estimated eligible population by country of study for Welsh domiciled students and EU domiciled students studying in Wales [1][2][17]
Academic years 2006/07 to 2008/09 [8]

Entry Cohort	Country of Study	Estimated Eligible Population (000s)			Students taking out loans (000s)			Estimated Percentage Take - up (%)		
		2006/07 (Final)	2007/08 (Final)	2008/09 (Final)	2006/07 (Final)	2007/08 (Final)	2008/09 (Final)	2006/07 (Final)	2007/08 (Final)	2008/09 (Final)
Prior to 2006/07	Wales	20.1	9.9	2.5	4.4	2.6	0.6	22.1	26.7	25.3
	England	11.6	6.4	2.1	3.8	2.5	0.9	32.9	39.2	41.3
	Other	0.3	0.2	0.1	0.1	0.1	*	32.7	34.5	32.2
From 2006/07	Wales	15.3	26.2	35.1	9.8	17.2	25.2	63.6	65.8	71.7
	England	5.1	8.8	12.3	4.3	7.9	11.1	85.9	89.7	90.6
	Other	0.1	0.2	0.2	0.1	0.1	0.2	94.1	89.2	83.9
Total		52.5	51.6	52.4	22.5	30.5	38.1	42.9	59.0	72.6

'*' denotes negligible but not zero

Source: Student Loans Company Limited (SLC); Welsh Assembly Government

For footnotes, see Appendix A

2006/07 figures as at 31/08/2007

2007/08 figures as at 31/08/2008

2008/09 figures as at 31/08/2009

POLICY CONTEXT

Key policy changes from 2010/11

2010/11 New Entrants

Maintenance Loan --New entrants in 2010/11 will have their Maintenance Loan reduced by 60p of every £1 of maintenance grant entitlement from the maximum Maintenance Loans (up to a reduction of £2,844). For all other students (non ITT) who entered from 2006/07, will have their Maintenance Loan reduced by a maximum of £1,288 (or the actual maintenance grant awards if less).

Tuition Fees-- Variable tuition fees are capped at £3,290 in academic year 2010/11, and will apply to all students who entered from academic year 2006/07 who study at Welsh institutions in 2010/11. New entrants in 2010/11 are no longer eligible for the Welsh Tuition Fee Grant which will fund the difference between £1,310 and the amount the institution is charging. Continuing students who entered from 2006/07 remain eligible for the grant.

Assembly Learning Grant -- New entrants in 2010/11 may be eligible to apply for a means tested Assembly Learning Grant of up to £5,000 (continuing students continue to apply for a Assembly Learning Grant of up to £2,906). For new entrants, there is also an adjustment to the household income threshold for maintenance grant support. Although the threshold for entitlement to a maximum grant remains at £18,370 the threshold for entitlement to a partial grant has been adjusted from £39,329 to £50,020.

Initial Teacher Training -- Welsh domiciled teacher training students who start their course in Academic Year 2010/11 will be fully income assessed for Assembly Learning Grant / Special Support Grant, regardless of whether their course is postgraduate or undergraduate.

Key policy changes from 2006/07

New entrants in academic year 2006/07 were eligible for the new Assembly Learning Grant (ALG) which is a non-repayable grant of up to £2,700 (£5,000 in 2010/11) dependent on household income.

These entrants received no fee remission grant and were subject to fee charges of £1,200 if they attended a HE institution in Wales which could be deferred through taking out a loan. Students attending a HE institution outside Wales could be subject immediately to a variable fee of up to £3,000.

Welsh institutions were able to charge variable tuition fees of up to £3,070 in 2007/08 (£3,290 in 2010/11). Welsh domiciles studying in Wales were able to receive a non means-tested grant of £1,890 (£1,940 in 2009/10, and no longer available from 2010/11) towards their tuition fee.

New entrants continued to be eligible for a Maintenance Loan, which remained largely unchanged, although receipt of an ALG affects the overall loan available.

Policy prior to 2006/07

In 2004/05 the Higher Education Grant (HE Grant) was introduced for new entrants into full-time study in England and Wales to help cover the costs of participating in HE.

The introduction of this HE Grant meant that all but £500 of the 'old' ALG introduced by the Welsh Assembly Government in 2002/03 became fully covered by statutory support. The remaining £500 continued to be available as an ALG 'top-up'.

In 2002/03 the Welsh Assembly Government introduced non-statutory support in the form of the Assembly Learning Grant, which has since become statutory support, partially via the HE Grant in 2004/05 and then fully via the new ALG in 2006/07.

In 1998/99 new student support arrangements came into effect. New entrants to full-time HE courses were, with certain specified exceptions, expected to contribute up to £1,000 a year (£1,285 in 2009/10) towards the cost of their tuition. The amount depended on their own and, if appropriate, their parents' or spouse's income. In 1998/99, the first year of the new scheme, eligible new entrants received support for living costs through both grants and loans. Grants, which were assessed against family income, on

average formed about a quarter of the support available. All students were entitled to a non income-assessed loan, which comprised the remaining three quarters of support available. From 1999/2000 new student support students who entered HE from 1998/99 onwards received support for maintenance expenditure entirely through loans, a quarter of which was income-assessed.

Up to and including academic year 1997/98 students were funded under the system which was introduced in 1990/91, when non income-assessed student loans were introduced to provide extra resources towards living expenses and to partially replace grants. The main grant rates were frozen at their 1990/91 values until 1994/95 when the shift from grant to loan was accelerated by reducing the level of grant rates and increasing loan rates. Broad parity between the main rates of grant and loans was achieved in the academic year 1996/97.

NOTES FOR EDITORS

1. The figures in this first release were all compiled by the Student Loans Company Limited. SLC data are based on the position of applications in November 2010.
2. Figures marked as provisional are those where the base data has only recently become available and may be subject to change following further validation.
3. Details of the amounts of loans and grants available in 2010/11 have been taken from the Student Finance Wales booklet 'A guide to financial support for higher education students in 2010/11'.
4. Student numbers have been rounded to the nearest hundred (with a * indicating a number less than 50 but not zero); expenditure figures to the nearest £100,000 (with a * indicating a number less than £50,000 but not zero); and average expenditure to the nearest £10.
5. Revisions within the data are denoted with an [r].

REVISIONS AND FUTURE STUDENT SUPPORT STATISTICAL FIRST RELEASES

6. There has been a slight change in the way figures have been put together in this year's publication which has improved our ability to show what was actually paid rather than awarded, and also enables us to give a breakdown for the different types of targeted support. Where figures are affected by this change a footnote is included.
7. This statistical first release contains early in-year awards figures for 2010/11. 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, student circumstances can change and they may revise their support application. Significant numbers of students revise their initial support application from non means-tested support to means-tested support. Others withdraw from their courses after only one term's payment. Therefore, figures for 2010/11 provisional. Updated figures will be published in November 2011.
8. Provisional data should be used with due caution. The scale of revisions may change from one year to another as application processes change. However the following table gives an indication of the scale of revisions that occur:

	2007/08 provisional	2007/08 final
Number of student support scheme students (000s)	48.7	50.6
	2008/09 provisional	2008/09 final
Number of student support scheme students (000s)	50.4	53.0
	2009/10 provisional	2009/10 final [17]
Number of student support scheme students (000s)	53.7	54.1

NATIONAL STATISTICS

9. This is a National Statistics publication. National Statistics are produced to high professional standards set out in the National Statistics Code of Practice. They undergo regular quality assurance reviews to ensure they meet customer needs. They are produced free from any political interference.

STUDENT SUPPORT ARRANGEMENTS FOR STUDENTS ENTERING HIGHER EDUCATION UP TO AND INCLUDING 1997/98

10. The financial support arrangements in 2006/07 remain largely unchanged for existing mandatory award holders and other students on courses which began before 1 September 1998, and students who entered HE in 1998/99 but are treated exceptionally as existing award holders for the purposes of the Mandatory Awards Regulations (e.g. gap year students). Tuition fees continue to be paid in full by LAs where the student is eligible for a mandatory award and such students also receive a grant towards their maintenance, depending on income, for the duration of their course. Existing students remain eligible for loans repayable on a mortgage-style basis.

11. Loans under the scheme are available to most 'home' students in full-time non-postgraduate HE (and students on full-time and part-time postgraduate courses of initial teacher training) who are aged less than 60 when their course starts (the age limit prior to academic year 2006/07 was 50); they are available to eligible students whether or not they receive a mandatory award, although their course must be designated for mandatory awards purposes.

12. The maximum loan and grant facilities for the academic years 1998/99, and 2004/05 through to 2009/10 are given in Table 1A. Most students in the final year of a course receive a lower rate of loan because the loan does not cover the summer vacation following the end of the course. As with the grant, there are different rates of loan based on whether the student is living at home, and, if not, on whether the student is studying in London or elsewhere. These loans are not income-assessed.

STUDENT SUPPORT ARRANGEMENTS FOR STUDENTS ENTERING HIGHER EDUCATION FROM 1998/99

FEES SUPPORT

13. New student support arrangements came into effect from the start of the 1998/99 academic year. New entrants to HE were, with certain specified exceptions, expected to contribute up to £1,000 a year (£1,285 in 2009/10) towards the cost of their tuition fees. The amount depended on their own and, if appropriate, their parents' or spouse's income. The remainder is met from public funds and paid directly to HE institutions.

14. In the transitional year of the new arrangements, academic year 1998/99, some students who were not expecting to receive a contribution to their fees from public funds did not make an application to their LA.

MAINTENANCE SUPPORT

15. In 1998/99, eligible new entrants received support for living costs through both grants and loans. Grants, which were assessed against family income, on average formed about a quarter of the support available. All students were entitled to a non income-assessed loan, which comprised the remaining three quarters of support available, and which is repayable on an income contingent basis. From 1999/2000, all statutory support for living costs was through loans as grants were discontinued up until the introduction of the HE Grant in 2004/05. However, the Welsh Assembly Government introduced a non-statutory Assembly Learning Grant in 2002/03.

ASSEMBLY LEARNING GRANT AND HE GRANT

16. From 2002/03 the Welsh Assembly Government introduced Assembly Learning Grants (ALGs) to provide extra money for Welsh domiciled students who might otherwise experience financial difficulty when undertaking post compulsory or higher education courses. The maximum amount payable to those in higher education was £1,500. This grant was not part of the statutory student finance package. The

HE Grant introduced in 2004/05, which did form part of the statutory student finance package, held the same purpose as the ALG. Students whose income falls within the same band as those who would otherwise qualify for the maximum ALG received the maximum HE Grant of £1,000 plus a £500 'top up' from the ALG scheme.

STUDENT LOANS

17. The amount available to students through loans was increased to compensate for the reduction in grants until 1999/2000 from which point onwards students received their basic support for living costs solely through loans, approximately one quarter of which are income-assessed. However, entrants from 2004/05 onwards may also be entitled to grant support through the HE Grant.

18. Repayment of student support scheme 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 the end of March 2005 and then £15,000 for all borrowers from April 2005 onwards).

19. Statistics on loans to students in Wales in academic year 2008/09 were published in SLC SFR 06/2008 on 27 November 2008. Statistics on the repayment of loans in financial year 2008-09 were published in SLC SFR 01/2009 on 25 June 2009.

STUDENT SUPPORT ARRANGEMENTS FOR STUDENTS ENTERING HIGHER EDUCATION FROM 2006/07

MAINTENANCE SUPPORT

20. The Assembly Learning Grant (ALG) was introduced for 'new system' students who started their course from September 2006. The new ALG replaces the HE Grant (which was increased to £1,500 in 2006/07) for new, full-time undergraduate students, which will not be available to new students from 2006/07. The maximum amount of support available is £2,906 in 2010/11 for those who entered prior to 2010/11. How much a student receives depends on their income and that of their household. Students with household incomes above £18,370 receive a partial grant, with a minimum grant of £50 payable once household income reaches £39,329. No grant is payable where household income is above £39,329. The ALG is non-repayable. The equivalent Special Support Grant ensures that students in the DWP vulnerable groups have their grant disregarded when entitlement to benefits is calculated.

TUITION FEE LOANS

21. From 2006/07 students can defer payment of tuition fees by taking out a Tuition Fee Loan. As well as being available to new entrants, this option is also available to pre-2006/07 entrants if they make a full or partial contribution to their fixed fees.

TUITION FEE GRANTS

22. The non means-tested Tuition Fee Grant of up to £1,845 came into force in 2007/08 (£1,980 in 2010/11). This grant is for Welsh domiciled and EU new system students (i.e. those entering under the 2006/07 regulations and subject to variable fees) who are studying in Wales. The grant effectively limits the fee charged to this group of students to a maximum of £1,225 in 2007/08 (£1,310 in 2010/11).

ADDITIONAL GRANTS AND ALLOWANCES

23. The Government retain as grants and allowances those relating to the personal circumstances of students, e. g. for students with dependants; single parent students; care leavers and disabled students. Support for some course-related costs, e.g. extra weeks attendance, are in the form of supplementary loans. Grants for students with dependants and single parent students are income-assessed but the school meals allowances, care leavers grants (discontinued from 2007/08) and disabled students' allowances are not.

FINANCIAL CONTINGENCY FUNDS

24. From 2002/03 discretionary funding by Welsh HE and FE institutions was amalgamated into one non-repayable fund, renamed the Financial Contingency Fund. The latest statistics relating to Financial Contingency Funds were published by the Welsh Assembly Government in Statistical Bulletin SB 29/2010 “**Financial Contingency Funds In Wales, 2008/09**” in April 2010.

DISCRETIONARY AWARDS

25. Discretionary awards are available to students on designated HE courses who are personally ineligible to receive mandatory scheme or student support scheme support. LAs meet the cost of discretionary awards from their own resources. Hence, they are not included in this SFR. It is for authorities to choose which students and courses to support and how much to spend. Some authorities pay their discretionary awards at the rate for designated courses and others pay at a rate above or below that for courses designated for mandatory scheme or student support scheme support.

DEFINITIONS

26. Assessments of eligibility for student support are made by LAs in Wales of students who are ordinarily resident in their areas, who attend 'designated' HE courses in the United Kingdom and who satisfy the conditions of either the Education (Mandatory Awards) Regulations (if they entered HE before 1998/99) or the Education (Student Support) Regulations (if they entered HE before 2006/07), or the Assembly Learning Grants and Loans (Higher Education)(Wales) Regulations from 2006/07.

'Designated' courses are principally those leading to a first degree or equivalent qualification, all approved initial teacher training (ITT) qualifications (including the Postgraduate Certificate in Education), a University Certificate or Diploma, Higher National Diploma and the Diploma of HE. Under the Student Support Regulations, students attending courses of ITT (whether full-time or part-time) are eligible for full-time support; students attending designated part-time courses other than courses of ITT were eligible for part-time loans only up until academic year 2004/05 when part-time course grants and fee grants were introduced.

27. Assessments of eligibility for student support for those students who are ordinarily resident outside the United Kingdom but are ordinarily resident in the European Union and who attend designated HE courses in Wales are made by the SLC EU Customer Services team.

28. HE courses are those of a level higher than GCE A level or ONC/OND.

29. The Student Support Scheme does not apply to part-time HE students other than those on part-time postgraduate courses of initial teacher training. A support package for part-time HE students comprising a Course Grant and a Fee Grant was introduced in 2004/05.

30. The income used to determine the extent of the student finance entitlement that is income-assessed is “household residual income”. If a student is deemed to be dependent on their parents then the income taken into account is that of the student and their parents with deductions for costs such as pension contributions, other dependent children of the parent(s), and an allowance for the parent also being in study. If the student is deemed to be independent the parents' income is not taken into account but that of a spouse or partner will be.

31. These statistics are used widely both within and outside the Welsh Assembly Government. Some of the key users are:

- Ministers and the Members Research Service in the National Assembly for Wales;
- Officials in the Welsh Assembly Government;
- The Higher Education Funding Council for Wales.

These statistics are used in a variety of ways. Some examples of these are:

- advice to Ministers;
- to inform the education policy decision-making process in Wales;
- to forecast future expenditure of student support schemes for Welsh domiciled students;
- international benchmarking.

TERMS OF REFERENCE FOR THIS PUBLICATION

Term	Definition
Applicant	This is a person applying for financial support. Not all applicants take up a place in a Higher Education Institution (HEI). Applicants become students once they took up place and the SLC has received a confirmation of their attendance.
Award	Number of and amount of money awarded to applicants for student finance who have passed the eligibility criteria as stipulated within the student finance regulations and have been assessed for the respective support package accordingly. Awards will be paid on condition that the applicant subsequently attends the higher education institute (HEI) at which point 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 higher education institute is located to which the applicant intends to/ is studying at.
Domiciled	The country in which the applicant normally lives. Student Finance England covers those students domiciled in England and European Union 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 Welsh Assembly Government (WAG). WAG use data from the Higher Education Statistics Agency and other sources with the closest approximation of eligibility criteria available from those sources. Estimates are produced with a consistent method each year.
Entry Cohort	Grouping of student finance applicants according to the student finance regulations against which the applicant was assessed for support. Student finance applicants are covered by transitional protection which means they continue to be assessed against the regulations in place for their first year of study. Students changing courses, or starting a new period of study no longer receive transitional protection and will be assessed under the arrangements in place for their latest year of study.
Final Figures	The final position refers to the readiness of the statistics being in a steady state. Final figures are not expected to change significantly and should represent the final outcome.
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. Those 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.
Level of Support	Identifies if the applicant was awarded the full level of means tested grant, partial level or no grant.
Maintenance Loan Rate	The rate determines how much loan is available to the applicant in principle and depends on where the applicant is residing during their term time. There are three rates: Home rate, London, and Elsewhere (not London).
Residual Income	The income from the household from which the applicant normally resides. This income determines how much means tested support the applicant is

	entitled to. Residual income comprises of the taxable earned and unearned income of the applicant and/or the taxable earned and unearned income of the applicants sponsors minus any allowable deductions.
Student	Those student finance applicants for whom an attendance confirmation has been received from the university which indicates that the applicant is or has taken a place at university. This is an important distinction as not all those making student finance applicants go on to take a place at university.
Student Support Arrangement	The range of support available, the eligibility rules, and income thresholds which are in place for a given academic year.
Take up rate	The rate of which the Eligible Population chooses to apply for Maintenance Loan.
Targeted Support	Grants and allowances which are aimed to provide additional financial support to student to meet costs specific to their circumstance. Covers Travel Grant, Parental Learning Allowance, Childcare Grant and Adult Dependants Grant.

APPENDIX A - FOOTNOTES

- [1] For explanation refer to 'Terms of reference for this publication' section within this publication.
- [2] The rate of maintenance grant and loan is applicable to students normally domiciled in Wales. Extra help is also available for students in certain circumstances.
- [3] Using 2010/11 prices based on the September RPI, excluding mortgage interest payments at the beginning of each academic year.
- [4] A means-tested Maintenance Grant of £2,700 was introduced in 2006/07 (£2,906 to returnees 2010/11 and £5,000 to new entrants in 2010/11). 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 £0.60 for every £1 of Assembly Learning Grant received up to a maximum of £2,844 for 2010 cohort (New entrants prior to 2010/11 reduced by £1,288). The maximum amount of support available is therefore lower than the sum of the maximum Maintenance Loan and the maximum Maintenance Grant.
- [6] Rates of grant and loan applicable to students support arrangement students from 1998/99 onwards.
- [7] In 2002/03 the Welsh Assembly Government introduced Assembly Learning Grant (ALGs) over and above the grants from statutory support. For pre 2006/07 entrants the £1,500 may reflect either a full ALG to pre 2004/05 students or a combination of the statutory £1,000 HE Grant and £500 ALG 'top up'. For entrants in or after 2006/07, it is all covered by the new ALG.
- [8] Information is for Welsh domiciled students.
- [9] The amount of Tuition Fee Loan is equivalent to the tuition fee charged, up to a maximum of £3,290. HE institutions in Wales could only charge £1,200 for tuition fees in 2006/07 but will be able to charge up to £3,290 in 2010/11.
- [10] Based on the 'Elsewhere' rate of loan.
- [11] Students in lower-income households will have part of their maintenance needs met through a non-repayable Assembly Learning Grant (ALG). Their entitlement to repayable support through a Student Loan for Maintenance will therefore be reduced to reflect this. In practice, this means that the amount of Maintenance Loan a student can receive will be reduced by £0.60 for every £1 of ALG entitlement up to £1,288.
- [12] Reduced by £1 for every £5.86 of income above £18,370.
- [13] Reduced by £1 for every £9.27 of income above £34,000.
- [14] The Maintenance Loan is reduced by between £50 and £1,106 depending on the amount of ALG received.
- [15] The full 'Elsewhere' rate of Maintenance Loan.
- [16] All students are entitled to 75% of the appropriate student loan, but the remaining 25% is subject to means-testing.
- [17] This table is affected by the change in methodology introduced in this publication as described in paragraph 6. The affected tables are:
Table 2: This table now shows a breakdown, for each support type, of the awards and payments. Payments only relate to figures on Maintenance Loans, tuition loans and Disabled Students Allowance (DSA). In previous publications, figures on DSA and other targeted support were grouped with figures on Maintenance Grant.
In addition, the methodology for identifying total number awards has been refined.
Table 3C: This is a new table showing the awards and payments for the Disabled Students Allowance.
Table 3D: This is a new table showing the awards for other targeted support grants and allowances.

Section 4 Loans: This publication shows for the first time a new breakdown of the loans statistics into provisional awards and final payments.

[18] The number of students applying to the relevant Award Authority and successfully being awarded student support of some kind under the student support scheme.

[19] This the distinct count of applicants with at least one awarded product type.

[20] Tuition Fee Grant for students entering HE from 2006/07.

[21] Students are assessed for Tuition Fee Grant by their local authorities; they are normally resident in their area and study in Wales.

[22] The maximum grant is £1,980 in 2010/11 payable where the HE institution charges the maximum fee of £3,225.

[23] The grant is not means tested. It is determined by the fee charged by the institution above £1,255.

[24] ALG for students entering HE from 2006/07. Figures on the ALG for FE students can be found in the Welsh Assembly Government SFR "Assembly Learning Grants awarded to Welsh domiciled students".

[25] Students are assessed for eligibility for the Assembly learning Grant by their local authorities; they are normally resident in their area and study in the UK.

[26] The maximum grant was £2,700 in 2006/07, £2,764 in 2007/08, £2,835 in 2008/09, £2,906 in 2009/10 and £5,000 in 2010/11.

[27] Those that are eligible to apply for an Assembly Learning 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.

[28] Constituent parts may not add to totals due to rounding.

[29] Includes the cost of need assessing of the applicants.

[30] Rounded to the nearest £10.

[31] The number will continue to increase as application continues to be approved and this may change the average value of loan.

[32] Tuition Fee Loans are payable to Institutions on behalf of students normally domiciled in Wales who attend an HE course anywhere in the United Kingdom as well as to students from the European Union attending HE courses in Wales.

[33] Students entering HE prior to 2006/07 can take out a Tuition Fee Loan to cover their private contribution to fees if they make any.

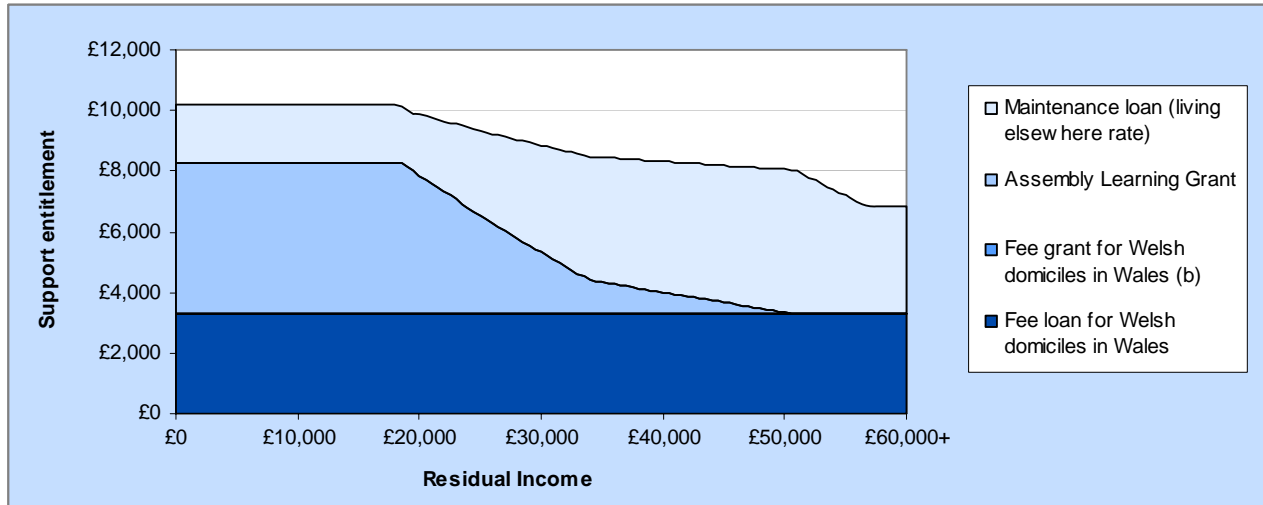
[34] Students entering HE from 2006/07 can take out a Tuition Fee Loan to cover all or part of the variable fee charged by their HEI.

[35] Students entering HE from 2010/11 can take out a Tuition Fee Loan to cover all or part of the variable fee charged by their HEI.

[36] The Tuition Fee Loans for 2010/11 will be incurred by students at the point of payment to their HE institution. Generally 50% will be paid in February 2011. 50% will be paid in May 2011.

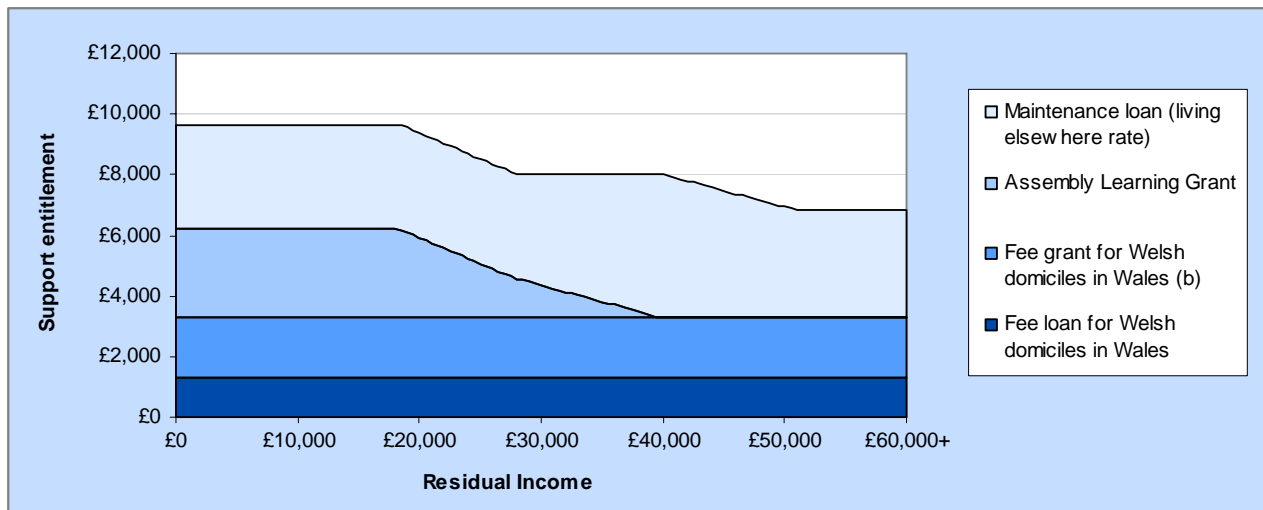
Appendix B

Chart 1: Maintenance and fee support entitlement for Welsh domiciled students studying in Wales who entered HE from 2010/11, academic year 2010/11 (a) (b)



- (a) Excludes bursaries and other targeted support.
- (b) The tuition fee grant is not available to new students from 2010/11.

Chart 2: Maintenance and fee support entitlement for Welsh domiciled students studying in Wales who entered HE from 2006/07, academic year 2010/11 (a) (b)



- (a) Excludes bursaries and other targeted support.
- (b) Welsh domiciled students studying outside of Wales who entered HE from 2006/07 are not eligible for a tuition fee grant, and are therefore entitled to extra fee loan to cover the difference.