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INVESTOR IN PEOPLE

STUDENT SUPPORT FOR HIGHER EDUCATION IN NORTHERN IRELAND, ACADEMIC YEAR 2009/10 (FINAL)

INTRODUCTION

1. This statistical first release presents figures on the financial support awarded and paid to applicants and students or their Higher Education Institution (HEI). It shows final figures for 2007/08, 2008/09 and 2009/10 academic years.
2. Once applicants who were awarded support have their attendance at an HEI confirmed and their first payment made, they are classified as paid students.

COVERAGE

3. This release shows the number of loans, grants and allowances awarded / paid to full time undergraduate applicants / students or their institutions.
4. It covers applicants and students domiciled in Northern Ireland taking a course in a Higher Education institution in the UK or in the Republic of Ireland (ROI) as well as applicants and students domiciled in the EU (Outside UK) studying in a Higher Education institution in Northern Ireland.
5. Figures also include postgraduate applicants and students taking their Initial Teacher Training (ITT) course on a full-time, part-time or flexible basis. All other part-time and postgraduate applicants and students are excluded as they are entitled to different support packages.
6. The release includes payments of DSA and other targeted support awards. Eligible part-time students and postgraduate students also receive DSA but they are not within the scope of this publication.

KEY POINTS

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

7. Final figures show that 42,200 applicants were awarded some support in academic year 2009/10 which is equivalent to £281.3m. This is an increase of 4% on the number of applicants awarded support in 2008/09 and an increase of 12% on the amount awarded in 2008/09.

Maintenance Grants (Table 3A)

8. In academic year 2009/10, 37% of applicants were awarded the full grant of £3,406. 23% were awarded a partial grant and 40% were not awarded a grant (but eligible applicants may be awarded other forms of student support). This represents £60.4m awarded in grants which is an increase of 27% on the amount awarded to applicants who entered Higher Education in 2008/09.

Disabled Students Allowance (DSA) (Table 3D)

9. The administration of Disabled Students Allowance differs from other financial products in that applicants submit invoices from suppliers (who provide products and services which assist the student in attending higher education) throughout the academic year. This means that the latest final position shown in this publication is for academic year 2008/09 for which 1,200 full time students were provided DSA support amounting to £2.3m.

Other Targeted Support Awards (Table 3E)

10. In academic year 2009/10 final figures show that, overall, a total of £3m was awarded to 1,000 eligible applicants in the form of Adult Dependants Grants, Parents Learning Allowances, Childcare Grants or Travel Grants

Maintenance Loans (Table 4A)

11. In academic year 2009/10, 38,100 eligible students borrowed £118.2m in the form of a Maintenance Loan - an amount 6% higher than in 2008/09. On average, students took out an income-contingent Maintenance Loan worth £3,100 in 2009/10, compared to £3,060 in 2008/09.

Tuition Fee Loans (Table 4B)

12. In academic year 2009/10, Higher Education Institutions (HEI) were paid variable Tuition Fee Loans on behalf of 33,800 Northern Ireland domiciled students and EU (Outside UK) domiciled students studying in Northern Ireland which amounted to £96.1m. This was an average of £2,840 per eligible Northern Ireland and EU (Outside UK) domiciled student. The average figure in 2008/09 was £2,670.

TABLES

Section 1 - Student Support Available

13. Table 1A shows the maximum support available for maintenance in Northern Ireland through the grants and maintenance loans schemes for student support scheme students between academic years 2007/08 and 2009/10.
14. Table 1B shows the support arrangement for new entrants in academic year 2009/10
15. Chart 1 show the student support entitlements for the student support arrangement for academic year 2009/10.

Section 2 - Overview of Support Awarded

16. Table 2 shows the overview of all the products for student support scheme in Northern Ireland. It details the number of awards and the total amount of support awarded to Northern Ireland domiciled applicants for academic years 2007/08 and 2009/10.

Section 3 - Grants and Allowances

17. Table 3A shows the distribution of Maintenance Grants for Northern Ireland domiciled current system students by entry cohorts between academic years 2007/08 and 2009/10.
18. Table 3B shows the distribution of Higher Education (HE) bursary awards for students domiciled in Northern Ireland who entered HE under the pre-2006/07 arrangements, between academic years 2007/08 and 2009/10.
19. Table 3C shows the distribution of Tuition Fee Grant for students domiciled in Northern Ireland who entered HE under pre 2006/07 arrangements between academic years 2007/08 and 2009/10.
20. Table 3D shows the distribution of Disabled Students Allowances (DSA) expenditure authorised for payment to full time Northern Ireland domiciled students, between academic years 2006/07 and 2009/10.
21. Table 3E shows the distribution of Other Targeted Support awards to Northern Ireland domiciled applicants between academic years 2007/08 and 2009/10.

Section 4 - Loans

22. Table 4A shows the number and take up of maintenance loans, the amount borrowed and the average loan value for the student support scheme for students domiciled in Northern Ireland between academic years 2007/08 and 2009/10.
23. Table 4B shows the number of tuition fee loans taken out, the amount borrowed and the average loan value for the student support scheme for all students domiciled in Northern Ireland and for EU (Outside UK) students attending HE courses in Northern Ireland pre-versus post 2006/07 arrangements, between academic years 2007/08 and 2009/10.
24. Table 4C shows the number of tuition fee loans taken out, the amount borrowed and the average loan value for the student support scheme for all students domiciled in Northern Ireland broken down by Northern Ireland and other UK countries of HE institution attended between academic years 2007/08 and 2009/10.

NOTES FOR EDITORS

25. The figures in this first release have been compiled by the Student Loans Company Limited (SLC). All student numbers and amounts have been rounded to the nearest 100 and £100,000 unless specified otherwise. All totals and averages are calculated from un-rounded numbers.
26. Details of the amounts of loans and grants available in academic year 2009/10 are publicly available in the Student Finance NI booklet 'A guide to financial support for higher education students in 2009/10', which can be found on the Student Finance NI website.

THE STUDENT FINANCE SYSTEM

Summary of recent policy changes:

2009/10 entrants

27. Maintenance grant -- The main change for new entrants in 2009/10 is an adjustment to the household income threshold for maintenance grant support. The threshold for entitlement to a maximum grant changed from £18,360 to £18,820, the threshold for entitlement to a partial grant has been adjusted from £39,305 to £40,238.

28. Maintenance loan -- The amount of maintenance loan available is reduced by £1 for every £1 of maintenance grant received. The maximum amount of support available is therefore lower than the sum of the maximum maintenance loan and the maximum maintenance grant.
29. Tax year -- In 2009/10, new policy meant that students could supply UK tax system based financial evidence for previous tax year for assessment of their 2009/10 application. For 2009/10, this meant that sponsors could supply their P60 for the 2007/08 tax year, along with any other financial evidence which may be required, when being assessed for means tested financial support. This allows applicants to apply for student support earlier than in previous years.

2008/09 entrants

30. Maintenance grant -- For students entering HE in September 2008 the income thresholds for maintenance grant support were revised. The income threshold for full grant entitlement was increased from £17,910 in academic year 2007/08 to £18,360 in academic year 2008/09. The income threshold for the minimum partial grant was increased from £38,330 to £39,305.

2007/08 entrants

31. New student support arrangements were introduced for students entering HE from September 2006. Students are eligible for the maintenance grant, dependent on household income. Students studying in Northern Ireland became subject to tuition fees. Loans to cover the cost of fees are available which students start to repay when they have left higher education and are earning over £15,000. Students continue to be eligible for a maintenance loan.

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

Maintenance grant

32. A maintenance grant was introduced for students who started their course in September 2006 and were subject to variable tuition fees. These students were termed 'current system' students. The new maintenance grant replaced the higher education bursary.
33. The maximum amount of grant available in academic year 2009/10 is £3,406, and how much a student receives depends on their income, the income of their household, and their year of entry into higher education. Students receive the full grant of £3,406 if they have a household income up to £18,820. Students receive a partial grant, with a minimum grant of £50, if they have a household income up to £40,238, if they are 2008 entrants with a household income up to £39,305. The equivalent special support grant (of up to £3,406) ensures that students in the Department for Social Development (DSD) vulnerable groups have their grant disregarded when entitlement to benefits is calculated.

Tuition fee loans

34. From academic year 2006/07, students can defer payment of tuition fees by taking out a Tuition Fee loan. As well as being available to 'current system' students, this option is also available to pre-2006/07 entrants if they make a full or partial contribution to their fixed fees. Students can take out as much or as little fee loan as they choose, up to the maximum amount of fees being charged.

Additional grants and allowances

35. The Government retains as grants and allowances those relating to the personal circumstances of students, e. g. for adult dependant grant, child care grant, parents' learning allowance and disabled students allowances (DSA). Support for some course-related costs, e.g. long course learning, is in the form of supplementary loans. Targeted grants with the exception of DSA are income-assessed.

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

36. New students in 1998/99 received support for maintenance through means-tested grants (comprising about a quarter of the support available) and non income-assessed student loans (comprising about three quarters of the support available). New students from 1999/00, and those who were subject to the new arrangements in 1998/99, receive support for living costs mainly through loans which are partly income-assessed. The loans made under these arrangements are repayable on an income contingent basis.

Student loans

37. 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).

RELATED PUBLICATIONS

38. Statistics on the repayment of loans in financial year 2009-10 (provisional) were published on 22 Jun 2010 in SLC SFR 06/2010. These can be found at http://www.slc.co.uk/statistics/newnationalstatistics2_page.html
39. Official statistics on income contingent repayments by repayment cohort and tax year 2000/01 to 2008/09 inclusive (provisional) were published on 22 June 2010 in SLC OSP 06/2010. These can be found at http://www.slc.co.uk/statistics/officialstatistics1_page.html

NATIONAL STATISTICS

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

Section 1 - Student Support Available

Table 1A : Maximum rates of Maintenance Grant and full year Maintenance Loan Available to Northern Ireland domiciled students [1][2] Academic years 2007/08 to 2009/10

£					
Academic years	Rates [1]	Maximum maintenance grant (cash terms)	Maximum amount of maintenance loan (cash terms)	Overall Maximum support for Maintenance (cash terms)	Maintenance grant plus maintenance loan (constant prices)[3]
2007/2008	Elsewhere	3,265	4,510	6,045 [5]	6,122 [5]
(2006/07 Arrangement) [1][4]	London	3,265	6,315	7,850 [5]	7,950 [5]
	Home	3,265	3,495	5,030 [5]	5,094 [5]
2007/2008 [6]	Elsewhere	2,000	4,510	5,010	5,074
(1998/99 Arrangement) [1]	London	2,000	6,315	6,815	6,902
	Home	2,000	3,495	3,995	4,046
2008/2009	Elsewhere	3,335	4,625	6,200 [5]	6,279 [5]
(2006/07 Arrangement) [1][4]	London	3,335	6,475	8,050 [5]	8,153 [5]
	Home	3,335	3,580	5,155 [5]	5,221 [5]
	Elsewhere	2,000	4,625	5,125	5,190
(1998/99 Arrangement) [1]	London	2,000	6,475	6,975	7,064
	Home	2,000	3,580	4,080	4,132
2009/2010	Elsewhere	3,406	4,745	6,359 [5]	6,359 [5]
(2006/07 Arrangement) [1][4]	London	3,406	6,643	8,257 [5]	8,257 [5]
	Home	3,406	3,673	5,287 [5]	5,287 [5]
	Elsewhere	2,000	4,745	5,245	5,245
(1998/99 Arrangement) [1]	London	2,000	6,643	7,143	7,143
	Home	2,000	3,673	4,173	4,173

Footnotes in Appendix 1

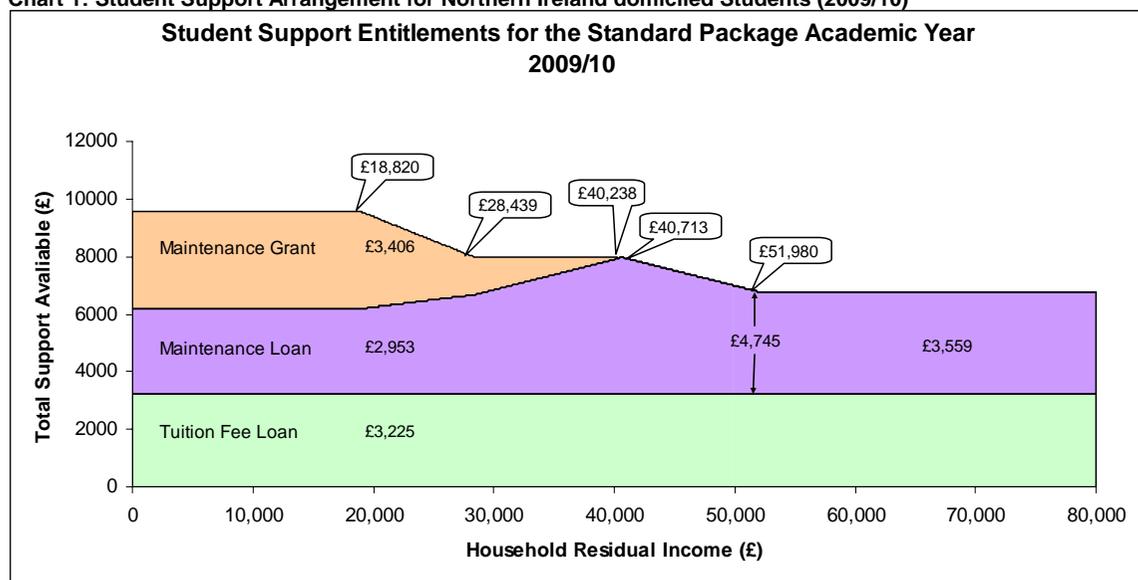
Source: Department for Employment and Learning (DEL), SLC

Student support for maintenance (food, accommodation etc.) is provided via a combination of maintenance loans and/or maintenance grants. This table shows how the maximum amount of maintenance support has changed over the past three years using the example of a student studying for the full length of the academic year. Those entering HE in or after 2006/07 are subject to variable tuition fees. The maximum amount of maintenance 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).

**Table 1B : Student Support Arrangement for Northern Ireland domiciled students [1]
Academic year 2009/10**

Residual Income	Amount of tuition fee loan available [6]	Amount of maintenance grant available	Amount of maintenance loan available [7]
Up to £18,820	£3,225	£3,406	2953 [8]
Between £18,821 and £28,439	£3,225	£3,406 to £1,292 [9]	£2,953 to £3,453 [8]
Between £28,440 and £40,238	£3,225	£1,292 to £50 [10]	£3,453 to £4,695 [5]
Between £40,239 and £40,713	£3,225	£0	£4,695 [11] to £4,745 [12]
Between £40,714 to £51,980	£3,225	£0	£4,745 to £3,559 [12]
Over £51,980	£3,225	£0	3559 [12]

Chart 1: Student Support Arrangement for Northern Ireland domiciled Students (2009/10)



This table shows the amount of student support available to students entering HE in academic year 2009/10 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.

Section 2 - Overview of Support Awarded

**Table 2: Total Number and Amount Awarded to Northern Ireland domiciled applicants for Student Support [1]
Academic years 2007/08 to 2009/10**

Key Points:

- The final amount of student support in total awarded for academic year 2009/10 was £281.3m which represents an increase of 12% on the previous academic year 2008/09 for which £250.2m was awarded.
- The final number of applicants awarded student support for academic year 2009/10 was 42,200, which represents an increase of 4% on the previous academic year 2008/09 for which 40,700 applicants were awarded.

Product Group	Table	Number of Applicants Awarded or Paid * (000's) [13]			Amount Awarded or paid * (£m)		
		2007/08	2008/09	2009/10	2007/08	2008/09	2009/10
HE Maintenance, Special Support Grants & HE Bursary	3A & 3B	19.8	21.4	24.1	43.6	51.3	61.7
Tuition Fee Grants	3C	9.0	3.7	0.8	8.9	4.0	0.9
Disable Students Allowance (DSA) (Provisional)	3D	1.0	1.2	1.2	1.9	2.3	2.4
Other Targeted Support	3E	1.3	1.0	1.0	2.3	2.7	3.0
Maintenance Loans	4A	36.3	36.6	38.1	108.8	111.8	118.2
Tuition Fee Loans	4C	24.6	27.9	33.5	57.6	78.0	95.1
Total [14]		40.0	40.7	42.2	223.2	250.2	281.3

Footnotes in Appendix 1

Source: Student Loans Company (SLC)

All applications for Higher Education (HE) student finance under full time regulations from Northern Ireland domiciled applicants are assessed by Education Library Boards in Northern Ireland. 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 (DSA).

This table gives the total of all the data in the following tables for Northern Ireland domiciled applicants. It does not include the Tuition Fee Loans data for EU domiciles, which appears in Table 4B. Figures in the italics indicate that the numbers refer to payments rather than awards.

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

Section 3 - Grants and Allowances

**Table 3A : Distribution of Maintenance and Special Support Grants awarded to Northern Ireland domiciled applicants [1][15]
Academic years 2007/08 to 2009/10**

Key Points:

- In academic year 2009/10 a total of 38,500 applicants was eligible for Maintenance Grant which amounted to £60.4m. This represents an increase of 27% on the amount awarded on previous academic year 2008/09.

Level of Support	Maintenance Grant Eligible Applicants						Amount Awarded (£m)		
	Number (000s)			Percentage (%)			2007/08	2008/09	2009/10
	2007/08 (as at 23/11/08)	2008/09 (as at 15/11/09)	2009/10 (as at 14/11/10)	2007/08 (as at 23/11/09)	2008/09 (as at 15/11/09)	2009/10 (as at 14/11/10)	2007/08 (as at 23/11/09)	2008/09 (as at 15/11/09)	2009/10 (as at 14/11/10)
Full	9.0	11.5	14.4	36	36	37	27.6	36.8	47.1
Partial	5.8	7.4	8.9	24	23	23	8.1	10.5	13.3
Nil (eligible but not entitled) [16]	9.8	13.4	15.2	40	41	40	-	-	-
Total [17][18]	24.6	32.3	38.5	100	100	100	35.7	47.4	60.4

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

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

The applicants eligible for the Maintenance 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 Maintenance Grant, as do those whose household residual income is above the highest threshold.

**Table 3B : Distribution of Higher Education Bursary Awarded to Northern Ireland domiciled applicants [1]
Academic years 2007/08 to 2009/10**

Key Points:

- The number of applicants eligible to apply for an HE bursary in 2009/10 was 2,700, compared to 7,400 in academic year 2008/09. The number of eligible applicants for the HE bursary is in decline as only those students entering between 2002/03 and 2005/06 remain eligible for this grant.
- For academic year 2009/10, the amount of HE Bursary awarded to eligible applicants was £1.3m compared to £4m in 2008/09.

Level of Support	HE Grant Eligible Applicants [1]						Amount Awarded (£m)		
	Numbers (000s)			Percentage (%)			2007/08 (as at 23/11/08)	2008/09 (as at 15/11/09)	2009/10 (as at 14/11/10)
	2007/08 (as at 23/11/08)	2008/09 (as at 15/11/09)	2009/10 (as at 14/11/10)	2007/08 (as at 23/11/08)	2008/09 (as at 15/11/09)	2009/10 (as at 14/11/10)			
Full	3.1	1.5	0.6	21	21	20	6.0	3.0	1.1
Partial	2.0	1.0	0.3	14	13	10	2.0	1.0	0.3
Nil (eligible but not entitled) [16]	9.3	4.9	1.9	65	66	70	-	-	-
Total [17][18]	14.3	7.4	2.7	100	100	100	7.9	4.0	1.3

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

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

The Higher Education bursary was a means tested maintenance grant that was put in place in 2002/03 before variable fees and the Maintenance Grant were introduced in 2006/07. Only those who entered between 2002/03 and 2005/06 (plus those who delayed entry till 2006/07 and registered in advance for a gap year) were eligible for the grant, so the numbers are in decline. Anyone who is eligible for an NHS Bursary is not eligible. Applicants who do not submit financial evidence receive nil Bursary as do those whose household residual income is above the highest threshold. The full grant has always been £2,000. The earnings threshold for the full level of grant and the lowest level of partial grant has always been at a lower level than the Maintenance Grant.

**Table 3C : Distribution of Tuition Fee Grants to Northern Ireland domiciled applicants [1][19]
Academic years 2007/08 to 2009/10**

Key Points:

- The number of applicants eligible to apply for the Tuition Fee grant in 2009/10 was 3,100 compared to 7,100 in academic year 2008/09. The number of eligible applicants for the Tuition Fee grant is in decline because only those students who entered prior to 2006/07 remain eligible for this grant.
- For academic year 2009/10, the amount of Tuition Fee Grant awarded to eligible applicants was £0.9m compared to £4m in 2008/09.

Level of Support	Tuition Fee Grant Eligible Applicants						Amount Awarded (£m)		
	Numbers (000s)			Percentage (%)			2007/08 (as at 15/11/08)	2008/09 (as at 15/11/09)	2009/10 (as at 12/11/10)
	2007/08 (as at 15/11/08)	2008/09 (as at 15/11/09)	2009/10 (as at 12/11/10)	2007/08 (as at 15/11/08)	2008/09 (as at 15/11/09)	2009/10 (as at 12/11/10)			
Full [20]	6.4	2.8	0.6	42	39	19	7.3	3.3	0.7
Partial	2.6	1.1	0.2	17	15	7	1.6	0.7	0.2
Nil (eligible but not entitled) [16]	6.2	3.2	2.3	41	46	73	-	-	-
Total [17][18]	15.3	7.1	3.1	100	100	100	8.9	4.0	0.9

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

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

The Tuition Fee Grant was put in place when tuition fees were introduced in 1999/2000. It was intended to cover all or part of the tuition fees that students were charged. It stayed in place until variable fees were introduced in 2006/07. Only those who entered prior to 2006/07 (plus those who delayed entry till 2006/07 and registered in advance for a gap year) were eligible for the tuition fee grant and so the numbers are in decline. The grant is means tested. Applicants who do not submit financial evidence receive nil Tuition Fee Grant as do those whose household residual income is above the highest threshold. The cost of tuition and, hence the value of the full Tuition Fee Grant has risen each year with inflation. The earnings threshold for the full level of grant and the lowest level of partial grant has risen each year in line with inflation.

**Table 3D: Disabled Students Allowance (DSA) Paid in support of full time students domiciled in Northern Ireland [1]
Academic years 2006/07 to 2009/10**

Key Points:

- Disabled students Allowance (DSA) are administered separately to other types of financial support. Students submit suppliers invoices over a period longer than the academic year concerned; for this reason figures for 2009/10 remain subject to change.
- Final figures for academic year 2008/09 show that £2.3m was paid in DSA support compared to £1.9m in 2007/08.
- Provisional figures for 2009/10 show that so far 1,200 students have received DSA support to the amount of £2.4m.

	Number of Students in receipt of DSA (000's)				Amount Paid (£m) [21]			
	2006/07 (final) (as at 16/11/08)	2007/08 (final) (as at 15/11/09)	2008/09 (final) (as at 12/11/10)	2009/10 (provisional) (as at 12/11/10)	2006/07 (final) (as at 16/11/08)	2007/08 (final) (as at 15/11/09)	2008/09 (final) (as at 12/11/10)	2009/10 (provisional) (as at 12/11/10)
Total	0.9	1.0	1.2	1.2	1.7	1.9	2.3	2.4

Footnotes in Appendix 1

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

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 they pass on the invoices for equipment or services. Invoices continue to be received well after the end of the academic year which is why the figures are kept as provisional for one year longer than for the other products.

**Table 3E : Other Targeted Support Awards to Northern Ireland domiciled Applicants [1]
Academic years 2007/08 to 2009/10**

Key Points:

- For academic year 2009/10, 1,000 applicants were awarded targeted support other than DSA, which amounted to £3m compared to 1,000 applicants awarded in 2008/09 academic year which amounted to £2.7m.

Grants / Allowances	Number of Applicants Awarded (000s)			Amount Awarded (£m)		
	2007/08 (as at 15/11/08)	2008/09 (as at 15/11/09)	2009/10 (as at 14/11/10)	2007/08 (as at 15/11/08)	2008/09 (as at 15/11/09)	2009/10 (as at 14/11/10)
Adult Dependants Grant	0.1	0.1	0.2	0.3	0.3	0.4
Parents Learning Allowance	0.8	0.9	0.9	1.1	1.3	1.3
Childcare Grant	0.3	0.3	0.3	0.9	1.1	1.3
Travel Grant	-	-	-	-	-	-
Total [14][17]	1.3	1.0	1.0	2.3	2.7	3.0

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

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

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 paid to Northern Ireland domiciled students (final) [1]
Academic years 2007/08 to 2009/10**

Key Points:

- In academic year 2009/10, 38,100 students were paid Maintenance Loan which amounted to £118.2m compared to 36,600 students paid in 2008/09 academic year which amounted to £111.8m borrowed. On average, students were paid maintenance loan worth £3,100 for 2009/10 academic year compared to £3,060 paid in 2008/09 academic year.

Entry Cohort	Number of Students Paid (000's)			Amount Paid (£m)			Average Amount Paid (£) [22]		
	2007/08 (as at 31/08/08)	2008/09 (as at 31/08/09)	2009/10 (as at 31/08/10)	2007/08 (as at 31/08/08)	2008/09 (as at 31/08/09)	2009/10 (as at 31/08/10)	2007/08 (as at 31/08/08)	2008/09 (as at 31/08/09)	2009/10 (as at 31/08/10)
Prior 2006/07 [23]	15.2	7.1	2.5	45.5	21.4	7.4	2,990	3,010	3,000
From 2006/07 [24]	21.0	29.5	35.7	63.3	90.4	110.8	3,010	3,070	3,110
Total [18]	36.3	36.6	38.1	108.8	111.8	118.2	3,000	3,060	3,100

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

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

Table 4A(ii) : Maintenance Loan take up by the estimated eligible population [1]

Key Points:

- The percentage of students eligible to take out a maintenance loan who chose to do so was 91% in academic year 2009/10

	Estimated Eligible Population (000s)			Students taking out loans (000s)			Estimated Percentage Take - up (%)		
	2007/08	2008/09	2009/10	2007/08 (as at 31/08/08)	2008/09 (as at 31/08/09)	2009/10 (as at 31/08/10)	2007/08 (as at 31/08/08)	2008/09 (as at 31/08/09)	2009/10 (as at 31/08/10)
Total	40.6	41.9	42.0	36.3	36.6	38.1	89	87	91

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

Sources: Student Loans Company Limited (SLC); DEL

All Northern Ireland domiciled 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 a Maintenance Grant. Some do not apply for any support at all. Table 4(ii) shows the relationship between those who took out a maintenance loan and those who could have taken one, using estimates of the eligible student population from DEL. 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.

Table 4B : Tuition Fee Loans paid to Higher Education Institutions on behalf of Northern Ireland domiciled students and EU (Outside UK) students studying in Northern Ireland (final)
Academic years 2007/08 to 2009/10 [1][25]

Key Points:

- For academic year 2009/10, Higher Education Institutions (HEI) were paid Tuition Fee Loans on behalf of 33,800 students which amounted to £96.1m compared to 29,600 Students paid in 2008/09 academic year amounting to £78.8m. On average, students took out a Tuition fee loan of £2,840 for 2009/10 academic year, compared to £2,670 in 2008/09.
- The average tuition fee loan for those entering higher education from 2006/07 is higher than that of those students who entered prior to 2006/07, due to the introduction of variable fees.

Entry Cohort	Domicile of Student	Number of Students Paid (000's)			Amount Paid (£m)			Average Amount Paid (£) [22]		
		2007/08 (as at 31/08/08)	2008/09 (as at 31/08/09)	2009/10 (as at 31/08/10)	2007/08 (as at 31/08/08)	2008/09 (as at 31/08/09)	2009/10 (as at 31/08/10)	2007/08 (as at 31/08/08)	2008/09 (as at 31/08/09)	2009/10 (as at 31/08/10)
Prior 2006/07 [23]	Northern Ireland	4.9	2.1	0.5	4.3	2.0	0.5	890	940	970
	EU (Outside UK)	-	-	-	-	-	-	870	1,250	1,280
From 2006/07 [24]	Northern Ireland	19.7	27.1	33.0	53.3	76.0	94.6	2,710	2,800	2,870
	EU (Outside UK)	0.3	0.3	0.4	0.7	0.9	1.0	2,470	2,630	2,820
Total [18]		24.8	29.6	33.8	58.3	78.8	96.1	2,350	2,670	2,840

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

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

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 3C) 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.

**Table 4C : Tuition Fee Loans paid to Higher Education Institutions on behalf of Northern Ireland domiciled students according to country of study (final) [1]
Academic years 2007/08 to 2009/10**

Key Points:

- For academic year 2009/10, Higher Education Institutions (HEI) were paid Tuition Fee Loans on behalf of 33,500 Northern Ireland domiciled students which amounted to £95.1m compared to 29,200 paid in 2008/09 academic year amounting to £78m. On average, students took out a Tuition fee loan of £2,840 for 2009/10 academic year, compared to £2,670 in 2008/09.

Entry Cohort	Country of Study	Number of Students Paid (000's)			Amount Paid (£m)			Average Amount Paid (£) [22]		
		2007/08 (as at 31/08/08)	2008/09 (as at 31/08/09)	2009/10 (as at 31/08/10)	2007/08 (as at 31/08/08)	2008/09 (as at 31/08/09)	2009/10 (as at 31/08/10)	2007/08 (as at 31/08/08)	2008/09 (as at 31/08/09)	2009/10 (as at 31/08/10)
Prior 2006/07 [23]	Northern Ireland	3.1	1.4	0.3	2.7	1.2	0.3	860	910	950
	Elsewhere in UK	1.8	0.8	0.2	1.7	0.8	0.2	950	980	1000
From 2006/07 [24]	Northern Ireland	13.8	19.0	23.4	37.8	54.0	67.9	2740	2840	2910
	Elsewhere in UK	5.9	8.1	9.6	15.5	22.0	26.6	2630	2710	2770
Total [18]		24.6	29.2	33.5	57.6	78.0	95.1	2350	2670	2840

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

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

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

APPENDIX 1

FOOTNOTES

[1] See Appendix 2 for definitions of terms used.

[2] The rate of maintenance grant and loan is applicable to students normally domiciled in Northern Ireland.

[3] Using 2009/10 prices based on the September RPI, excluding mortgage interest payments at the beginning of each academic year.

[4] A means-tested Maintenance Grant of £3,265 was introduced in 2006/07 (£3,406 in 2009/10). Students in receipt of these grants are not eligible for the £2,000 HE Bursary.

[5] The amount of Maintenance Loan available is reduced by £1 for every £1 of Maintenance Grant received up to a maximum of £1,292. The maximum amount of support available is therefore lower than the sum of the maximum Maintenance Loan and the maximum Maintenance Grant.

[6] The amount of Tuition Fee Loan is equivalent to the tuition fee charged, up to a maximum of £3,290.

[7] Based on the 'Elsewhere' rate of loan

[8] Students in lower-income households will have part of their maintenance needs met through a non-repayable Maintenance Grant. So, 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 (maximum 'Elsewhere rate' £4,745) will be reduced by £1 for every £1 of Maintenance Grant entitlement.

[9] Reduced by £1 for every £4.55 of income above £18,820.

[10] Reduced by £1 for every £9.50 of income above £28,439.

[11] The full 'Elsewhere' rate of maintenance Loan

[12] All students are entitled to 75% of the appropriate student loan, but the remaining 25% is subject to means-testing.

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

[14] For the number of applicants awarded and paid, the total represents the count of individuals with at least one type of student support. This is different from the sum of the rows above. For the amount awarded, the total is the sum of the rows above.

[15] Means-tested maintenance grants are available to students entering HE from 2006/07. It includes the special support grants payable to vulnerable groups of students who may otherwise have their DSD benefits reduced, those studying part-time or flexible PG ITT courses with a combined study and teaching practice weeks of between 6 to 10 weeks are eligible to apply for the reduced rate maintenance grant of £1,292 (academic year 2009/10). Students within this group who were awarded the reduced rate grant will be categorised as in receipt of a partial maintenance grant.

[16] Those that are eligible to apply for maintenance grant but were not awarded a grant because their household residual income is greater than the upper earnings threshold to receive a partial grant, or the applicant has not supplied household income information. Note that those applicants who are receiving an NHS bursary are omitted from the grant eligible population.

[17] Excludes those applicants who do not apply for any financial support. It Includes awards to students who subsequently withdrew from their course or suspended study during the academic year. The eligible population for the Maintenance Grant comprises all students who entered HE in 2006/07 or later under the 2006/07 arrangements.

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

[19] Student support scheme students continuing study in 2009/10 under pre-2006/07 arrangements were assessed to contribute up to £1,318 to their fees depending on family income. 1999/00 is the first year in which Tuition Fee Grants were channelled via SLC to the HEIs. 2005/06 is the last entry year for eligibility for Tuition Fee Grants.

[20] Includes students on courses where the fee support was not subject to income-assessment (e.g. PGCE courses, and some other ITT courses, and designated courses at private institutions). Excludes those studying Part Time or Flexible PG ITT Courses with combined study and teaching practice periods of between 6 to 10 weeks.

[21] Includes the cost of need assessing of the applicants

[22] Rounded to the nearest £10

[23] Students entering HE prior to 2006/07.

[24] Students entering HE from 2006/07.

[25] Tuition Fee loans are payable to Institutions on behalf of students normally domiciled in Northern Ireland who attend an HE course anywhere in the United Kingdom as well as to students from the EU (Outside UK) attending HE courses in Northern Ireland.

APPENDIX 2

DEFINITIONS

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 Northern Ireland covers those students domiciled in Northern Ireland and European Union Students studying in Northern Ireland.
Estimated Eligible Population	The numbers of students that are eligible to apply for student finance including those who do not apply. Figures for the estimated eligible population are supplied by the Department for Employment and Learning (DEL).
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 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 Dependents Grant.