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INVESTOR IN PEOPLE

STUDENT SUPPORT FOR HIGHER EDUCATION IN ENGLAND, ACADEMIC YEAR 2011/12 (PROVISIONAL)

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 the previous two academic years and provisional figures for academic year 2011/12.
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 AND CHANGES

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 England taking a course in a Higher Education Institution in the UK¹ as well as applicants and students domiciled in the EU studying in a Higher Education institution in England.
5. Figures also include postgraduate applicants and students taking their Initial Teacher Training (ITT) course on a full-time, part-time or flexible basis (part time ITT courses were removed from full time support regulations in 2010/11, hence only academic years before this include part-time ITT students). All other part-time and postgraduate applicants and students are excluded as they are entitled to different support packages.
6. The release has been extended to show for the first time a new breakdown of the combined total of Maintenance Loans and Tuition Fee Loans paid.

PROVISIONAL STATUS

7. Figures for the current academic year (2011/12) are provisional, and are based on the status of applications processed by mid November (two months into the academic year).

¹ Students attending the British Institute in Paris may also apply for student finance

8. The processing of applications continues after this time. Although applicants are encouraged to submit their application for financial support well in advance of the beginning of their course along with the necessary evidence to allow Student Finance England to process their application in time for payment at start of the term, processing continues throughout the academic year. Students can apply for support up to 9 months after the start of the academic year and can have their support reassessed if their personal circumstances change significantly. Provisional figures are therefore subject to change until they stabilise and become final.
9. However most student finance applications are expected to have been received and processed by mid November (two months into the academic year). See http://www.slc.co.uk/statistics/official_statistics_sfe.html for figures on the processing of Student Finance England applications.
10. Final figures for a given academic year are usually published in the same publication series on the following November, 12 months after the end of the academic year, with the exception of Disabled Students Allowance (DSA) statistics, which remain provisional for one further year. This is because payment of DSA continues over the duration of the student's course of study.

KEY POINTS

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

11. Final figures show that 948,600 applicants were awarded some support in academic year 2010/11 which is equivalent to £7,052.4m. From 2009/10 this is an increase of 3% on the number of applicants awarded support and an increase of 6% on the amount of money awarded.
12. Early figures show that, two months into the 2011/12 academic year (i.e. by mid November 2011), 948,100 applicants had been awarded grants, allowances and/or loans. This is equivalent to £7,548.7m. These figures are expected to change through the academic year as further applications are received and re-assessments are submitted. Figures stabilise later in the academic year and are likely to be final around November 2012.

Maintenance Grants (Table 3a)

13. In academic year 2010/11, 41% of applicants eligible to a Maintenance Grant who entered Higher Education (HE) under the 2009 arrangements were awarded the full grant of £2,906. 20% were awarded a partial grant and 39% were not awarded a grant (but eligible applicants may be awarded other forms of student support). This represents £820.8m awarded in grants. Including students awarded Maintenance Grants under previous entry cohorts (2006 & 07 and 2008); £1,259.1m was awarded in Maintenance Grants in 2010/11, an increase of 4% from the previous year.
14. Early figures show that, two months into the 2011/12 academic year, 38% of applicants who entered HE under the 2009 arrangements were awarded the full grant of £2,906 - that is new applicants entering HE in academic year 2011/12 and returning applicants who entered HE in 2010/11. 19% were awarded a partial grant. 43% were not awarded a grant but eligible applicants were awarded other forms of financial support. These percentages are expected to change through the academic year as further applications are received and re-assessments are submitted. Figures stabilise later in the academic year and are likely to be final around November 2012.

Disabled Students Allowance (DSA) (Table 3d)

15. 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 2009/10 for which 41,700 full time students were provided DSA support amounting to £87.8m.

Other Targeted Support Awards (Table 3e)

16. In academic year 2010/11 final figures show that, overall, a total of £121.4m was awarded to 39,500 eligible applicants in the form of Adult Dependents Grants, Parents Learning Allowances, Childcare Grants or Travel Grants.

Maintenance Loans (Table 4a)

17. In academic year 2010/11, 855,300 eligible students borrowed £3,103.1m in the form of a Maintenance Loan - 5% more than the amount borrowed in 2009/10. On average, students took out an income-contingent Maintenance Loan worth £3,630 in 2010/11, compared to £3,600 in 2009/10.

18. In academic year 2009/10, 819,400 students took out a Maintenance Loan out of an estimated total of 1,004,200 students who were eligible to take one out. This is a take up rate of 81.6%, compared to 80.1% in 2008/09.

19. By mid November of academic year 2011/12, 879,200 eligible applicants were awarded £3,250.8m in the form of a Maintenance Loan - an amount 8% higher than in 2010/11. This represents a provisional average of £3,700 per eligible applicant, compared to £3,650 in 2010/11.

Tuition Fee Loans (Table 4b)

20. In academic year 2010/11, Higher Education Institutions (HEIs) were paid Tuition Fee Loans on behalf of 825,400 students, domiciled in England or in EU countries outside the UK, to study in England which amounted to £2,552.8m. This compares to 781,600 students paid in 2009/10 academic year amounting to £2,344.2m. On average, students took out a Tuition Fee Loan of £3,090 for 2010/11 academic year, compared to £3,000 in 2009/10.

21. By mid November of academic year 2011/12, 947,900 applicants were awarded £3,063.8m worth of Tuition Fee Loans - an amount 11% higher than in 2010/11.

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

22. In academic year 2010/11, 907,400 eligible students borrowed £5,567.3m in the form of a Maintenance Loan and/or a Tuition Fee Loan- 7% more than the amount borrowed in 2009/10. On average, students took out combined loans worth £6,140 in 2010/11, compared to £5,980 in 2009/10.

FACTORS AFFECTING TIME SERIES

23. Provisional figures are expected to change in line with the annual cycle of reassessment of student finance applications, which is prompted by changes in the applicants' circumstances and further applications for student finance.

24. Due to some delays in the processing of Disabled Students Allowance (DSA) applications in academic year 2009/10, the numbers of students and the amount paid was lower two months into the academic year than in previous years. 2010/11 and 2011/12 figures represent a return to the expected levels. The effect can be seen on table 3D (ii).

REVISIONS

25. The corrections and revisions that were introduced to the figures published previously have been carried forward in this statistical first release (for details see SLC SFR 06/2009).

26. In terms of Revisions and Corrections to any of the figures published previously, it will comply with principle 2 of the code of practice for Official Statistics.

<http://www.statisticsauthority.gov.uk/assessment/code-of-practice/index.html>

TABLES

Section 1 - Student Support Available

27. **Table 1A** shows the maximum support available for maintenance in England through the grants and Maintenance Loans schemes for student support scheme students between academic years 2009/10 and 2011/12.

28. **Table 1B** shows the support package for new entrants in academic year 2011/12, the sixth year of variable tuition fees in England and the third year of Maintenance Grant with revised residual income thresholds which were introduced in 2009.

29. **Chart 1** show the student support entitlements for the student support arrangement for academic year 2011/12.

Section 2 - Overview of Support Awarded

30. **Table 2** shows the overview of all the products for student support scheme in England. It details the number of awards and the total amount of support awarded to England domiciled applicants for academic years 2009/10 to 2011/12.

Section 3 - Grants and Allowances

31. **Table 3A** shows the distribution of Maintenance Grants for England domiciled current system students by entry cohorts between academic years 2009/10 and 2011/12.

32. **Table 3B** shows the distribution of Higher Education (HE) Grants for students domiciled in England who originally entered HE under the pre-2006/07 arrangements, between academic years 2009/10 and 2011/12.

33. **Table 3C** shows the distribution of Tuition Fee Grant for students domiciled in England who entered HE under pre 2006/07 arrangements between academic years 2009/10 and 2011/12.

34. **Table 3D** shows the summary of Disabled Students Allowances (DSA) expenditure authorised for payment to full time England domiciled students, between academic years 2007/08 to 2011/12.

35. **Table 3E** shows the summary of Other Targeted Support awards to England domiciled applicants between academic years 2009/10 and 2011/12.

Section 4 - Loans

36. **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 England between academic years 2009/10 and 2011/12.
37. **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 England and for European Union students attending HE courses in England pre- versus post 2006/07 arrangements, between academic years 2009/10 and 2011/12.
38. **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 England broken down by England and other UK countries of HE institution attended between academic years 2009/10 and 2011/12.
39. **Table 4D** shows the number of Maintenance Loans and Tuition Fee Loans combined, the amount borrowed and the average loan value for the student support scheme for students domiciled in England between academic years 2009/10 and 2010/11.

NOTES FOR EDITORS

40. 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.
41. Details of the amounts of loans and grants available in academic year 2011/12 are publicly available in the Student Finance England booklet 'A guide to financial support for Higher Education students in 2011/12', which can be found on the Direct Gov web site: <http://www.direct.gov.uk>.
42. This statistical first release contains 2010/11 final figures and early in-year awards figures for academic year 2011/12. Students who have not yet applied for support will not appear in these figures (see paragraphs 8 and 9 for more details). Some eligible students may not have applied yet and others may have applied but not yet provided all requested evidence. Also, student's circumstances can change and they may revise their support application. Significant numbers of students revise their initial support application from non means-tested support (which excludes Maintenance Grants) to means-tested support (which includes Maintenance Grants). Others withdraw from their courses after only one term's payment. Therefore, the figures for academic year 2011/12 are provisional.
43. Due to high levels of public interest in the processing of Higher Education Student Support applications by Student Finance England in 2009/10, the Student Loans Company, in conjunction with BIS analysts has released early provisional figures to show the levels of processing and payment of Student Support in England each year since then. These were published on the SLC website under "Official Statistics (SFE)" and are accessible at http://www.slc.co.uk/statistics/official_statistics_sfe.html Figures in this SFR are based on more up-to-date information.

THE STUDENT FINANCE SYSTEM

Summary of recent policy changes:

2011/12 New Entrants

44. English domiciled teacher training students who start a full-time teacher training course in Academic Year 2010/11 or 2011/12 will be fully income assessed for Maintenance Grant / Special Support Grant, regardless of whether their course is postgraduate or undergraduate. Postgraduate teacher trainees (or those on equivalent courses) who commenced their teacher training courses before 1 September 2010 and are continuing on that course in AY 2011/12 receive a portion of the maximum grant irrespective of their income (the maximum amount of guaranteed grant is £1,106 for English domiciled 2009 cohort students; £1,292 for English domiciled 2008 cohort students; and the remainder is income assessed).

Note that postgraduate or equivalent teacher trainees on part-time or short flexible courses which commenced before 1 September 2010 receive about half the rates of Maintenance Grant / Special Support Grant quoted above.

2010/11 New Entrants

45. Part Time Initial Teacher Training (ITT) – New entrants from 2010/11 who are studying on a part time ITT course are no longer eligible to apply for full time student financial support, and instead are eligible to apply for part time student financial support, which include a course and fee grant. Prior year entrants on a part time ITT course attending university for the equivalent of 6-10 full time weeks – are eligible for the following: a part means tested Maintenance Grant of up to £1,453 (in academic year 2010/11) and a full rate Maintenance Loan. Those attending university for the equivalent of less than 6 full time weeks are eligible for a reduced rate Maintenance Loan only.
46. Grant / Loan substitution - 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' £4,950) will be reduced by £0.50 for every £1 of Maintenance Grant entitlement

2009/10 New Entrants

47. Maintenance Grant – For new entrants, the household income threshold for Maintenance Grant support was changed. Although the threshold for entitlement to a maximum grant remained at £25,000, the threshold for entitlement to a partial grant was adjusted from £60,005 to £50,020.
48. Maintenance Loan – The non means tested element of the Maintenance Loan was adjusted - from 75% to 72% of the maximum loan amount. As a result, the means tested element of the Maintenance Loan was adjusted from 25% to 28% of the maximum loan amount. The amount of Maintenance Loan available was reduced by £0.50 for every £1 of Maintenance Grant received. The maximum amount of support available was therefore lower than the sum of the maximum Maintenance Loan and the maximum maintenance grant.
49. Tax year – From 2009/10, students could for the first time supply financial evidence for the prior tax year for assessment of their application. For 2009/10, this meant that applicants could supply evidence for the 2007/08 tax year when being assessed for means tested financial support. This allowed applicants to apply for student support at an earlier stage than in previous years.

2008/09 New Entrants

50. 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 £25,000 in academic year 2008/09. The income threshold for the minimum partial grant was increased from £38,330 to £60,005.

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

51. New student support arrangements were introduced for new students entering HE from September 2006. Students could apply for an income-assessed maintenance grant. Students studying in England became subject to tuition fees of £3,000 per year. Loans to cover the cost of fees became available, which students start to repay when they have left Higher Education and are earning over £15,000. Students continued to be eligible for a Maintenance Loan.

Maintenance Grant

52. 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 grant.
53. Under the new arrangements, the maximum amount of grant available in academic year 2010/11 is £2,906, 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 £2,906 if they are 2008, 2009 or 2010 entrants with a household income up to £25,000, or if they are 2006 or 2007 entrants with a household income up to £18,360. Students receive a partial grant, with a minimum grant of £50, if they are 2009 or 2010 entrants with a household income up to £50,020, if they are 2008 entrants with a household income up to £60,005, or if they are 2006 or 2007 entrants with a household income up to £39,333. The equivalent special support grant (of up to £2,906) ensures that students in the Department for Work and Pensions (DWP) vulnerable groups have their grant disregarded when entitlement to benefits is calculated. Please see table 1A and 1B for further details of how Grant entitlement is calculated.

Tuition Fee Loans

54. 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

55. The Government maintains 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.

Access to Learning Fund

56. From academic year 2004/05 hardship funding was amalgamated into one fund, renamed the Access to Learning Fund. Institutions with HE students are allocated funding from BIS to help students from low income backgrounds and those in financial difficulty to gain access to and stay in HE.

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

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

Student Loans

58. 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

59. Statistics on Loans and Grants awarded to students in HE in England in academic year 2010/11 (provisional) were published in SLC SFR 07/2010 on 25 November 2010. These can be found at http://www.slc.co.uk/statistics/newnationalstatistics1_page.html

60. Statistics on the repayment of loans in financial year 2010/11 (provisional) were published on 16 Jun 2011 in SLC SFR 02/2011. These can be found at http://www.slc.co.uk/statistics/newnationalstatistics2_page.html

61. Official statistics on income contingent repayments by repayment cohort and tax year 2000/01 to 2009/10 inclusive (provisional) were published on 16 June 2011 in SLC OSP 02/2011. These can be found at http://www.slc.co.uk/statistics/officialstatistics1_page.html

62. Early provisional statistics on the levels of processing and payment of Student Support in England for the 2011/12 academic year were published monthly from 09 June 2011 to 11 October 2011, with a final publication on 25 October 2011 to reflect the beginning of term. These can be found at http://www.slc.co.uk/statistics/officialstatistics4_page.html

NATIONAL STATISTICS

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

Designation can be broadly interpreted to mean that the statistics:

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

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

Section 1 - Student Support Available

**Table 1A : Maximum rates of Maintenance Grant and full year Maintenance Loan available to students domiciled in England [1][2]
Academic years 2009/10 to 2011/12**

£						
Arrangement years	Rates [1]	Maximum maintenance grant (cash terms) 2009/10 - 2011/12	Maximum amount of maintenance loan (cash terms) 2009/10 - 2011/12	Overall Maximum support for Maintenance (cash terms) 2009/10 - 2011/12	Maintenance grant plus maintenance loan (constant prices)[3] 2010/11	Maintenance grant plus maintenance loan (constant prices)[3] 2009/10
(arrangement introduced from 2009/10) [1]	Elsewhere	2,906	4,950	6,403 [6]	6,788 [6]	7,102 [6]
	London	2,906	6,928	8,381 [6]	8,885 [6]	9,295 [6]
	Home	2,906	3,838	5,291 [6]	5,609 [6]	5,868 [6]
(arrangement introduced from 2006/07) [1][4]	Elsewhere	2,906	4,745	6,359 [5]	6,742 [6]	7,053 [6]
	London	2,906	6,643	8,257 [5]	8,754 [6]	9,158 [6]
	Home	2,906	3,673	5,287 [5]	5,605 [6]	5,864 [6]
(arrangement introduced from 1998/99) [1]	Elsewhere	1,000	4,745	5,745	6,091 [6]	6,372 [6]
	London	1,000	6,643	7,643	8,103 [6]	8,477 [6]
	Home	1,000	3,673	4,673	4,954 [6]	5,183 [6]

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

Student support for maintenance (food, accommodation etc.) is provided via a combination of maintenance loans and/or maintenance grants. This table shows how the maximum amount of maintenance support has changed over the past three years using the example of a student studying for the full length of the academic year. Students entering HE under the 2006/07 arrangements are subject to variable tuition fees. The maximum amount of maintenance for those students is higher than for those who entered HE under the 2005/06 arrangement or before who were subject to the lower fixed tuition fees (all or part of which may be paid for them as a tuition fee grant).

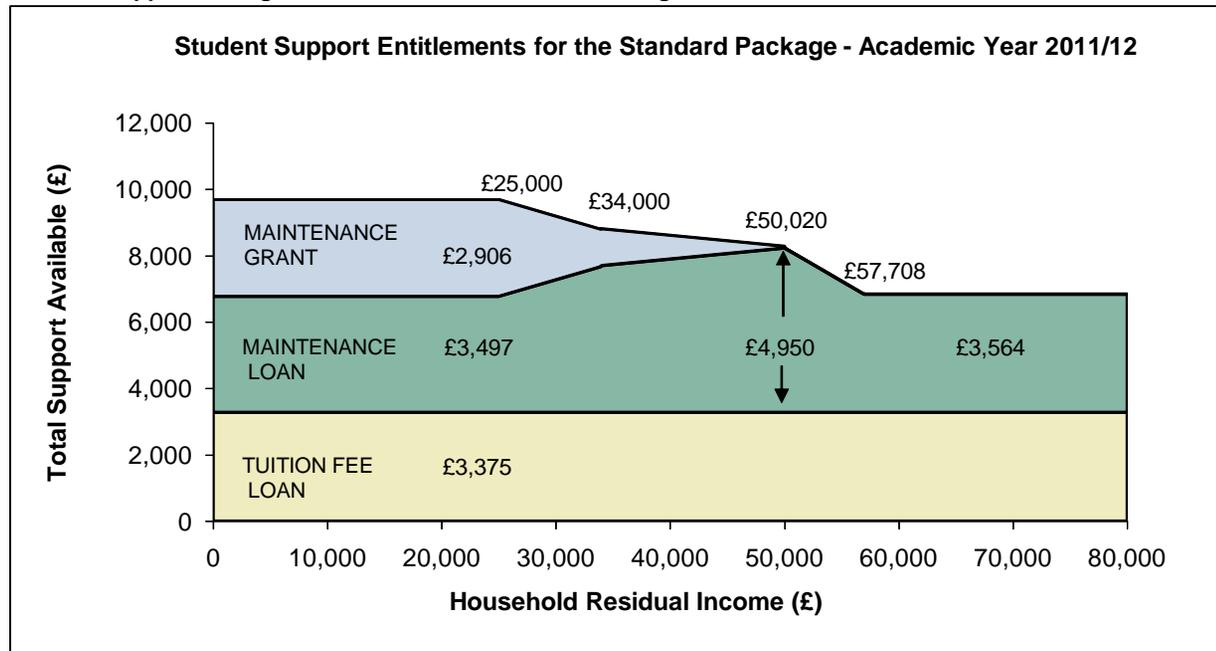
**Table 1B : Student Support Arrangement for students domiciled in England [1]
Academic year 2011/12**

Residual Income [1]	Amount of Tuition Fee Loan available [7]	Amount of Maintenance Grant available	Amount of Maintenance Loan available [8]
Up to £25,000	£3,375	£2,906	3,497 [6][9]
Between £25,001 and £34,000	£3,375	£2,906 to £1,106 [10]	£3,497 to £4,397 [6][9]
Between £34,001 and £50,020	£3,375	£1,106 to £50 [11]	£4,397 to £4,925 [6][9]
Between £50,021 and £57,707	£3,375	Nil	£4,950 [12] to £3,565 [13]
£57,708 and over	£3,375	Nil	3,564 [13]

Footnotes in Appendix 1

Sources: Business, Innovation and Skills (BIS)

Student Support Arrangement for students domiciled in England



This table shows the amount of student support available to eligible students entering HE in academic year 2011/12 from maintenance support and tuition fee support. It uses the example of a student living away from home and studying at an institution located outside London (i.e. the 'Elsewhere' rate in Table 1A). It shows how the amount of support available varies according to the residual income of the student's sponsors (i.e. those the student depends on).

Section 2 - Overview of Support Awarded

**Table 2 : Total Number and Amount Awarded for Student Support Applicants domiciled in England[1][14]
Academic years 2009/10 to 2011/12**

Key Points

- The final number of applicants awarded student support for academic year 2010/11 was 948,600, which represents an increase of 3% on the previous academic year 2009/10 for which 923,100 applicants were awarded.
- Total student support awarded across these applicants for academic year 2010/11 was £7,052.4m which represents an increase of 6% on the previous academic year 2009/10 for which £6,641.9m was awarded.
- For academic year 2011/12, the early figures two months into the academic year show the number of applicants awarded student finance so far is 948,100 at mid November 2011. The amount awarded so far is £7,548.7m. This figure is expected to change in line with the annual cycle of reassessment of student finance applications, which is prompted by changes in the applicants' circumstances and further applications for student finance.

Product Group	Table	Number of Applicants Awarded * (000's) [15]			Amount Awarded * (£m)		
		2009/10	2010/11	2011/12 (provisional)	2009/10	2010/11	2011/12 (provisional)
Maintenance, HE and Special Support Grants	3A & 3B	545.7	554.8	521.3	1,213.2	1,260.4	1,213.5
Tuition Fee Grants	3C	7.7	1.7	0.3	8.8	2.0	0.4
Disabled Students Allowance (DSA) (Provisional 2010/11 and 2011/12)	3D	41.7	45.9	12.0	87.8	101.3	15.4
Other Targeted Support	3E	39.2	39.5	31.5	118.3	121.4	107.7
Maintenance Loans	4A	819.4	855.3	879.2	2,946.0	3,103.1	3,250.8
Tuition Fee Loans	4C	757.0	797.5	916.6	2,267.8	2,464.2	2,960.8
Total [16]		923.1	948.6	948.1	6,641.9	7,052.4	7,548.7

Footnotes in Appendix 1

Source: Student Loans Company (SLC)

All applications for Higher Education (HE) student finance under full time regulations from Applicants domiciled in England are assessed by Student Finance England (i.e. the Student Loans Company or English Local Authorities). 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 Applicants domiciled in England. It does not include the Tuition Fee Loans data for EU domiciles, which appears in Table 4B. DSA provisional figures for 2010/11 and 2011/12 are not comparable because they represent figures from different dates. Figures in the italics indicate that the numbers refer to payments rather than awards.

* For academic year 2009/10 and 2010/11 the DSA, Maintenance Loans and Tuition Fees Loans figures shown above are based upon payments rather than awards. This is because payments are representative of what has actually been received by students. As SLC pay grants together in three instalments, it is not possible to determine amounts paid for the individual grant types.

Section 3 - Grants and Allowances

Table 3A : Distribution of Maintenance and Special Support Grants Awarded to Applicants domiciled in England [1][17]
Academic years 2009/10 to 2011/12

Key Points

- In academic year 2010/11 a total of £1,259.1m was awarded to applicants in all cohorts, who were entitled to a grant. This represents an increase of 4% on the previous academic year during which £1,207.8m was awarded in total.
- In academic year 2010/11, of the 594,100 maintenance grant eligible applicants who entered higher education under the 2009 arrangements, 41% were awarded full maintenance grant support, compared to 40% of the applicants in 2009/10. There was no change to the income threshold for entitlement to the full grant between these years.
- So far in academic year 2011/12 (i.e. by mid-November), 38% of the applicants who applied for support under the 2009, 2010 and 2011 maintenance grant arrangements have been awarded a full maintenance grant. This is 3% higher than the position published in (<http://www.slc.co.uk/pdf/slcsfr072010.pdf>) after which the proportion receiving a full grant increased to 41% as shown below.

Entry Cohort [1]	Level of Support	Maintenance Grant Eligible Applicants						Amount Awarded (£m)		
		Number (000s)			Percentage (%)			2009/10	2010/11	2011/12
		2009/10 (as at 14/11/10)	2010/11 (as at 13/11/11)	2011/12 (provisional) (as at 13/11/11)	2009/10 (as at 14/11/10)	2010/11 (as at 13/11/11)	2011/12 (provisional) (as at 13/11/11)	(as at 14/11/10)	(as at 13/11/11)	(provisional) (as at 13/11/11)
2006 and 2007	Full	99.6	38.9	13.7	34	36	41	282.4	109.4	39.7
	Partial	53.9	16.1	3.3	18	15	10	74.5	22.6	4.9
	Nil (eligible but not entitled)[18]	141.9	52.6	16.3	48	49	49	.	.	.
2006 and 2007 Total [19][20]		295.4	107.6	33.3	100	100	100	356.8	132.0	44.6
2008	Full	106.5	84.8	22.4	43	40	37	301.8	241.0	65.0
	Partial	70.6	53.0	13.8	28	25	23	87.1	65.4	17.1
	Nil (eligible but not entitled)[18]	72.7	74.0	25.0	29	35	41	.	.	.
2008 Total [19][20]		249.8	211.8	61.2	100	100	100	388.9	306.4	82.0
2009, 2010 and 2011	Full	134.1	244.4	310.0	40	41	38	373.8	683.6	897.5
	Partial	74.9	116.3	157.8	22	20	19	88.2	137.1	189.1
	Nil (eligible but not entitled)[18]	125.7	233.4	351.1	38	39	43	.	.	.
2009, 2010 and 2011 Total [19][20]		334.7	594.1	818.9	100	100	100	462.0	820.8	1086.6
Grand Total		880.0	913.5	913.4				1207.8	1259.1	1213.3

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 do not receive a maintenance grant and are shown in the Nil category. Similarly for those applicants 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 (for fuller explanation of the term 'Entry Cohort' refer to the definition in Appendix 2). In academic year 2008/09, the earnings threshold for the full level of grant and the lowest level of partial grant were both increased, causing more applicants to be awarded the grant. In academic year 2009/10, the threshold for the full grant was retained but the threshold for a partial grant was reduced (For more details on the thresholds refer to the section on Student Finance System in the body of this publication). Special support grant awards are included in the maintenance grant figures. Data is effective 13/11/11 because this is the effective date of the reporting data source

**Table 3B : Distribution of Higher Education Grants Awarded to Applicants domiciled in England [1]
Academic years 2009/10 to 2011/12**

Key Points

- The number of applicants awarded full HE grant in 2010/11 was 1,200, compared to 5,200 in academic year 2009/10. The number of applications for an HE Grant awards is in decline as only students who entered HE under the 2004/05 and 2005/06 arrangements remain eligible to receive it.
- In academic year 2010/11, the amount of HE Grant awarded to applicants entitled to it was £1.2m, compared to £5.4m in 2009/10.

Level of Support [1]	HE Grant Eligible Applicants [1]						Amount Awarded (£m)		
	Numbers (000s)			Percentage (%)			2009/10 (as at 14/11/10)	2010/11 (as at 13/11/11)	2011/12 (provisional) (as at 13/11/11)
	2009/10 (as at 14/11/10)	2010/11 (as at 13/11/11)	2011/12 (provisional) (as at 13/11/11)	2009/10 (as at 14/11/10)	2010/11 (as at 13/11/11)	2011/12 (provisional) (as at 13/11/11)			
Full	5.2	1.2	0.2	23	..	..	4.9	1.1	0.2
Partial	0.9	0.2	0.0	4	..	..	0.5	0.1	0.0
Nil (eligible but not entitled)[18]	16.7	..	..	73	..	..	.	.	.
Total [19] [20]	22.9	..	..	100	100	100	5.4	1.2	0.2

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

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

The Higher Education Grant was a type of maintenance grant that was put in place in 2004/05 before the variable Tuition fees and the Maintenance Grant were introduced in 2006/07. Only students who entered in 2004/05 and 2005/06 were eligible for the grant (plus those who delayed entry until 2006/07 and registered in advance for a gap year), so the numbers are in decline. Anyone who receives a NHS Bursary is not eligible. The grant is means tested. Applicants who do not submit financial evidence receive nil HE Grant as do those whose household residual income is above the highest threshold. The full grant has always been £1,000. 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. Data is effective .13/11/11 because this is the effective date of the reporting data source

Table 3C : Distribution of Tuition Fee Grants Awarded to Applicants domiciled in England [1] [21]
Academic years 2009/10 to 2011/12

Key Points

- The number of applicants awarded full Tuition Fee Grant in 2010/11 was 1,400 compared to 6,500 in academic year 2009/10. The number of Tuition Fee Grant awarded each year declines because only those students who entered HE under the 2006/07 arrangements remain eligible for it.
- In academic year 2010/11, the amount of Tuition Fee Grant awarded to eligible applicants was £2m, compared to £8.8m in 2009/10.

Level of Support [1]	Tuition Fee Grant Eligible Applicants						Amount Awarded (£m)		
	Numbers (000s)			Percentage (%)			2009/10 (as at 12/11/10)	2010/11 (as at 16/11/11)	2011/12 (provisional) (as at 16/11/11)
	2009/10 (as at 12/11/10)	2010/11 (as at 16/11/11)	2011/12 (provisional) (as at 16/11/11)	2009/10 (as at 12/11/10)	2010/11 (as at 16/11/11)	2011/12 (provisional) (as at 16/11/11)			
Full [22]	6.5	1.4	0.3	19	..	..	7.9	1.8	0.4
Partial	1.3	0.2	0.0	4	..	..	0.9	0.2	0.0
Nil (eligible but not entitled)[18]	26.3	..	..	77	..	..	.	.	.
Total [19] [20]	34.1	..	..	100	100	100	8.8	2.0	0.4

Footnotes in Appendix 1

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

Source: Student Loans Company Limited (SLC)

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 the variable tuition fees were introduced in 2006/07. Only students who entered prior to 2006/07 were eligible for the tuition fee grant (plus those who delayed entry until 2006/07 and registered in advance for a gap year). The grant is means tested. Applicants who do not submit financial evidence receive no Tuition Fee Grant (these are shown in the Nil category). Similarly applicants whose household residual income is above the highest threshold receive no grant. 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 have also risen each year in line with inflation. EU students domiciled outside the UK were entitled to these Tuition Fee Grants. That support has never been included in this publication. Data is effective 16/11/11 because this is the effective date of the reporting data source.

**Table 3D(i) : Disabled Students Allowance (DSA) Paid in support of full time Students domiciled in England (after academic year end) [1]
Academic years 2007/08 to 2011/12**

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 2010/11 remain subject to change.
- Final figures for academic year 2009/10 show that £87.8m was paid in DSA support compared to £91.7m in 2008/09.
- Provisional figures for 2010/11 show that so far 45,900 students have received DSA support to the amount of £101.3m.

	Number of Students in receipt of DSA (000's)					Amount Paid (£m) [23]				
	2007/08 (final) (as at 15/11/09)	2008/09 (final) (as at 12/11/10)	2009/10 (final) (as at 16/11/11)	2010/11 (provisional) (as at 16/11/11)	2011/12	2007/08 (final) (as at 15/11/09)	2008/09 (final) (as at 12/11/10)	2009/10 (final) (as at 16/11/11)	2010/11 (provisional) (as at 16/11/11)	2011/12
Total	36.0	40.6	41.7	45.9	..	79.4	91.7	87.8	101.3	..

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

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

**Table 3D(ii) : Disabled Students Allowance (DSA) Awarded to Applicants for full time support domiciled in England (two months into the academic year) [1]
Academic years 2007/08 to 2011/12**

Key Points

- The awards table was provided to show the profile for DSA
- This National Statistic is produced just two months into the academic year at which point only a small percentage of the years Disabled Students' Allowance for 2011/12 will have been awarded. For the 2010/11 academic year DSA applicants awarded, this is approximately one quarter of the number of students paid one year as shown on table 3D(i).

	Number of Applicants Awarded (000's)					Amount Awarded (£m) [23]				
	2007/08 (as at 18/11/07)	2008/09 (as at 16/11/08)	2009/10 (as at 15/11/09)	2010/11 (as at 12/11/10)	2011/12 (as at 16/11/11)	2007/08 (as at 18/11/07)	2008/09 (as at 16/11/08)	2009/10 (as at 15/11/09)	2010/11 (as at 12/11/10)	2011/12 (as at 16/11/11)
Total	10.9	11.4	10.2	11.9	12.0	12.9	13.7	8.1	12.1	15.4

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

.. = 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. This table includes those students covered under the full time support regulations and excludes part time students (such as those attending Open University). The majority of DSA applications are received after the term starts as many students do not become aware that they are entitled to DSA support until they have started their course. 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. Invoices continue to be received well after the end of the academic year which is why the figures are kept as provisional for one year longer than for the other products. Therefore academic years 2010/11 and 2011/12 remain provisional. Data is effective 09/11/11 because this is the effective date of the reporting data source.

**Table 3E : Other Targeted Support Awards to Applicants domiciled in England [1]
Academic years 2009/10 to 2011/12**

Key Points

- In academic year 2010/11, 39,500 applicants were awarded targeted support other than DSA. This amounted to £121.4m an increase of 3% on 2009/10
- Early in year figures for 2011/12 show that 31,500 applicants have been awarded a targeted support so far, which amounts to £107.7m. These provisional figures are expected to increase over the academic year.

Grants / Allowances	Number of Applicants Awarded (000s)			Amount Awarded (£m)		
	2009/10 (as at 14/11/10)	2010/11 (as at 13/11/11)	2011/12 (provisional) (as at 13/11/11)	2009/10 (as at 14/11/10)	2010/11 (as at 13/11/11)	2011/12 (provisional) (as at 13/11/11)
Adult Dependants Grant	9.5	9.7	7.7	22.2	22.6	18.5
Parents Learning Allowance	36.5	37.1	29.7	52.7	53.3	44.2
Childcare Grant	11.8	12.3	9.2	42.2	44.3	44.8
Travel Grant	1.4	1.1	0.2	1.2	1.2	0.2
Total [16] [19]	39.2	39.5	31.5	118.3	121.4	107.7

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

This table shows all the non-repayable grants and allowances not covered elsewhere in section 3. 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. Data is effective 13/11/11 because this is the effective date of the reporting data source.

Section 4: Loans

Table 4A(i) : Maintenance Loans Paid to Students domiciled in England (Final) [1][14]
Academic years 2009/10 to 2011/12

Key Points

- In academic year 2010/11, 855,300 students were paid Maintenance Loan which amounted to £3,103.1m compared to 819,400 paid in 2009/10 academic year amounting to £2,946.0m. On average, students took out a Maintenance loan of £3,630 for 2010/11 academic year, compared to £3,600 in 2009/10.

Entry Cohort [1]	Number of Students Paid (000's)			Amount Paid (£m)			Average Amount Paid (£) [24]		
	2009/10 (as at 31/08/10)	2010/11 (as at 31/08/11)	2011/12	2009/10 (as at 31/08/10)	2010/11 (as at 31/08/11)	2011/12	2009/10 (as at 31/08/10)	2010/11 (as at 31/08/11)	2011/12
Prior 2006/07 [25]	21.7	6.7	..	76.7	21.0	..	3,540	3,140	..
From 2006/07 [26]	797.8	848.7	..	2,869.3	3,082.1	..	3,600	3,630	..
Total [20]	819.4	855.3	..	2,946.0	3,103.1	..	3,600	3,630	..

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]
Academic years 2007/08 to 2010/11

Key Points

- Of the estimated eligible Maintenance Loan population, 819,400 (82%) students took such loan in academic year 2009/10, this shows a proportional increase of 1.5% compared to other years which tended to be stable around 80%.

	Estimated Eligible Population (000s)				Students taking out loans (000s)				Estimated Percentage Take up (%)			
	2007/08	2008/09	2009/10	2010/11	2007/08 (as at 31/08/08)	2008/09 (as at 31/08/09)	2009/10 (as at 31/08/10)	2010/11 (as at 31/08/11)	2007/08 (as at 31/08/08)	2008/09 (as at 31/08/09)	2009/10 (as at 31/08/10)	2010/11 (as at 31/08/11)
Total	928.3	963.3	1004.2	..	746.2	771.5	819.4	855.3	80.4	80.1	81.6	..

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

Sources: Student Loans Company Limited (SLC); BIS

All applicants eligible to a maintenance loan can receive the non-means tested portion of the loan. Some choose not to take one even though they might have received other support, such as a maintenance grant. Some do not apply for any support at all. Table 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 BIS. The applicant can choose to take all or part of the basic non means tested element of the maintenance loan. They can receive a higher amount if they submit financial evidence that shows their household residual income is within the range for additional maintenance loan entitlement. From 2006/07 onwards the average maintenance loan decreased because of the introduction of the Maintenance Grant. The amount of maintenance loan awarded is partly reduced in proportion to the amount of maintenance grant awarded. Data is effective 31/08/2011.

**Table 4A(iii) : Maintenance Loans awarded to Applicants domiciled in England (two months into the academic year)
Academic years 2009/10 to 2011/12**

Key Points

- By mid-November of the academic year 2011/12, 879,200 applicants have been awarded Maintenance Loan which amounted to £3,250.8m. By the same point in 2010/11 academic year £3,000.1m had been awarded to 822,600 applicants.
- This table shows an early indication, two months into the academic year, of the likely out turn of payment. Figures are therefore subject to change. The provisional number of Maintenance Loan awarded in 2011/12 to eligible applicants is 879,200 which is an increase of 7% on the 2010/11 equivalent.

	Number of Applicants Awarded (000's)			Amount Awarded (£m)			Average Amount Awarded (£) [24]		
	2009/10 (as at 15/11/09)	2010/11 (as at 12/11/10)	2011/12 (as at 16/11/11)	2009/10 (as at 15/11/09)	2010/11 (as at 12/11/10)	2011/12 (as at 16/11/11)	2009/10 (as at 15/11/09)	2010/11 (as at 12/11/10)	2011/12 (as at 16/11/11)
Entry Cohort [1]									
Prior 2006/07 [25]	19.0	5.7	1.9	67.3	18.2	5.1	3,540	3,190	2,640
From 2006/07 [26]	729.9	816.9	877.3	2,637.1	2,981.9	3,245.8	3,610	3,650	3,700
Total [20] [27]	748.9	822.6	879.2	2,704.4	3,000.1	3,250.8	3,610	3,650	3,700

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

All applicants eligible to a maintenance loan can receive the non-means tested portion of the loan. Some choose not to take one even though they might have received other support, such as a maintenance grant. Some do not apply for any support at all. The applicant can choose to take all or part of the basic non means tested element of the maintenance loan. They can receive a higher amount if they submit financial evidence that shows their household residual income is within the range for additional maintenance loan entitlement. From 2006/07 onwards the average maintenance loan decreased because of the introduction of the Maintenance Grant. The amount of maintenance loan awarded is partly reduced in proportion to the amount of maintenance grant awarded. Data is effective 16/11/11.

Table 4B(i) : Tuition Fee Loans Paid to Higher Education Institutes on behalf of Students domiciled in England and EU (Outside UK) domiciled students studying in England (Final) [1][28][14] Academic years 2009/10 to 2011/12

Key Points

- In academic year 2010/11, Higher Education Institutions (HEI) were paid Tuition Fee Loans on behalf of 825,400 students supported to study in England which amounted to £2,552.8m compared to 781,600 paid in 2009/10 academic year amounting to £2,344.2m. On average, students took out a Tuition fee loan of £3,090 for 2010/11 academic year, compared to £3,000 in 2009/10.
- 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 [1]	Domicile of Student	Number of Students Paid (000's)			Amount Paid (£m)			Average Amount Paid (£) [24]		
		2009/10 (as at 31/08/10)	2010/11 (as at 31/08/11)	2011/12 [29]	2009/10 (as at 31/08/10)	2010/11 (as at 31/08/11)	2011/12	2009/10 (as at 31/08/10)	2010/11 (as at 31/08/11)	2011/12
Prior 2006/07 [25]	England	5.3	1.0	..	6.0	1.3	..	1,140	1,290	..
	EU (Outside UK)	0.0	0.0	..	0.1	0.0	..	1,540	2,360	..
From 2006/07 [26]	England	751.7	796.5	..	2,261.8	2,462.9	..	3,010	3,090	..
	EU (Outside UK)	24.6	27.9	..	76.3	88.5	..	3,110	3,170	..
Total [20]		781.6	825.4	..	2,344.2	2,552.8	..	3,000	3,090	..

Footnotes in Appendix 1

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

Source: Student Loans Company Limited (SLC)

Table 4B(ii) : Tuition Fee Loans awarded to applicants domiciled in England and EU (Outside UK) applicants studying in England (two months into the academic year) [1][28] Academic years 2009/10 to 2011/12

Key Points

- By mid-November of academic year 2011/12, 947,900 applicants have been awarded a Tuition Fee Loan, which amounted to £3,063.8m awarded compared with the lower figure of 885,300 applicants awarded by mid-November 2010/11 academic year which amounted to £2,756.7m.
- The final number of students paid a Tuition Fee Loan tends to be lower than the provisional number awarded (two months into the academic year). For instance in 2010/11, the number of students paid is around 60,000 less than the provisional number awarded. This happens because not every applicant who is awarded a loan remains in Higher Education long enough to allow payment of the loan.

Entry Cohort [1]	Domicile of Applicant	Number of Applicants Awarded (000's)			Amount Awarded (£m)			Average Amount Awarded (£) [24]		
		2009/10 (as at 15/11/09)	2010/11 (as at 14/11/10)	2011/12 [29] (as at 16/11/11)	2009/10 (as at 15/11/09)	2010/11 (as at 14/11/10)	2011/12 (as at 16/11/11)	2009/10 (as at 15/11/09)	2010/11 (as at 14/11/10)	2011/12 (as at 16/11/11)
Prior 2006/07 [25]	England	6.0	1.2	0.3	6.9	1.4	0.4	1,140	1,180	1,250
	EU (Outside UK)	0.0	0.0	-	0.0	0.0	-	1,220	1,050	-
From 2006/07 [26]	England	790.9	857.7	916.3	2,397.7	2,671.1	2,960.5	3,030	3,110	3,230
	EU (Outside UK)	19.4	26.3	31.2	60.7	84.1	102.9	3,130	3,190	3,290
Total [20]		816.3	885.3	947.9	2,465.2	2,756.7	3,063.8	3,020	3,110	3,230

Footnotes in Appendix 1

.. = 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 for those who entered from 2006/07 onwards where variable fees were charged. Data in 4B(ii) is effective 16/11/11 because this is the effective date of the reporting data source and in 4B(i) 31/08/2011 is used for consistency in the payments time series.

**Table 4C(i) : Tuition Fee Loans Paid to Higher Education Institutes on behalf of Students domiciled in England according to country of study (Final)[1][14]
Academic years 2009/10 to 2011/12**

Key Points

- In academic year 2010/11, Higher Education Institutions (HEI) were paid Tuition Fee Loans on behalf of 797,500 England domiciled students which amounted to £2,464.2m compared to 757,000 paid in 2009/10 academic year amounting to £2,267.8m. On average, students took out a Tuition fee loan of £3,090 for 2010/11 academic year, compared to £3,000 in 2009/10.
- The average tuition fee loan for those students studying in England is consistently higher than that of students studying elsewhere (predominantly Wales, Scotland and Northern Ireland). This is likely to be due to the variations in student funding arrangements in place by the devolved government administrations.

Entry Cohort [1]	Country of Study	Number of Students Paid (000's)			Amount Paid (£m)			Average Amount Paid (£) [24]		
		2009/10 (as at 31/08/10)	2010/11 (as at 31/08/11)	2011/12 [29]	2009/10 (as at 31/08/10)	2010/11 (as at 31/08/11)	2011/12	2009/10 (as at 31/08/10)	2010/11 (as at 31/08/11)	2011/12
Prior 2006/07 [25]	England	4.8	0.9	..	5.5	1.2	..	1,140	1,300	..
	Elsewhere in UK	0.5	0.1	..	0.6	0.1	..	1,150	1,200	..
From 2006/07 [26]	England	720.3	761.9	..	2,175.8	2,366.4	..	3,020	3,110	..
	Elsewhere in UK	31.4	34.6	..	86.0	96.5	..	2,740	2,790	..
Total [20]		757.0	797.5	..	2,267.8	2,464.2	..	3,000	3,090	..

Footnotes in Appendix 1

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

Source: Student Loans Company Limited (SLC)

**Table 4C(ii) : Tuition Fee Loans Awarded to Applicants domiciled in England according to country of study (two months into the academic year)
Academic years 2009/10 to 2011/12**

Key Points

- By mid-November of academic year 2011/12, 916,600 England domiciled applicants had been awarded a Tuition Fee Loan which amounted to £2,960.8m. In 2010/11 at the same point 858,900 applicants had been awarded £2,672.5m. On average, applicants were awarded Tuition Fee Loan worth £3,230 for 2011/12 academic year compared to £3,110 awarded in 2010/11 academic year.
- The final number of students paid a Tuition Fee Loan tends to be lower than the provisional number awarded (two months into the academic year). For instance in 2010/11, the number of students paid is around 61,000 less than the provisional number awarded. This happens because not every applicant who is awarded a loan remains in Higher Education long enough to allow payment of the loan.

Entry Cohort [1]	Country of Study	Number of Applicants Awarded (000's)			Amount Awarded (£m)			Average Amount Awarded (£) [24]		
		2009/10 (as at 15/11/09)	2010/11 (as at 14/11/10)	2011/12 [29] (as at 16/11/11)	2009/10 (as at 15/11/09)	2010/11 (as at 14/11/10)	2011/12 (as at 16/11/11)	2009/10 (as at 15/11/09)	2010/11 (as at 14/11/10)	2011/12 (as at 16/11/11)
Prior to 2006/07 [25]	England	5.4	1.1	0.3	6.2	1.3	0.4	1,140	1,180	1,250
	Elsewhere in UK	0.6	0.1	0.0	0.6	0.1	0.0	1,150	1,190	1,300
From 2006/07 [26]	England	754.8	820.7	875.3	2,302.9	2,567.4	2,841.8	3,050	3,130	3,250
	Elsewhere in UK	36.1	37.1	41.1	94.8	103.7	118.6	2,630	2,800	2,890
Total [20]		796.9	858.9	916.6	2,404.5	2,672.5	2,960.8	3,020	3,110	3,230

Footnotes in Appendix 1

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

Source: Student Loans Company Limited (SLC)

The tuition fees charged across HEIs in the UK vary from country to country. The average amounts in this table illustrate the effect of those differences. Data in 4C(ii) is effective 16/11/11 because this is the effective date of the reporting data source and in 4C(i) 31/08/2011 is used for consistency in the payments time series.

Table 4D: Combined Total of Maintenance Loans and Tuition Fee Loans paid for Students domiciled in England (Final) [1][14]
Academic years 2009/10 to 2011/12

Key Points

- In academic year 2010/11, 907,400 eligible students borrowed £5,567.3m in the form of a Maintenance Loan and/or a Tuition Fee Loan - an amount 7% higher than in 2009/10. On average, students took out combined loans worth £6,140 in 2010/11, compared to £5,980 in 2009/10.

Loan Types	Number of Students Paid (000's)			Total Amount Paid (£m)			Average Amount Paid (£) [2]		
	2009/10 (as at 31/08/10)	2010/11 (as at 31/08/11)	2011/12	2009/10 (as at 31/08/10)	2010/11 (as at 31/08/11)	2011/12	2009/10 (as at 31/08/10)	2010/11 (as at 31/08/11)	2011/12
Maintenance Loan Only	114.6	109.9	..	372.5	341.9	..	3,250	3,110	..
Tuition Fee Loan Only	52.2	52.0	..	153.5	157.0	..	2,940	3,020	..
Maintenance Loan and Tuition Fee Loan	704.8	745.5	..	4,687.8	5,068.4	..	6,650	6,800	..
Total	871.6	907.4	..	5,213.8	5,567.3	..	5,980	6,140	..

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

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

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

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 England.

[3] Using 2011/12 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 if continuing in 2009/10, 2010/11 and 2011/12). Students in receipt of these grants are not eligible for the £1,000 HE grants.

[5] The amount of Maintenance Loan available is reduced by £1 for every £1 of Maintenance Grant received up to a maximum of £1,292 (£1,260 in 2008/09). 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 Maintenance Loan available is reduced by £0.50 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.

[7] The amount of Tuition Fee Loan is equivalent to the Tuition Fee charged, up to a maximum of £3,375.

[8] Based on the 'Elsewhere' rate of Loan.

[9] 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' £4,950) will be reduced by £0.50 for every £1 of Maintenance Grant entitlement.

[10] Reduced by £1 for every £5 of income above £25,000.

[11] Reduced by £1 for every £15.17 of income above £34,000.

[12] The full 'Elsewhere' rate of Maintenance Loan.

[13] All students are entitled to 72% of the appropriate student loan, but the remaining 28% is subject to means-testing.

[14] This table is affected by the changes in methodology introduced in 2010/11. 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.

Section 4 Loans: This publication shows a new breakdown, introduced for the 2010/11 publication of the loans statistics into provisional awards and final payments.

[15] The number of people applying to Student Finance England (i.e., the Student Loans Company or English Local Authorities) and successfully being awarded or paid support of some kind under the arrangements in place at the time.

[16] 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.

[17] 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 DWP benefits reduced, and those studying part-time or flexible PG ITT courses with a combined study and teaching practice weeks of between 6 to 10 weeks who are eligible to apply for the reduced rate Maintenance Grant of £1,453 (academic year 2010/11). Students within this group who were awarded the reduced rate grant will be categorised as in receipt of a partial maintenance grant.

[18] 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.

[19] 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.

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

[21] Student support scheme students continuing study in 2009/10 under pre-2006/07 arrangements were assessed to contribute up to £1,255 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.

[22] 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). It excludes those studying Part Time or Flexible PG ITT Courses with combined study and teaching practice periods of between 6 to 10 weeks.

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

[24] Rounded to the nearest £10.

[25] Students who entered HE prior to 2006/07.

[26] Students who entered HE from 2006/07.

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

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

[29] The Tuition Fee Loans for 2011/12 will be incurred by students at the point of payment to their HE institution. Generally 50% will be paid in February 2012. 50% will be paid in May 2012.

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 take up a 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 Institution (HEI) at which point they will be considered a student and payments will be released according to the payment schedule for the support types awarded.
Country of Study	The country in which the HEI 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 Department for Business Innovation and Skills (BIS). BIS use data from the Higher Education Statistics Agency (HESA) and other sources with the closest approximation of eligibility criteria available from those sources. Estimates are produced with a consistent method each year.
Entry Cohort	Grouping of 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 statistics 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. Students in their final year will be entitled to a reduced amount to reflect the reduced length of time in attendance at their university over which maintenance support is required.
Level of Support	Identifies if the applicant was awarded the full level of means tested grant, the partial level or no grant at all.

Maintenance Loan Rate	Applicants are entitled to a different amount of Maintenance Loans depending on their term-time residence. Rates differ for applicants living at home, in London or elsewhere (excluding London).
Provisional Figures	These are figures based on the status of applications processed by Mid-November (two months into the academic year).
Residual Income	This is the income associated with the household where the applicant normally resides. It comprises of the taxable earned and unearned incomes of the applicant or those of the applicants parents' minus any allowable deductions.
Student	An applicant for financial support becomes a student once the Student Loans Company has received confirmation that the person is attending a course in a Higher Education Institution (HEI). Not all applicants take up a place in a HEI.
Student Support Arrangement	This is the arrangement available at the time of the application for support. It includes the range of support available, the eligibility rules and the income thresholds.
Take up rate	The rate of which the Eligible Population chooses to apply for Maintenance Loan.
Targeted Support	These are grants and allowances provided to students meeting specific circumstances. Target support includes Travel Grant, Parental Learning Allowance, Childcare Grant and Adult Dependents Grant.