



Department  
for Business  
Innovation & Skills

## Statistical First Release



Student  
Loans Company

**SLC SFR 05/2012**

**29 November 2012**

**Coverage:  
England**

**Theme:  
Education and  
Training**

**Issued by**  
The Student Loans Company  
100 Bothwell Street  
GLASGOW  
G2 7JD

**Press Office**  
**Telephone:**  
0141 306 2120  
**Email:**  
press\_office@slc.co.uk

**Public Enquiries**  
**Telephone:**  
0141 306 2000

**Statistician**  
Dave Cartwright  
**Telephone:**  
0141 243 3209  
**Email:**  
information\_office@slc.co.uk

**Internet:**  
<http://www.slc.co.uk/statistics.aspx>



INVESTOR IN PEOPLE

### STUDENT SUPPORT FOR HIGHER EDUCATION IN ENGLAND, ACADEMIC YEAR 2012/13 (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 2012/13.
2. This release shows the number and amount of loans, grants and allowances awarded and paid to full time undergraduate student support applicants and their institutions.
3. It covers applicants and students domiciled in England taking a course in a Higher Education Institution in the UK, as well as applicants and students domiciled in the EU studying in a Higher Education institution in England.

#### PROVISIONAL STATUS

4. Figures for the current academic year (2012/13) are provisional, and are based on the status of applications processed by mid November (two months into the academic year).
5. 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 throughout the academic year.
6. Final figures for a given academic year are usually published in the same publication series the following November, 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 the final DSA entitlement is based on the last invoice submitted which could be later than the November after the academic year has ended.

## **SUMMARY**

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

7. Final figures show that 1,023,200 applicants were awarded some support in academic year 2011/12 which amounted to £7,642.7m. This is an increase of 8% on the number of applicants awarded support in 2010/11, and an increase of 8% on the amount of money awarded.
8. Early figures show that, two months into the 2012/13 academic year (i.e. by mid November 2012), 1,029,400 applicants had been awarded grants, allowances and/or loans. This amounts to £9,239.3m. The amount awarded has increased from the previous year as a result of the policy change to allow Higher Education Institutions to increase the fees charged to students, resulting in an increase in the amount borrowed. These provisional figures are expected to change through the academic year as further applications are received and re-assessments are submitted. Final figures are normally available in the following November.

### Maintenance Grants (Table 3A)

9. £1,334.6m was awarded in total in Maintenance and Special Support Grants in 2011/12, an increase of 6% from the previous year. £1,188.1m of this total was awarded in grants to students subject to the 2009 student support arrangements (i.e. students who entered higher education in academic years 2009/10, 2010/11 and 2011/12).
10. 41% of applicants eligible for 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). Since provisional figures were reported in November 2011, the proportion in receipt of a full grant increased by 3 percentage points and partial grants by 1 percentage point.
11. Early figures show that, two months into the 2012/13 academic year, 40% of applicants for Maintenance Grant who applied under the student support arrangements for new entrants in 2012 were awarded the full grant of £3,250; 14% were awarded a partial grant; 45% 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. Final figures are normally available in the following November. The upper bound of the income threshold that determines eligibility for the partial grant was reduced to £42,600 for new entrants in 2012/13; the threshold was £50,020 for new entrants in 2011/12.

### Disabled Students Allowance (DSA) (Table 3B)

12. 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 2010/11 for which 47,400 full time students were provided DSA support amounting to £109.2m.

### Other Targeted Support Awards (Table 3C)

13. In academic year 2011/12 final figures show that a total of £123.0m was awarded to 40,000 eligible applicants in the form of Adult Dependents Grants, Parents Learning Allowances, Childcare Grants or Travel Grants.

#### Maintenance Loans (Table 4A)

14. In academic year 2011/12, 907,200 eligible students borrowed £3,330.9m in the form of a Maintenance Loan - 7% more than the amount borrowed in 2010/11. On average, students took out an income-contingent Maintenance Loan worth £3,670 in 2011/12, compared to £3,630 in 2010/11.
15. Maintenance Loan take-up rates are calculated for academic years where an estimate of the eligible population is available. In academic year 2010/11, 855,300 students took out a Maintenance Loan out of an estimated total of 1,011,100 students who were eligible to take one out. This is a take up rate of 84.6%, compared to 81.6% in 2009/10.
16. By mid November of academic year 2012/13, 879,300 eligible applicants were awarded £3,310.2m in the form of a Maintenance Loan - an amount 2% higher than in 2011/12. This represents a provisional average of £3,760 per eligible applicant, compared to £3,700 in 2011/12. The provisional average maintenance loan awarded to applicants under the 2012 arrangements is £4,030, compared to an average award of £3,640 to those under the 2006 to 2011 arrangements.
17. Maintenance Loan amounts are expected to change through the academic year as further applications are received and re-assessments are submitted. For example, provisional figures for academic year 2011/12 showed that 879,200 applicants had been awarded £3,250.8m in Maintenance Loans; by the end of the academic year this increased to 907,200 applicants being awarded £3,330.9m.

#### Tuition Fee Loans (Table 4B & 4C)

18. In academic year 2011/12, Higher Education Institutions (HEIs) were paid Tuition Fee Loans on behalf of 883,200 students, domiciled in England or in EU countries outside the UK, to study in England which amounted to £2,840.1m. This compares to 825,400 students paid in 2010/11 academic year amounting to £2,552.8m. On average, students took out a Tuition Fee Loan of £3,220 for 2011/12 academic year, compared to £3,090 in 2010/11.
19. By late November of academic year 2012/13, 936,200 applicants were awarded £4,633.9m worth of Tuition Fee Loans - an amount 51% higher than at the same point in the 2011/12 academic year. Of that total, 324,400 awards were for applicants planning to enter Higher Education under the new 2012 tuition fee arrangements. Those applicants were awarded a total of £2,611.5m in Tuition Fee Loans, at an average of £8,050.
20. The figures for 2012/13 are provisional and will change for a number of reasons: not all of the awards will translate into attending students; there will be some students who apply later in the year for this type of support; some institutions will not yet have reflected their planned tuition fee waivers in the tuition fee being charged (hence, in the fee loan requested/awarded); and withdrawals from study prior to the final term will reduce tuition fee liabilities. These factors mean that the extrapolation from these provisional figures to likely final figures is difficult, especially as this is the first data available on the 2012 arrangements.

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

21. In academic year 2011/12, 958,000 eligible students borrowed £6,067.1m in the form of a Maintenance Loan and/or a Tuition Fee Loan- 9% more than the amount borrowed in 2010/11. On average, students took out combined loans worth £6,330 in 2011/12, compared to £6,140 in 2010/11.

## CHANGES FOR THIS RELEASE

22. To demonstrate the difference in student support awarded under the new arrangements introduced from 2012/13, a new entry cohort has been added to relevant tables in the Statistical First Release. Further improvements include an extension of Table 4C(i) and 4C(ii) to break down statistics on the UK country of study for Tuition Fee Loans paid and awarded. Tables 3B (HE Grant) and 3C (Tuition Fee Grants) from the previous publication have been discontinued due to the declining number of applicants eligible for this support, though summary statistics are included in Table 2.

## FACTORS AFFECTING TIME SERIES

23. Provisional figures for academic year 2012/13 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. The figures returned to expected levels in 2010/11. The effect can be seen in table 3B(ii).

## REVISIONS

25. Revisions and Corrections to any of the figures previously published will be made in line with the [SLC Revisions Policy](#) which complies with principle 2 of the [Code of Practice for Official Statistics](#).

## TABLES

### Section 1 - Student Support Available

26. **Table 1A** shows the maximum support available for maintenance in England through the Maintenance Grant and Maintenance Loans schemes for student support scheme students between academic years 2010/11 and 2012/13.

27. **Table 1B** shows the support package for new entrants in academic year 2012/13.

28. **Chart 1** show the student support entitlements for different levels of household residual income under the student support arrangements for new students entering Higher Education in academic year 2012/13.

### Section 2 - Overview of Support Awarded

29. **Table 2** shows the overview of all the products for the student support scheme in England. It details the number of awards and the total amount of support awarded to England domiciled applicants between academic years 2010/11 and 2012/13.

### Section 3 - Grants and Allowances

30. **Table 3A** shows the distribution of Maintenance Grants for England domiciled students by entry cohorts between academic years 2010/11 and 2012/13.

31. **Table 3B** shows the summary of Disabled Students Allowances (DSA) expenditure authorised for payment to full time England domiciled students, between academic years 2008/09 and 2012/13.

32. **Table 3C** shows the summary of Other Targeted Support awards to England domiciled applicants between academic years 2010/11 and 2012/13.

#### **Section 4 - Loans**

33. **Table 4A** shows the number of Maintenance Loans, the amount borrowed and the average loan value for the student support scheme for students domiciled in England between academic years 2010/11 and 2012/13. The Table also shows the take-up rate of Maintenance Loans in academic years 2008/09 to 2010/11.

34. **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, split by those who entered before 2006/07, those who entered between 2006/07 and 2011/12 and those who entered from 2012/13 onwards, between academic years 2010/11 and 2012/13.

35. **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 the country of the HE institution attended between academic years 2010/11 and 2012/13.

36. **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 2010/11 and 2011/12.

#### **NOTES FOR EDITORS**

37. 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.

38. Details of the amounts of loans and grants available in academic year 2012/13 are publicly available in the Student Finance England booklet 'A guide to financial support for Higher Education students in 2012/13', which can be found on the GOV.UK web site: <https://www.gov.uk/student-finance>

39. This statistical first release contains 2011/12 final figures and early in-year awards figures for academic year 2012/13. Students who have not yet been approved for support will not appear in these figures (see paragraphs 5 and 6 for more details). Some eligible students may not have applied yet and others may have applied but not yet provided all requested evidence. Also, students' circumstances can change and they may revise their support application. Significant numbers of students revise their initial support application from non means-tested support (which excludes Maintenance Grants) to means-tested support (which includes Maintenance Grants). Others withdraw from their courses after only one term's payment. Therefore, the figures for academic year 2012/13 are provisional.

#### **THE STUDENT FINANCE SYSTEM - SUMMARY OF RECENT POLICY CHANGES**

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

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

Private institutions - New students on designated full-time courses starting on or after 1<sup>st</sup> September 2012 which are wholly provided by a private institution can apply for a tuition fee loan of up to £6,000 towards their fees; this may not cover the full amount charged.

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

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

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

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

Interest – Students who begin their course on or after 1 September 2012 will be charged interest at a rate of RPI+3% while studying and up until the student becomes liable to repay. The current rate, which is applied 1 September 2012 - 31 August 2013, is  $3.6\% + 3\% = 6.6\%$ . Once borrowers are due to repay, interest will be variable (between RPI and RPI+3%) and income contingent.

For students who began courses before 1 September 2012, interest is set at RPI and is applied 1 September 2012 – 31 August 2013. However, the low interest rate cap applies to this type of loan, which means that the actual rate of interest that will apply is the lower of the bank base rate plus 1%, or RPI.

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

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

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

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

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

#### Key changes for 2010/11 New Entrants

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

#### Key changes for 2009/10 New Entrants

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

### Key changes for 2008/09 New Entrants

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

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

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

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

53. 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.
54. Repayment - Repayment of student loans is linked to income after leaving university or college, so that leavers only repay as and when they can afford to. Repayments are at the rate of 9% of income above the income threshold (which was £10,000 up until April 2005, when it increased to £15,000). The threshold increased on 6 April 2012 to £15,795, and will increase to £16,365 from 6 April 2013.



## RELATED PUBLICATIONS

55. Statistics on Loans and Grants awarded to students in HE in England in academic year 2011/12 (provisional) were published in SLC SFR 06/2011 on 29 November 2011. These can be found at <http://www.slc.co.uk/statistics/national-statistics/newnationalstatistics1.aspx>
56. Statistics on the repayment of loans in financial year 2011-12 (provisional) were published on 19 June 2012 in SLC SFR 01/2012. These can be found at <http://www.slc.co.uk/statistics/national-statistics/newnationalstatistics2.aspx>
57. Official statistics on income contingent repayments by repayment cohort and tax year 2000/01 to 2010/11 inclusive (provisional) were published on 19 June 2012 in SLC OSP 02/2012. These can be found at [http://www.slc.co.uk/statistics/official-statistics-\(slc\)/officialstatistics1.aspx](http://www.slc.co.uk/statistics/official-statistics-(slc)/officialstatistics1.aspx)
58. Early provisional statistics on the levels of processing and payment of Student Support in England for the 2012/13 academic year were published monthly from 14 June 2012 to 09 October 2012, with a final publication on 23 October 2012 to reflect the beginning of term. These can be found at [http://www.slc.co.uk/statistics/official-statistics-\(sfe\).aspx](http://www.slc.co.uk/statistics/official-statistics-(sfe).aspx)

## NATIONAL STATISTICS

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

Designation can be broadly interpreted to mean that the statistics:

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

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

## USER FEEDBACK

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

## Section 1 - Student Support Available

**Table 1A : Maximum rates of Maintenance Grant and full year Maintenance Loan available to full time Students domiciled in England [1]  
Academic years 2010/11 - 2012/13**

£

Academic years	Rates [1]	Maximum Maintenance Grant (cash terms)	Maximum amount of Maintenance Loan (cash terms)	Overall Maximum support for Maintenance (cash terms)	Maintenance Grant plus Maintenance Loan (constant prices) [2]	
<b>2010/11</b> (arrangement introduced from 2009/10) [1]	Elsewhere	2,906	4,950	6,403 [3]	6,968 [3]	
	London	2,906	6,928	8,381 [3]	9,121 [3]	
	Home	2,906	3,838	5,291 [3]	5,758 [3]	
	(arrangement introduced from 2006/07) [1][4]	Elsewhere	2,906	4,745	6,359 [5]	6,920 [5]
		London	2,906	6,643	8,257 [5]	8,986 [5]
		Home	2,906	3,673	5,287 [5]	5,754 [5]
	<b>2011/12</b> (arrangement introduced from 2009/10) [1]	Elsewhere	2,906	4,950	6,403 [3]	6,573 [3]
		London	2,906	6,928	8,381 [3]	8,603 [3]
		Home	2,906	3,838	5,291 [3]	5,431 [3]
(arrangement introduced from 2006/07) [1][4]		Elsewhere	2,906	4,745	6,359 [5]	6,527 [5]
		London	2,906	6,643	8,257 [5]	8,476 [5]
		Home	2,906	3,673	5,287 [5]	5,427 [5]
<b>2012/13</b> (arrangement introduced from 2012/13) [1][6]		Elsewhere	3,250	5,500	7,125 [3]	7,125 [3]
		London	3,250	7,675	9,300 [3]	9,300 [3]
		Home	3,250	4,375	6,000 [3]	6,000 [3]
	(arrangement introduced from 2009/10) [1]	Elsewhere	2,984	4,950	6,442 [3]	6,442 [3]
		London	2,984	6,928	8,420 [3]	8,420 [3]
		Home	2,984	3,838	5,330 [3]	5,330 [3]
	(arrangement introduced from 2006/07) [1][4]	Elsewhere	2,984	4,745	6,400 [5]	6,400 [5]
		London	2,984	6,643	8,298 [5]	8,298 [5]
		Home	2,984	3,673	5,328 [5]	5,328 [5]

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

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

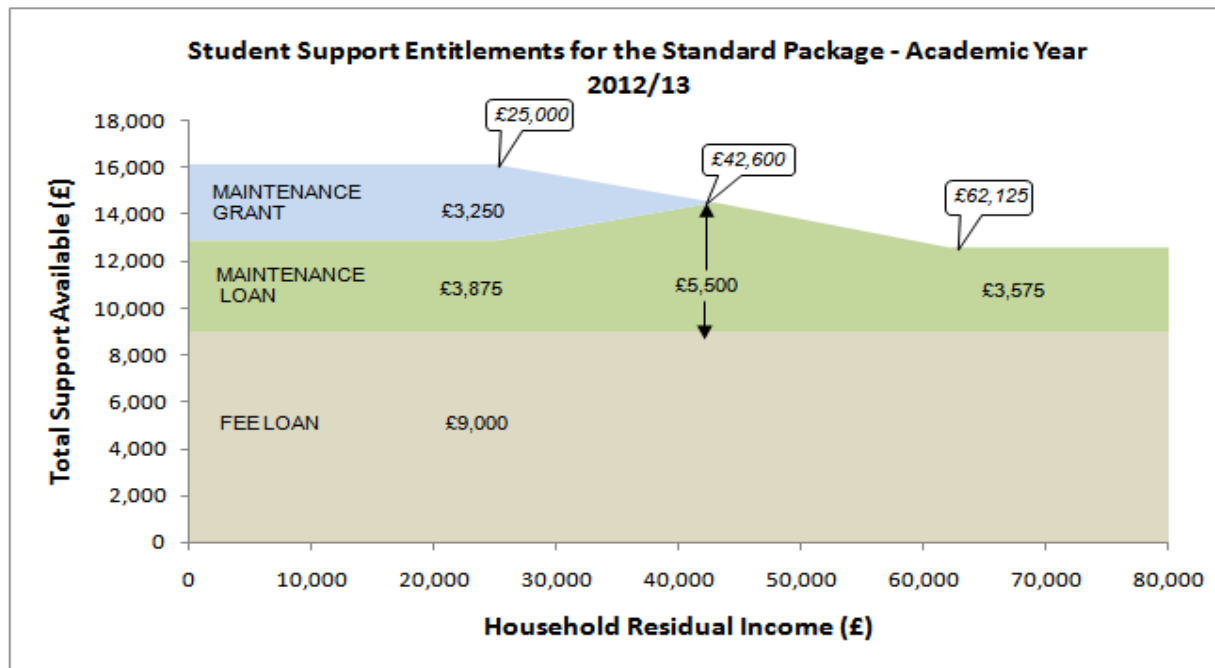
**Table 1B : Student Support Arrangement for full time Students domiciled in England [1]  
Students entering HE in academic year 2012/13**

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	£9,000	£3,250	£3,875 [3]
Between £25,001 and £42,600	£9,000	£3,250 to £50 [9]	£3,875 to £5,475 [3]
Between £42,601 and £62,125	£9,000	nil	£5,500 [10] to £3,575 [11]
£62,126 and over	£9,000	nil	£3,575 [11]

Footnotes in Appendix 1

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

**Student Support Arrangement for students domiciled in England**



This table shows the amount of student support available to eligible students entering HE in academic year 2012/13 from maintenance support and tuition fee support. It uses the example of a student living away from home and studying at an institution located outside London (i.e. the 'Elsewhere' rate in Table 1A). It shows how the amount of support available varies according to the household residual income.

## Section 2 - Overview of Support Awarded

**Table 2 : Summary of Awards for full time Student Support Applicants domiciled in England[1][12]  
Academic years 2010/11 to 2012/13**

### Key Points

- The final number of applicants awarded student support for academic year 2011/12 was 1,023,200, which represents an increase of 8% on the previous academic year 2010/11 for which 948,600 applicants were awarded.
- Total student support awarded across these applicants for academic year 2011/12 was £7,642.7m which represents an increase of 8% on the previous academic year 2010/11 for which £7,060.3m was awarded.
- For academic year 2012/13, the early figures two months into the academic year show the number of applicants awarded student finance so far is 1,029,400 at mid November 2012. The amount awarded so far is £9,239.3m. 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) [13]			Amount Awarded * (£m)		
		2010/11	2011/12	2012/13 (provisional)	2010/11	2011/12	2012/13 (provisional)
HE Grants		1.4	0.3	0.1	1.2	0.3	0.1
Tuition Fee Grants		1.7	0.4	0.1	2.0	0.5	0.2
Maintenance and Special Support Grants	3A	553.5	579.9	520.5	1,259.1	1,334.6	1,325.0
Disabled Students Allowance (DSA) (Provisional 2011/12 and 2012/13)	3B	47.4	51.9	13.5	109.2	117.2	17.0
Other Targeted Support	3C	39.5	40.0	31.9	121.4	123.0	107.1
Maintenance Loans	4A	855.3	907.2	879.3	3,103.1	3,330.9	3,310.2
Tuition Fee Loans	4B	797.5	851.4	907.6	2,464.2	2,736.2	4,479.7
<b>Total [14]</b>		<b>948.6</b>	<b>1,023.2</b>	<b>1,029.4</b>	<b>7,060.3</b>	<b>7,642.7</b>	<b>9,239.3</b>

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). 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 any of the additional grants available according to students' specific circumstances, such as DSA.

This table gives the total of all the data in the following tables for Applicants domiciled in England. It does not include the Tuition Fee Loans data for EU domiciles, which appears in Table 4B. The DSA provisional figures in this table for 2011/12 and 2012/13 are not comparable because the 11/12 figures are 12 months further on in the cycle. Figures in the italics indicate that the numbers refer to payments rather than awards.

\* For academic year 2010/11 and 2011/12 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 full time Applicants domiciled in England [1][15]**  
Academic years 2010/11 to 2012/13

### Key Points

- In academic year 2011/12 a total of £1,334.6m was awarded to applicants in all cohorts. This represents an increase of 6% on the previous academic year during which £1,259.1m was awarded in total.
- In academic year 2011/12, of the 845,900 Maintenance Grant eligible applicants who entered higher education under the 2009 arrangements, 41% were awarded full Maintenance Grant support, the same percentage as in 2010/11. There was no change to the income threshold for entitlement to the full grant between these years.
- So far in academic year 2012/13 (i.e. by mid-November), 40% of the applicants who applied for support under the 2012 Maintenance Grant arrangements have been awarded a full Maintenance Grant, and 14% of applicants have been awarded a partial grant. The proportion receiving a partial grant is expected to be smaller for this cohort following changes to the income assessment threshold.

Entry Cohort [1]	Level of Support	Maintenance Grant Eligible Applicants						Amount Awarded (£m)		
		Number (000s)			Percentage (%)			2010/11	2011/12	2012/13 (provisional)
		2010/11 (as at 13/11/11)	2011/12 (as at 18/11/12)	2012/13 (provisional) (as at 18/11/12)	2010/11 (as at 13/11/11)	2011/12 (as at 18/11/12)	2012/13 (provisional) (as at 18/11/12)			
2006 and 2007	Full	38.9	16.7	7.3	36	45	50	109.4	46.8	21.9
	Partial	16.1	3.9	1.2	15	11	9	22.6	5.8	2.0
	Nil (eligible but not entitled)[16]	52.6	16.8	6.0	49	45	41	.	.	.
<b>2006 and 2007 Total [17][18]</b>		<b>107.6</b>	<b>37.5</b>	<b>14.6</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>132.0</b>	<b>52.6</b>	<b>23.9</b>
2008	Full	84.8	26.3	3.5	40	40	42	241.0	75.2	10.5
	Partial	53.0	15.1	1.5	25	23	17	65.4	18.7	1.9
	Nil (eligible but not entitled)[16]	74.0	23.8	3.5	35	36	41	.	.	.
<b>2008 Total [17][18]</b>		<b>211.8</b>	<b>65.3</b>	<b>8.5</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>306.4</b>	<b>93.9</b>	<b>12.4</b>
2009, 2010 and 2011	Full	244.4	350.3	224.6	41	41	38	683.6	988.9	669.3
	Partial	116.3	167.5	112.8	20	20	19	137.1	199.2	139.7
	Nil (eligible but not entitled)[16]	233.4	328.1	246.3	39	39	42	.	.	.
<b>2009, 2010 and 2011 Total [17][18]</b>		<b>594.1</b>	<b>845.9</b>	<b>583.7</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>820.8</b>	<b>1,188.1</b>	<b>809.0</b>
2012	Full	.	.	125.0	.	.	40	.	.	404.2
	Partial	.	.	44.5	.	.	14	.	.	75.4
	Nil (eligible but not entitled)[16]	.	.	141.0	.	.	45	.	.	.
<b>2012 Total [17][18]</b>		.	.	<b>310.5</b>	.	.	<b>100</b>	.	.	<b>479.6</b>
<b>Total Number Awarded Full / Partial</b>		<b>553.5</b>	<b>579.9</b>	<b>520.5</b>						
<b>Grand Total</b>		<b>913.5</b>	<b>948.7</b>	<b>917.3</b>				<b>1,259.1</b>	<b>1,334.6</b>	<b>1,325.0</b>

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

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

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

Special support grant awards are included in the maintenance grant figures. Data is effective 18/11/12 because this is the effective date of the reporting data source.

**Table 3B(i) : Payments of Disabled Students Allowance (DSA) in support of full time Students domiciled in England (after academic year end) [1]  
Academic years 2008/09 to 2012/13**

**Key Points**

- Disabled Students Allowance (DSA) is administered separately to other types of financial support. Students submit suppliers invoices over a period longer than the academic year concerned; for this reason figures for 2011/12 remain subject to change.
- Final figures for academic year 2010/11 show that £109.2m was paid in DSA support compared to £87.8m in 2009/10.
- Provisional figures for 2011/12 show that so far 51,900 students have received DSA support to the amount of £117.2m.

	Number of Students in receipt of DSA (000's)					Amount Paid (£m) [19]				
	2008/09 (final) (as at 12/11/10)	2009/10 (final) (as at 16/11/11)	2010/11 (final) (as at 14/11/12)	2011/12 (provisional) (as at 14/11/12)	2012/13	2008/09 (final) (as at 12/11/10)	2009/10 (final) (as at 16/11/11)	2010/11 (final) (as at 14/11/12)	2011/12 (provisional) (as at 14/11/12)	2012/13
<b>Total</b>	40.6	41.7	47.4	51.9	..	91.7	87.8	109.2	117.2	..

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

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

**Table 3B(ii) : Awards of Disabled Students Allowance (DSA) to Applicants for full time support domiciled in England (two months into the academic year) [1]  
Academic years 2008/09 to 2012/13**

**Key Points**

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

	Number of Applicants Awarded (000's)					Amount Awarded (£m) [19]				
	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)	2012/13 (as at 14/11/12)	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)	2012/13 (as at 14/11/12)
<b>Total</b>	11.4	10.2	11.9	12.0	13.5	13.7	8.1	12.1	15.4	17.0

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. Generally DSAs are paid direct to the providers of equipment and services covered by the grant, although students may receive some funding paid direct, depending on their circumstances. The vast majority is paid to suppliers once the student passes on the invoices they receive for equipment or services. Invoices continue to be received well after the end of the academic year which is why the figures are kept as provisional for one year longer than for the other products. Therefore academic years 2011/12 and 2012/13 remain provisional. Data is effective 14/11/12 because this is the effective date of the reporting data source.

**Table 3C : Awards of Other Targeted Support to full time Applicants domiciled in England [1]  
Academic years 2010/11 to 2012/13**

**Key Points**

- In academic year 2011/12, 40,000 applicants were awarded targeted support (other than DSA). This amounted to £123.0m an increase of 1% on 2010/11.
- Early in year figures for 2012/13 show that 31,900 applicants have been awarded a targeted support (other than DSA) so far, which amounts to £107.1m. These provisional figures are expected to increase over time.

Grants / Allowances	Number of Applicants Awarded (000s)			Amount Awarded (£m)		
	2010/11 (as at 13/11/11)	2011/12 (as at 18/11/12)	2012/13 (provisional) (as at 18/11/12)	2010/11 (as at 13/11/11)	2011/12 (as at 18/11/12)	2012/13 (provisional) (as at 18/11/12)
Adult Dependents Grant	9.7	9.9	7.9	22.6	23.1	19.0
Parents Learning Allowance	37.1	36.9	29.7	53.3	53.2	44.2
Childcare Grant	12.3	13.3	9.0	44.3	45.2	43.4
Travel Grant	1.1	1.5	0.5	1.2	1.5	0.4
<b>Total [14] [17]</b>	<b>39.5</b>	<b>40.0</b>	<b>31.9</b>	<b>121.4</b>	<b>123.0</b>	<b>107.1</b>

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

This table shows all the non-repayable grants and allowances not covered elsewhere in section 3. These grants are paid in addition to core student support, according to a student's specific circumstances. There is an element of means testing for each product. Unlike DSA there is some element of means testing for each product. Data is effective 18/11/12 because this is the effective date of the reporting data source.

## Section 4: Loans

**Table 4A(i) : Payments of Maintenance Loan to full time Students domiciled in England (Final) [1][12]**  
Academic years 2010/11 to 2012/13

### Key Points

- In academic year 2011/12, 907,200 students were paid Maintenance Loan which amounted to £3,330.9m compared to 855,300 paid in 2010/11 academic year amounting to £3,103.1m. On average, students took out a Maintenance Loan of £3,670 for 2011/12 academic year, compared to £3,630 in 2010/11.

	Number of Students Paid (000's)			Amount Paid (£m)			Average Amount Paid (£) [20]		
	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13
<b>Entry Cohort [1]</b>									
Prior 2006/07 [21]	6.7	3.3	..	21.0	8.3	..	3,140	2,490	..
2006/07 - 2011/12 [22]	848.7	903.8	..	3,082.1	3,322.5	..	3,630	3,680	..
<b>Total [18]</b>	<b>855.3</b>	<b>907.2</b>	<b>..</b>	<b>3,103.1</b>	<b>3,330.9</b>	<b>..</b>	<b>3,630</b>	<b>3,670</b>	<b>..</b>

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 full time eligible population [1]**  
Academic years 2008/09 to 2011/12

### Key Points

- Of the estimated eligible Maintenance Loan population, 84.6% students took such a loan in academic year 2010/11; this was a 3 percentage point increase compared to 2009/10 academic year, when the take up rate was 81.6%.

	Estimated Eligible Population (000s)				Students taking out loans (000s)				Estimated Percentage Take up (%)			
	2008/09	2009/10	2010/11	2011/12	2008/09 (as at 31/08/09)	2009/10 (as at 31/08/10)	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2008/09 (as at 31/08/09)	2009/10 (as at 31/08/10)	2010/11 (as at 31/08/11)	2011/12
<b>Total</b>	<b>963.3</b>	<b>1,004.2</b>	<b>1,011.1</b>	<b>..</b>	<b>771.5</b>	<b>819.4</b>	<b>855.3</b>	<b>907.2</b>	<b>80.1</b>	<b>81.6</b>	<b>84.6</b>	<b>..</b>

Footnotes in Appendix 1

Sources: Student Loans Company Limited (SLC); BIS

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

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

The loans shown in this table are all income contingent loans and the amounts paid exclude the interest that will subsequently be added daily on the outstanding balance. For details of the interest applied see the SLC repayment website at [http://www.studentloanrepayment.co.uk/portal/page?\\_pageid=93,3866794&\\_dad=portal&\\_schema=PORTAL](http://www.studentloanrepayment.co.uk/portal/page?_pageid=93,3866794&_dad=portal&_schema=PORTAL)



**Table 4A(iii) : Awards of Maintenance Loan awarded to full time Applicants domiciled in England (two months into the academic year)  
Academic years 2010/11 to 2012/13**

**Key Points**

- By mid-November of the academic year 2012/13, 879,300 applicants have been awarded Maintenance Loan which amounted to £3,310.2m. By the same point in 2011/12 academic year £3,250.8m had been awarded to 879,200 applicants.
- This table shows an early indication, two months into the academic year, of the likely trends in expenditure on Maintenance Loans. Figures are therefore subject to change. The provisional number of Maintenance Loans awarded in 2012/13 to eligible applicants is 879,300 which almost the same as the number of awards at the same point in 2011/12.

	Number of Applicants Awarded (000's)			Amount Awarded (£m)			Average Amount Awarded (£) [20]		
	2010/11 <small>(as at 12/11/10)</small>	2011/12 <small>(as at 16/11/11)</small>	2012/13 <small>(as at 14/11/12)</small>	2010/11 <small>(as at 12/11/10)</small>	2011/12 <small>(as at 16/11/11)</small>	2012/13 <small>(as at 14/11/12)</small>	2010/11 <small>(as at 12/11/10)</small>	2011/12 <small>(as at 16/11/11)</small>	2012/13 <small>(as at 14/11/12)</small>
<b>Entry Cohort [1]</b>									
Prior 2006/07 [21]	5.7	1.9	0.3	18.2	5.1	1.4	3,190	2,640	4,110
2006/07 - 2011/12 [22]	816.9	877.3	591.7	2,981.9	3,245.8	2,152.1	3,650	3,700	3,640
From 2012/13 [23]	.	.	287.3	.	.	1,156.7	.	.	4,030
<b>Total [18] [24]</b>	<b>822.6</b>	<b>879.2</b>	<b>879.3</b>	<b>3,000.1</b>	<b>3,250.8</b>	<b>3,310.2</b>	<b>3,650</b>	<b>3,700</b>	<b>3,760</b>

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

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

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

The loans shown in this table are all income contingent loans and the amounts paid exclude the interest that will subsequently be added daily on the outstanding balance. For details of the interest applied see the SLC repayment website at [http://www.studentloanrepayment.co.uk/portal/page?\\_pageid=93.3866794&\\_dad=portal&\\_schema=PORTAL](http://www.studentloanrepayment.co.uk/portal/page?_pageid=93.3866794&_dad=portal&_schema=PORTAL)

**Table 4B(i) : Payment of Tuition Fee Loans to Higher Education Institutions on behalf of full time Students domiciled in England and EU (Outside UK) domiciled students studying in England (Final) [1][12][25]**  
**Academic years 2010/11 to 2012/13**

**Key Points**

- In academic year 2011/12, Higher Education Institutions (HEI) were paid Tuition Fee Loans on behalf of 883,200 students which amounted to £2,840.1m compared to 825,400 paid in 2010/11 academic year amounting to £2,552.8m. On average, students took out a Tuition Fee Loan of £3,220 for 2011/12 academic year, compared to £3,090 in 2010/11.
- The 851,300 students who were domiciled in England prior to their studies, and were subject to the post 2006/07 student support arrangements, borrowed slightly smaller amounts of Tuition Fee Loan in 2011/12, £3,210 on average, than the 31,700 students from other EU domiciles (non-UK), who borrowed £3,270 on average.

Entry Cohort [1]	Domicile of Student	Number of Students Paid (000's)			Amount Paid (£m)			Average Amount Paid (£) [20]		
		2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13
Prior 2006/07 [21]	England	1.0	0.2	..	1.3	0.2	..	1,290	1,200	..
	EU (Outside UK)	-	-	..	-	-	..	.	.	..
From 2006/07 [22]	England	796.5	851.3	..	2,462.9	2,736.1	..	3,090	3,210	..
	EU (Outside UK)	27.9	31.7	..	88.5	103.9	..	3,170	3,270	..
<b>Total [18]</b>		<b>825.4</b>	<b>883.2</b>	<b>..</b>	<b>2,552.8</b>	<b>2,840.1</b>	<b>..</b>	<b>3,090</b>	<b>3,220</b>	<b>..</b>

Footnotes in Appendix 1

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

Source: Student Loans Company Limited (SLC)

**Table 4B(ii) : Awards of Tuition Fee Loan to full time Applicants domiciled in England and EU (Outside UK) Applicants studying in England (two months into the academic year)**  
**Academic years 2010/11 to 2012/13 [1][25]**

**Key Points**

- By late November of academic year 2012/13, 936,200 applicants have been awarded a Tuition Fee Loan, which amounted to £4,633.9m awarded; this compares with 947,900 applicants awarded by mid-November in the 2011/12 academic year, which amounted to £3,063.8m.
- These provisional statistics for the academic year 2012/13 show that 312,500 applicants domiciled in England have so far been awarded a Tuition Fee Loan; on average they have been awarded £8,040 per applicant.
- The figures for 2012/13 are provisional and will change for a number of reasons: not all of the awards will translate into attending students; there will be some students who apply later in the year for this type of support; some institutions will not yet have reflected their planned tuition fee waivers in the tuition fee being charged (hence, in the fee loan requested/ awarded); and withdrawals from study prior to the final term will reduce tuition fee liabilities. These factors mean that the extrapolation from these provisional figures to likely final figures is difficult, especially as this is the first data available on the 2012 arrangements.

Entry Cohort [1]	Domicile of Applicant	Number of Applicants Awarded (000's)			Amount Awarded (£m)			Average Amount Awarded (£) [20]		
		2010/11 (as at 14/11/10)	2011/12 (as at 16/11/11)	2012/13 [26] (as at 25/11/12)	2010/11 (as at 14/11/10)	2011/12 (as at 16/11/11)	2012/13 [26] (as at 25/11/12)	2010/11 (as at 14/11/10)	2011/12 (as at 16/11/11)	2012/13 (as at 25/11/12)
Prior 2006/07 [21]	England	1.2	0.3	-	1.4	0.4	-	1,180	1,250	.
	EU (Outside UK)	-	-	-	-	-	-	.	.	.
2006/07 - 2011/12 [22]	England	857.7	916.3	595.0	2,671.1	2,960.5	1,966.1	3,110	3,230	3,300
	EU (Outside UK)	26.3	31.2	16.7	84.1	102.9	56.3	3,190	3,290	3,370
From 2012/13 [23]	England	.	.	312.5	.	.	2,513.7	.	.	8,040
	EU (Outside UK)	.	.	11.8	.	.	97.9	.	.	8,260
<b>Total [18]</b>		<b>885.3</b>	<b>947.9</b>	<b>936.2</b>	<b>2,756.7</b>	<b>3,063.8</b>	<b>4,633.9</b>	<b>3,110</b>	<b>3,230</b>	<b>4,950</b>

Footnotes in Appendix 1

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

Source: Student Loans Company Limited (SLC)

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.

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

The loans shown in this table are all income contingent loans and the amounts paid exclude the interest that will subsequently be added daily on the outstanding balance. For details of the interest applied see the SLC repayment website at [http://www.studentloanrepayment.co.uk/portal/page?\\_pageid=93,3866794&\\_dad=portal&\\_schema=PORTAL](http://www.studentloanrepayment.co.uk/portal/page?_pageid=93,3866794&_dad=portal&_schema=PORTAL)

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

**Key Points**

- In academic year 2011/12, Higher Education Institutions (HEI) were paid Tuition Fee Loans on behalf of 851,400 England domiciled students which amounted to £2,736.2m compared to 797,500 paid in 2010/11 academic year amounting to £2,464.2m. On average, students took out a Tuition Fee Loan of £3,210 for 2011/12 academic year, compared to £3,090 in 2010/11.
- English domiciled students studying in Wales and Northern Ireland borrowed slightly more to support payment of their tuition fees in 2011/12 than was borrowed to study in England; this is consistent with the position in 2010/11. 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 (£) [20]		
		2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13
Prior 2006/07 [21]	England	0.9	0.1	..	1.2	0.2	..	1,300	1,190	..
	Wales	-	-	..	-	-	..	.	.	..
	Scotland	0.1	-	..	0.1	-	..	1,160	.	..
	Northern Ireland	-	-	..	-	-	..	.	.	..
From 2006/07 [22]	England	761.9	813.4	..	2,366.4	2,626.8	..	3,110	3,230	..
	Wales	23.4	26.5	..	75.3	87.6	..	3,220	3,310	..
	Scotland	10.8	10.9	..	19.8	20.0	..	1,830	1,840	..
	Northern Ireland	0.4	0.5	..	1.4	1.7	..	3,230	3,300	..
<b>Total [18]</b>	<b>797.5</b>	<b>851.4</b>	<b>..</b>	<b>2,464.2</b>	<b>2,736.2</b>	<b>..</b>	<b>3,090</b>	<b>3,210</b>	<b>..</b>	

Footnotes in Appendix 1

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

Source: Student Loans Company Limited (SLC)

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

The loans shown in this table are all income contingent loans and the amounts paid exclude the interest that will subsequently be added daily on the outstanding balance. For details of the interest applied see the SLC repayment website at [http://www.studentloanrepayment.co.uk/portal/page?\\_pageid=93.3866794&\\_dad=portal&\\_schema=PORTAL](http://www.studentloanrepayment.co.uk/portal/page?_pageid=93.3866794&_dad=portal&_schema=PORTAL)

**Table 4C(ii) : Awards of Tuition Fee Loan to full time Applicants domiciled in England according to country of study (two months into the academic year)  
Academic years 2010/11 to 2012/13**

**Key Points**

- By late November of academic year 2012/13, 907,600 England domiciled applicants had been awarded a Tuition Fee Loan which amounted to £4,479.7m. At the same point in 2011/12 academic year, 916,600 applicants had been awarded £2,960.8m. On average, applicants were awarded Tuition Fee Loan worth £4,940 for 2012/13 academic year compared to £3,230 awarded in 2011/12 academic year.
- The figures for 2012/13 are provisional and will change for a number of reasons: not all of the awards will translate into attending students; there will be some students who apply later in the year for this type of support; some institutions will not yet have reflected their planned tuition fee waivers in the tuition fee being charged (hence, in the fee loan requested/ awarded); and withdrawals from study prior to the final term will reduce tuition fee liabilities. These factors mean that the extrapolation from these provisional figures to likely final figures is difficult, especially as this is the first data available on the 2012 arrangements.

Entry Cohort [1]	Country of Study	Number of Applicants Awarded (000's)			Amount Awarded (£m)			Average Amount Awarded (£) [20]		
		2010/11 (as at 14/11/10)	2011/12 (as at 16/11/11)	2012/13 [26] (as at 25/11/12)	2010/11 (as at 14/11/10)	2011/12 (as at 16/11/11)	2012/13 [26] (as at 25/11/12)	2010/11 (as at 14/11/10)	2011/12 (as at 16/11/11)	2012/13 (as at 25/11/12)
Prior 2006/07 [21]	England	1.1	0.3	-	1.3	0.4	-	1,180	1,250	-
	Wales	-	-	-	-	-	-	-	-	-
	Scotland	0.1	-	-	0.1	-	-	1,160	-	-
	Northern Ireland	-	-	-	-	-	-	-	-	-
2006/07 to 2011/12 [22]	England	821.5	876.1	567.4	2,569.2	2,843.9	1,884.0	3,130	3,250	3,320
	Wales	24.6	28.0	18.9	79.9	93.3	64.5	3,240	3,330	3,400
	Scotland	11.1	11.6	8.3	20.4	21.3	16.2	1,840	1,840	1,950
	Northern Ireland	0.5	0.6	0.4	1.6	2.0	1.3	3,220	3,280	3,300
From 2012/13 [23]	England	-	-	300.5	-	-	2,410.4	-	-	8,020
	Wales	-	-	8.6	-	-	75.4	-	-	8,800
	Scotland	-	-	3.3	-	-	26.1	-	-	8,010
	Northern Ireland	-	-	0.2	-	-	1.7	-	-	8,000
<b>Total [18]</b>	<b>858.9</b>	<b>916.6</b>	<b>907.6</b>	<b>2,672.5</b>	<b>2,960.8</b>	<b>4,479.7</b>	<b>3,110</b>	<b>3,230</b>	<b>4,940</b>	

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

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

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

The loans shown in this table are all income contingent loans and the amounts paid exclude the interest that will subsequently be added daily on the outstanding balance. For details of the interest applied see the SLC repayment website at [http://www.studentloanrepayment.co.uk/portal/page?\\_pageid=93,3866794&\\_dad=portal&\\_schema=PORTAL](http://www.studentloanrepayment.co.uk/portal/page?_pageid=93,3866794&_dad=portal&_schema=PORTAL)

**Table 4D: Combined Total of Maintenance Loans and Tuition Fee Loans paid for full time Students domiciled in England (Final) [1][12]**  
**Academic years 2010/11 to 2012/13**

**Key Points**

- In academic year 2011/12, 958,000 eligible students borrowed £6,067.1m in the form of a Maintenance Loan and/or a Tuition Fee Loan - an amount 9% higher than in 2010/11. On average, students took out combined loans worth £6,330 in 2011/12, compared to £6,140 in 2010/11.

Loan Types	Number of Students Paid (000's)			Total Amount Paid (£m)			Average Amount Paid (£) [20]		
	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13
Maintenance Loan Only	109.9	106.5	..	341.9	326.8	..	3,110	3,070	..
Tuition Fee Loan Only	52.0	50.8	..	157.0	160.5	..	3,020	3,160	..
Maintenance Loan and Tuition Fee Loan	745.5	800.6	..	5,068.4	5,579.8	..	6,800	6,970	..
<b>Total</b>	<b>907.4</b>	<b>958.0</b>	<b>..</b>	<b>5,567.3</b>	<b>6,067.1</b>	<b>..</b>	<b>6,140</b>	<b>6,330</b>	<b>..</b>

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.

The loans shown in this table are all income contingent loans and the amounts paid exclude the interest that will subsequently be added daily on the outstanding balance. For details of the interest applied see the SLC repayment website at [http://www.studentloanrepayment.co.uk/portal/page?\\_pageid=93,3866794&\\_dad=portal&\\_schema=PORTAL](http://www.studentloanrepayment.co.uk/portal/page?_pageid=93,3866794&_dad=portal&_schema=PORTAL)

## APPENDIX 1

### FOOTNOTES

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

[2] Using 2012/13 prices based on the September RPI, excluding mortgage interest payments at the beginning of each academic year.

[3] The amount of Maintenance Loan available is reduced by £0.50 for every £1 of Maintenance Grant received up to a maximum in 2012/13 of £1,512 for those entering under the 2009/10 arrangements and £1,625 for those entering under the 2012/13 arrangements. The maximum amount of support available is therefore lower than the sum of the maximum Maintenance Loan and the maximum Maintenance Grant.

[4] A means-tested Maintenance Grant of £2,700 was introduced in 2006/07 (£2,906 if continuing in 2009/10, 2010/11 and 2011/12; and £2,984 if continuing in 2012/13). 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 in 2012/13 of £1,329 for those entering under the 2006/07 arrangements. The maximum amount of support available is therefore lower than the sum of the maximum Maintenance Loan and the maximum Maintenance Grant.

[6] In 2012/13 the means-tested Maintenance Grant for new entrants was increased to £3,250.

[7] The amount of Tuition Fee Loan is equivalent to the Tuition Fee charged, up to a maximum of £9,000.

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

[9] Reduced by £1 for every £5.50 of income above £25,000 up to £42,600.

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

[11] All students are entitled to 65% of the appropriate maximum Maintenance Loan, but the remaining 35% is subject to means-testing.

[12] Tables 2 and 4 were affected by changes in methodology introduced in 2010/11 as follows:  
Table 2 - Since 2010/11 this table has provided payment statistics for Maintenance Loans, Tuition Fee Loans and Disabled Students Allowance (DSA), except in the latest academic year, these provisional statistics are based on awards.

In addition, the methodology for identifying total number awards has been refined.

Section 4 Loans: Since the 2010/11 publication, loans statistics have been provided on provisional awards and final payments.

[13] The number of people applying to Student Finance England (which has been all within the Student Loans Company from 2011/12 onwards) and successfully being awarded support of some kind under the arrangements in place at the time.

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

[15] Means-tested Maintenance Grants are available to students entering HE from 2006/07. It includes the Special Support Grants, which is payable in place of Maintenance Grant to vulnerable groups of students who may otherwise have their DWP benefits reduced. It also includes students

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

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

[17] Excludes those applicants who do not apply for any 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.

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

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

[20] Rounded to the nearest £10.

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

[22] Students who entered HE between 2006/07 and 2011/12.

[23] Students who entered HE from 2012/13.

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

[25] 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.

[26] From 2012/13 onwards, the Tuition Fee Loan will be paid on behalf of the student to the HE institution in three instalments. Generally 25% will be paid in October, 25% will be paid in February and 50% will be paid in May.

## 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	If an applicant for student finance is assessed as meeting the eligibility criteria as stipulated within the student finance regulations then they will be awarded student support. Awards will be paid on condition that the applicant subsequently attends the Higher Education 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 at 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. The latest estimate for the Maintenance Loan Eligible population of 1,011,100 is for the academic year 2010/11
Entry Cohort	Grouping of applicants according to the Education (Student Support) Regulations against which the applicant was assessed for support. Student finance applicants are generally covered by transitional protection which means they continue to be assessed against the regulations in place for their first year of study, but this is not always the case.
Fee Waiver	A discount to tuition fees applied at an HEI's discretion. Fee waivers may not be applied and therefore reflected in the Tuition Fee Loan statistics until late in the academic year, depending on each HEI's arrangements.
Final Figures	The final position refers to statistics in a steady state. Final figures are not expected to change significantly and should represent the final outcome.
Full Time	This refers to the mode of study for which student support is being paid, primarily to undergraduate students. For the purposes of this publication, the full time data also includes part-time and flexible ITT students who started their courses before 2010/11, as these students were also eligible for full-time student support. Students starting the same courses after 2010/11 are not included.



Full Year Maintenance Loan	The amount of Maintenance Loan available to students varies between those studying in their final year and those studying in an earlier year of their course. Students in their final year will be entitled to a reduced amount to reflect the reduced length of time in attendance at their university over which maintenance support is required.
Higher Education Institution (HEI)	For the purpose of this release it is an organisation designated for student support and can include Higher Education Institutions which receive the bulk of their funding from public sources, Further Education Colleges, and Private Providers.
Level of Support	Identifies if the applicant was awarded the full level of means tested grant, the partial level or no grant at all.
Maintenance Loan Rate	Applicants are entitled to a different amount of Maintenance Loans depending on their term-time residence. Rates differ for applicants living at home, in London or elsewhere (excluding London).
Provisional Figures	These are figures based on the status of applications processed by Mid-November (two months into the academic year).
Residual Income	This is the income associated with the household where the applicant normally resides. It comprises of the taxable earned and unearned incomes of the applicant or those of the applicants parents' minus any allowable deductions.
Student	For the purpose of this publication, an applicant for 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.
Maintenance Loan take-up rate	The rate of which the Estimated Eligible Population chooses to apply for Maintenance Loan.
Targeted Support	These are grants and allowances provided to students meeting specific circumstances. Targeted support includes Disabled Students Allowance (DSA), Travel Grant, Parental Learning Allowance, Childcare Grant and Adult Dependents Grant. DSA figures are presented separately from the Other Targeted Support products in the publication.