

SLC SFR 06/2012

29 November 2012

STUDENT SUPPORT FOR HIGHER EDUCATION IN WALES, ACADEMIC YEAR 2012/13 (PROVISIONAL)

INTRODUCTION

This statistical first release presents provisional figures on Higher Education (HE) student support to all students domiciled in Wales and those EU students studying in Wales in the academic year 2012/13 and final figures for the two previous academic years.

This release gives information on the number of loans, grants and allowances awarded / paid to full-time undergraduate applicants / students or their institutions.

It covers applicants and students domiciled in Wales taking a course in a Higher Education institution (HEI) in the UK as well as applicants and students domiciled in the EU studying in a HEI in Wales.

Figures also include postgraduate applicants and students taking their Initial Teacher Training (ITT) course on a full-time, part-time or flexible basis. All other part-time and postgraduate applicants and students are excluded as they are entitled to different support packages.

KEY RESULTS

- The number of student support scheme students receiving support in Wales for academic year 2011/12 was 52,700, which represents a decrease of 4 per cent on the previous academic year 2010/11 which was 54,800 (Table 2).
- The final amount of student support in total awarded for academic year 2011/12 was £424.7m, which represents an increase of 4 per cent on the previous academic year 2010/11 for which £407.7 was awarded (Table 2).
- Early figures show that, two months into the academic year 2012/13 (i.e. by mid November 2012), 53,600 applicants had been awarded grants, allowances and/or loans. The amount awarded so far is £540.4m (Table 2).

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

Next Update: November 2013

Student Support Available in 2012/13

- The maximum amounts available for new students in 2012/13 receiving student support through the student support scheme (comprising the full-year Maintenance Loan and, where eligible, the Assembly Learning Grant) compared to the maximum rates for students in academic year 2011/12 were 9 - 12% lower in real terms (Table 1A). These figures exclude monies made available through additional grants and allowances, access funds, hardship loans and discretionary awards.

Awards of Tuition Fee Grants

- The final amount awarded in Tuition Fee Grant for academic year 2011/12 was £25.2m, which represents a decrease of 46 per cent on the previous academic year 2010/11 for which £46.7m was awarded (Table 3A).

Awards of Assembly Learning Grants

- For academic year 2011/12 a total of £111.5m was awarded in Assembly Learning Grant to eligible applicants, which represents an increase of 26 per cent on the previous academic year 2010/11 for which £88.2m was awarded (Table 3B).

Awards of Disabled Students' Allowance

- For academic year 2011/12, 2,900 students have so far been paid Disabled Students' Allowance (DSA) which amounted to £7.0m, compared to 2,600 students who have been paid allowances which amounted to £6.1m for academic year 2010/11 (Table 3C).

Awards of Other Targeted Support

- For academic year 2011/12, 2,600 applicants were awarded targeted support other than DSA, which amounted to £7.2m, compared to 2,700 applicants awarded other targeted support which amounted to £7.3m in academic year 2010/11 (Table 3D).

Awards of Maintenance Loans

- For academic year 2011/12, 47,700 students were paid Maintenance Loans which amounted to £144.7m, compared with 47,800 students paid a total of £154.4m in academic year 2010/11. On average, students took out a Maintenance Loan of £3,040 for academic year 2011/12, compared to £3,230 in academic year 2010/11 (Table 4A ii).
- For academic year 2012/13, 48,100 applicants were awarded Maintenance Loan two months into the academic year, which amounted to £140.6m. On average, applicants have been awarded a Maintenance Loan worth £2,930 for academic year 2012/13 (Table 4A i).
- For academic year 2010/11, 87.2 per cent of students eligible to take out a Maintenance Loan chose to do so, compared to 85.3 per cent in academic year 2009/10 (Table 4A iii).

Awards of Tuition Fee Loans

- For academic year 2011/12, Higher Education Institutions (HEIs) were paid Tuition Fee Loans on behalf of 45,700 students domiciled in Wales and EU domiciled students studying in Wales which amounted to £129.1m, compared with 44,900 students paid a total of £104.9m in academic year 2010/11. On average, students took out a Tuition Fee Loan of £2,820 in academic year 2011/12, compared to £2,340 in academic year 2010/11 (Table 4B ii and Table 4C ii).
- For academic year 2012/13, 49,700 applicants were awarded a Tuition Fee Loan two months into the academic year, which amounted to £159.4m. On average, applicants have been awarded a Tuition Fee Loan worth £3,210 for academic year 2012/13 (Table 4B i and Table 4C i).
- For academic year 2010/11, 81.3 per cent of students eligible to take out a Tuition Fee Loan chose to do so, compared to 77.3 per cent in academic year 2009/10 (Table 4D i).

TABLES

Table 1A shows the maximum support available for maintenance in Wales through the Assembly Learning Grant and Maintenance Loans schemes for students in academic years 2010/11 to 2012/13.

Table 1B shows the support package for new entrants in academic year 2012/13. The support packages in 2012/13 for students who entered prior to 2012/13 are included as graphs in Appendix B.

Table 2 shows an overview of all the student support products in Wales. It details the number of awards and the total amount of support awarded to applicants domiciled in Wales, and tuition fee support awarded to EU domiciled applicants studying in Wales in academic years 2010/11 to 2012/13.

Table 3A shows the distribution of the Tuition Fee Grant awarded to students domiciled in Wales and EU students studying in Wales in academic years 2010/11 to 2012/13 who entered HE in or after 2006/07. Applicants entering Higher Education (HE) from 2012/13 will be eligible to apply for a non means-tested fee grant of up to £5,535 to cover the difference between the maximum £3,465 fee loan and the actual fee charged by the University or College (up to a maximum of £9,000).

Table 3B shows the distribution of the Assembly Learning Grant awarded to students domiciled in Wales who entered HE in or after 2006/07 and chose to study in the United Kingdom in academic years 2010/11 to 2012/13.

Table 3C shows the distribution of Disabled Students' Allowances (DSA) paid to students domiciled in Wales in academic years 2008/09 to 2012/13.

Table 3D shows the distribution of Other Targeted Support awarded to applicants domiciled in Wales between academic years 2010/11 to 2012/13.

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

Table 4B shows the number of Tuition Fee Loans, the amount borrowed and the average loan for the student support scheme for all students domiciled in Wales and for EU students studying in Wales, broken down by domicile in academic years 2010/11 to 2012/13.

Table 4C shows the number of Tuition Fee Loans, the amount borrowed and the average loan for the student support scheme for all students domiciled in Wales and EU students studying in Wales, broken down by the country of the HEI attended in academic years 2010/11 to 2012/13.

Table 4D shows the take-up rate of Tuition Fee Loans for all students domiciled in Wales and EU students studying in Wales, broken down by the domicile of the student, and by country of the HEI attended in academic years 2008/09 to 2010/11.

Table 4E shows the combined total of Maintenance Loans and Tuition Fee Loans paid for students domiciled in Wales in academic years 2010/11 to 2012/13.

Section 1 - Student Support Available

**Table 1A : Maximum rates of Assembly Learning Grant and full year Maintenance Loan available to students domiciled in Wales [1][2]
Academic years 2010/11 to 2012/13**

£

Academic years	Rates [1]	Maintenance / Assembly Learning Grant (cash terms)	Maximum amount of loan (cash terms)	Maintenance / Assembly Learning Grant plus Student Loan (cash terms)	Maintenance / Assembly Learning Grant plus Student Loan (constant prices) [3]	
2010/2011 [4] (2010/11 Arrangement) [1] (2006/07 Arrangement) [1]	Elsewhere	5,000	4,745	6,901 [5]	6,924	
	London	5,000	6,648	8,804 [5]	8,995	
	Home	5,000	3,673	5,829 [5]	5,758	
	Elsewhere	2,906	4,745	6,363 [5]	7,510	
	London	2,906	6,648	8,266 [5]	9,581	
	Home	2,906	3,673	5,291 [5]	6,343	
	2011/2012 [4] (2011/12 Arrangement) [1] (2010/11 Arrangement) [1] (2006/07 Arrangement) [1]	Elsewhere	5,600	4,745	7,501 [5]	7,700
		London	5,600	6,648	9,404 [5]	9,653
		Home	5,600	3,673	6,429 [5]	6,599
Elsewhere		5,000	4,745	6,901 [5]	7,084	
London		5,000	6,648	8,804 [5]	9,037	
Home		5,000	3,673	5,829 [5]	5,983	
Elsewhere		2,906	4,745	6,363 [5]	6,532	
London		2,906	6,648	8,266 [5]	8,485	
Home		2,906	3,673	5,291 [5]	5,431	
2012/2013 [4] (2012/13 Arrangement) [1] (2011/12 Arrangement) [1] (2010/11 Arrangement) [1] (2006/07 Arrangement) [1]	Elsewhere	5,000	4,745	6,901 [5]	6,901	
	London	5,000	6,648	8,804 [5]	8,804	
	Home	5,000	3,673	5,829 [5]	5,829	
	Elsewhere	5,600	4,745	7,501 [5]	7,501	
	London	5,600	6,648	9,404 [5]	9,404	
	Home	5,600	3,673	6,429 [5]	6,429	
	Elsewhere	5,000	4,745	6,901 [5]	6,901	
	London	5,000	6,648	8,804 [5]	8,804	
	Home	5,000	3,673	5,829 [5]	5,829	
	Elsewhere	2,906	4,745	6,363 [5]	6,363	
	London	2,906	6,648	8,266 [5]	8,266	
	Home	2,906	3,673	5,291 [5]	5,291	

Source: Welsh Government
For footnotes, see Appendix A

Student support for maintenance (food, accommodation etc.) is provided via a combination of maintenance loans and/or maintenance grants. This table shows how the maximum amount of maintenance support has changed over the past three years using the example of a student studying for the full length of the academic year. Those entering Higher Education (HE) in or after 2006/07 are subject to variable tuition fees. The maximum amount of maintenance support for those students is higher than for those who entered HE in or before 2005/06 who are subject to the lower level fixed fees (all or part of which may be paid for them as a tuition fee grant). Those who entered HE in or after 2010/11 can receive a higher maximum than those who entered between 2006/07 and 2009/10.

The support arrangements graphs for the 2006/07, 2010/11, 2011/12 and 2012/13 support arrangements are available on appendix B of this publication.

Table 1B : Student Support Package for students domiciled in Wales
Students entering HE in academic year 2012/13 [6]

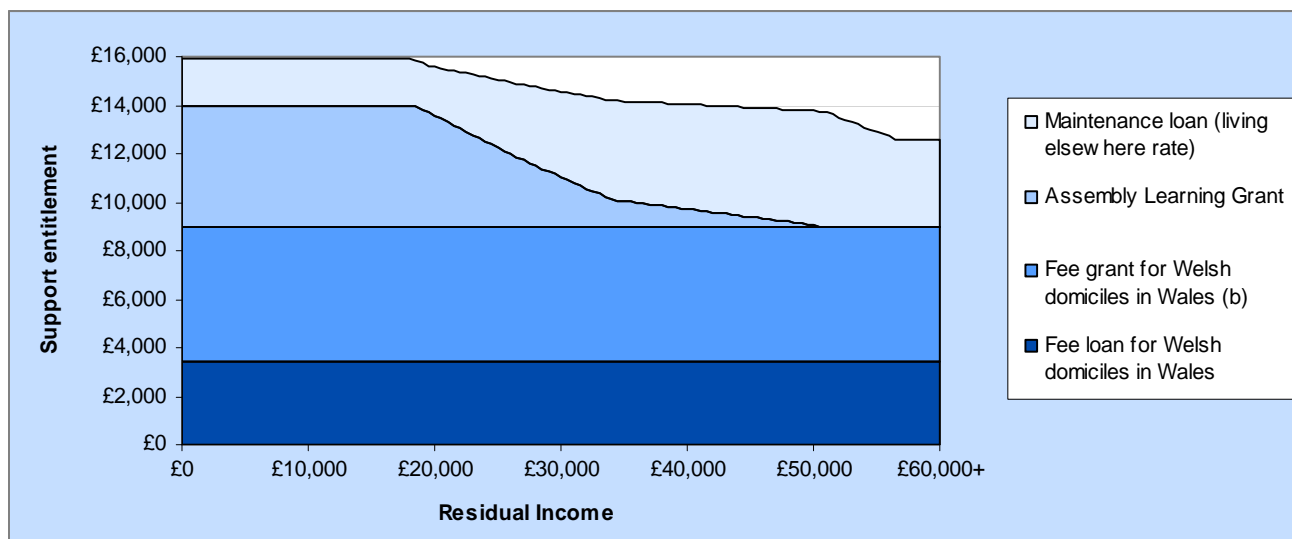
£

Residual Income	Amount of fee loan available - students at Welsh institutions [7]	Amount of fee loan available - students at other institutions [7]	Amount of fee grant available - students at UK institutions [8]	Amount of Assembly Learning Grant available	Amount of Maintenance Loan available [9]
Up to £18,370	3,465	3,465	5,535	5,000 [4]	1,901 [10]
Between £18,371 and £26,500	3,465	3,465	5,535	5,000 to 2,844 [11a]	1,901 to 3,039 [10]
Between £26,501 and £34,000	3,465	3,465	5,535	2,844 to 1,106 [11b]	3,039 to 4,082 [10]
Between £34,001 and £50,020	3,465	3,465	5,535	1,160 to 50 [12]	4,082 to 4,715 [13]
Between £50,021 and £56,708	3,465	3,465	5,535	nil	4,715 [14] to 3,559 [15]
£56,708 and over	3,465	3,465	5,535	nil	3,559 [15]

'n/a' - not applicable

Source: Welsh Government
 For footnotes, see Appendix A

Chart: Maintenance and fee support entitlement for students domiciled in Wales studying in Wales who entered HE in academic year 2012/13



This table shows the amount of student support available to students entering Higher Education (HE) in academic year 2012/13 for maintenance support and tuition fee support. It uses the example of a student living away from home and studying at an institution that lies outside of the London metropolitan area (i.e. the 'Elsewhere' rate in Table 1A). It shows how the amount of support available varies with the residual income of the student's sponsors i.e. those on whom the student is considered to be dependent.

The support arrangements graphs for the 2006/07, 2010/11, 2011/12 and 2012/13 support arrangements are available in appendix B of this publication.

Section 2 - Overview of Support Awarded

Table 2 : Total number of and amount awarded to applicants domiciled in Wales for Student Support , and EU domiciled applicants studying in Wales awarded Tuition Fee Support Academic years 2010/11 to 2012/13 [6][16]

Key Points:

- The final number of applicants awarded student support for academic year 2011/12 was 52,700, which represents a decrease of 4 per cent on the previous academic year 2010/11 for which 54,800 applicants were awarded.
- The final amount of student support in total awarded for academic year 2011/12 was £424.7m which represents an increase of 4 per cent on the previous academic year 2010/11 for which £407.7m was awarded.
- For academic year 2012/13, the early figures two months into the academic year show the number of applicants awarded student support so far is 53,600 at mid November 2012. The amount awarded so far is £540.4m.

Product Group	Table	Number of Applicants Awarded or Paid # (000s) [17]			Amount Awarded or Paid # (£m)		
		2010/11 (Final)	2011/12 (Final)	2012/13 (Provisional)	2010/11 (Final)	2011/12 (Final)	2012/13 (Provisional)
Fee Remission Grants	n/a	0.1	*	*	0.1	*	*
HE Grant	n/a	*	*	*	*	*	*
Tuition Fee Grants	3A	24.4	12.8	22.3	46.7	25.2	107.6
Assembly Learning and Special Support Grants	3B	32.4	33.4	34.0	88.2	111.5	125.5
Disabled Students Allowance	3C	2.6	2.9	..	6.1	7.0	..
Other Targeted Support	3D	2.7	2.6	2.4	7.3	7.2	7.2
Maintenance Loans	4A	47.8	47.7	48.1	154.4	144.7	140.6
Tuition Fee Loans	4B/4C	44.9	45.7	49.7	104.9	129.1	159.4
Total [18]		54.8	52.7	53.6	407.7	424.7	540.4

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

Source: Student Loans Company Limited (SLC)

For footnotes, see Appendix A

All applications for Higher Education (HE) student finance under full time regulations from applicants domiciled in Wales are assessed by Local Authorities in Wales. EU domiciled applicants studying in Wales are assessed by the Student Loans Company Limited (SLC). 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 Wales and EU domiciled applicants studying in Wales awarded tuition fee support.

DSA figures shown are still provisional although shown along side Final figures above: Invoices continue to be received well after the end of the academic year which is why the figures are kept as provisional for one year longer than for the other products.

For academic year 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.

The support arrangements graph for the 2006/07, 2010/11 and 2011/12 support arrangements are available in appendix B of this publication.

Section 3 - Grants and Allowances

Table 3A : Distribution of Tuition Fee Grants awarded to applicants domiciled in Wales and EU domiciled applicants studying in Wales Academic years 2010/11 to 2012/13 [20][21][22]

Key Points:

- The final number of applicants awarded Tuition Fee Grants for academic year 2011/12 was 12,800, which represents a decrease of 48 per cent on the previous academic year 2010/11 for which 24,400 applicants were awarded.
- The final amount awarded for academic year 2011/12 was £25.2m which represents a decrease of 46 per cent on the previous academic year 2010/11 for which £46.7m was awarded.
- For academic year 2012/13, the early figures two months into the academic year show the number of applicants awarded New Tuition Fee Grants so far is 22,300 at mid November 2012. The amount awarded so far is £107.6m.

Entry Cohort	Number of Applicants Awarded (000s)			Amount Awarded (£m)			Average Amount Paid (£) [29]		
	2010/11 (Final)	2011/12 (Final)	2012/13 (Provisional)	2010/11 (Final)	2011/12 (Final)	2012/13 (Provisional)	2010/11 (Final)	2011/12 (Final)	2012/13 (Provisional)
Pre 2012/13	24.4	12.8	2.5	46.7	25.2	5.2	1,910	1,970	2,070
From 2012/13	n/a	n/a	19.8	n/a	n/a	102.4	n/a	n/a	5,180
Total	24.4	12.8	22.3	46.7	25.2	107.6	1,910	1,970	4,830

n/a - not applicable

Source: Student Loans Company Limited (SLC)

For footnotes, see Appendix A

2010/11 figures as at 13/11/2011

2011/12 figures as at 14/11/2012

2012/13 figures as at 14/11/2012

All applicants entering Higher Education (HE) from 2006/07, who are studying at a HE institute in Wales are eligible for the Tuition Fee Grant. This grant was first available in the 2007/08 academic year. This non means tested grant funds part of tuition fees charged by the institution. This grant is no longer available for students entering from 2010/11 to 2011/12.

Applicants entering Higher Education (HE) from 2012/13 will be eligible to apply for a non means-tested fee grant of up to £5,535 to cover the difference between the maximum £3,465 fee loan and the actual fee charged by the University or College (up to a maximum of £9,000).

**Table 3B : Distribution of Assembly Learning Grants awarded to applicants domiciled in Wales
Academic years 2010/11 to 2012/13 [23][24][25]**

Key Points:

- For academic year 2011/12, for those applicants entering Higher Education between academic year 2006/07 to 2009/10 , 35.7 per cent were awarded full Assembly Learning Grant, compared to 39.1 per cent for those who entered in in 2010/11 and 40.1 per cent for those who entered in 2011/12.
- For academic year 2011/12 a total of £111.5m was awarded in Assembly Learning Grant to eligible applicants, which represents an increase of 26 per cent on the previous academic year 2010/11 for which £88.2m was awarded.
- For academic year 2012/13, the early figures two months into the academic year show for those applicants entering Higher Education in academic year 2012/13, 38.3 per cent have been awarded full support and 30.0 per cent have been awarded partial support so far by mid November 2012. This figure is expected to change in line with the annual cycle of reassessment of student finance applications, which is prompted by changes in the applicants' circumstance and late applications for student finance.

Entry Cohort	Level of Support	Assembly Learning Grant Eligible Applicants						Amount Awarded (£m)		
		Number (000s)			Percentage (%)			2010/11 (Final)	2011/12 (Final)	2012/13 (Provisional)
		2010/11 (Final)	2011/12 (Final)	2012/13 (Provisional)	2010/11 (Final)	2011/12 (Final)	2012/13 (Provisional)			
2006/07 to 2009/10	Full	11.7	6.4	1.5	35.3	35.7	34.8	33.1	18.2	4.2
	Partial	7.7	3.8	0.8	23.1	21.1	19.0	10.2	5.1	1.1
	Nil (eligible but not entitled) [26]	13.8	7.7	1.9	41.6	43.2	46.2	n/a	n/a	n/a
2006 to 2009 Total [27]		33.3	17.9	4.2	100.0	100.0	100.0	43.3	23.3	5.3
2010/11	Full	7.2	5.5	4.5	39.5	39.1	36.8	34.1	26.9	22.4
	Partial	5.8	4.6	3.9	31.6	32.3	31.9	10.8	8.8	7.6
	Nil (eligible but not entitled) [26]	5.3	4.0	3.8	28.9	28.6	31.3	n/a	n/a	n/a
2010 Total [27]		18.3	14.1	12.2	100.0	100.0	100.0	44.9	35.7	30.0
2011/12	Full	n/a	7.4	5.5	n/a	40.1	38.3	n/a	39.0	30.6
	Partial	n/a	5.8	4.7	n/a	31.4	32.6	n/a	13.5	11.4
	Nil (eligible but not entitled) [26]	n/a	5.2	4.2	n/a	28.5	29.1	n/a	n/a	n/a
2011 Total [27]		n/a	18.4	14.3	n/a	100.0	100.0	n/a	52.5	41.9
2012/13	Full	n/a	n/a	7.4	n/a	n/a	38.3	n/a	n/a	37.0
	Partial	n/a	n/a	5.8	n/a	n/a	30.0	n/a	n/a	11.3
	Nil (eligible but not entitled) [26]	n/a	n/a	6.2	n/a	n/a	31.7	n/a	n/a	n/a
2012 Total [27]		n/a	n/a	19.4	n/a	n/a	100.0	n/a	n/a	48.3
Grand Total for Academic Years		51.5	50.4	50.1				88.2	111.5	125.5

n/a - not applicable

Source: Student Loans Company Limited (SLC)

For footnotes, see Appendix A

2010/11 figures as at 13/11/2011

2011/12 figures as at 18/11/2012

2012/13 figures as at 18/11/2012

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

**Table 3C : Disabled Students' Allowance paid to students domiciled in Wales
Academic years 2008/09 to 2012/13 [1][6][16]**

- 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 2011/12 remain subject to change.

Key Points:

- Final figures for academic year 2010/11 show that £6.1m was paid in DSA support compared to £5.7m in 2009/10.
- Provisional figures for academic year 2011/12, show the number of students that have received DSA support so far is 2,900 at mid November 2012. The amount awarded so far is £7.0m.

	Number of Students Paid (000s)					Amount Paid (£m) [28]				
	2008/09 (final)	2009/10 (final)	2010/11 (final)	2011/12 (provisional)	2012/13	2008/09 (final)	2009/10 (final)	2010/11 (final)	2011/12 (provisional)	2012/13
Total	2.3	2.5	2.6	2.9	..	5.5	5.7	6.1	7.0	..

.. - not available

Source: Student Loans Company Limited (SLC)

For footnotes, see Appendix A

2008/09 figures as at 12/11/2010

2009/10 figures as at 13/11/2011

2010/11 figures as at 14/11/2012

2011/12 figures as at 14/11/2012

Applications for Disabled Students' Allowance (DSA) are separate to core student finance applications and follow a different process. The majority of DSA applications are received after the term starts as many students do not become aware that they are entitled to DSA support until they have started their course. Only a small proportion of the allowance is paid to the student. The vast majority is paid to suppliers once the student passes on the invoices they receive for equipment or services. This National Statistic is produced just two months into the academic year at which point only a small percentage of the 2012/13 academic year applicants' DSA will have been invoiced. Invoices continue to be received well after the end of the academic year which is why the figures are kept as provisional for one year longer than for the other products.

**Table 3D : Other Targeted Support awarded to applicants domiciled in Wales
Academic years 2010/11 to 2012/13 [1][6][16]**

Key Points:

- For academic year 2011/12, 2,600 applicants were awarded targeted support other than DSA, which amounted to £7.2m compared to 2,700 applicants awarded in 2010/11 academic year which amounted to £7.3m.
- For academic year 2012/13, the early figures two months into the academic year show that 2,400 applicants have been awarded other targeted support so far, which amounts to £7.2m. These provisional figures are expected to increase over the course of the academic year.

Grants / Allowances	Number of Applicants Awarded (000s)			Amount Awarded (£m)		
	2010/11 (Final)	2011/12 (Final)	2012/13 (Provisional)	2010/11 (Final)	2011/12 (Final)	2012/13 (Provisional)
Adult Dependants Grant	0.6	0.5	0.5	1.4	1.2	1.1
Parents Learning Allowance	2.5	2.4	2.3	3.6	3.5	3.4
Childcare Grant	0.6	0.7	0.6	2.2	2.4	2.7
Travel Grant	0.1	0.1	*	0.1	0.1	*
Total [18][27]	2.7	2.6	2.4	7.3	7.2	7.2

'*' - negligible but not zero

Source: Student Loans Company Limited (SLC)

For footnotes, see Appendix A

2010/11 figures as at 13/11/2011

2011/12 figures as at 18/11/2012

2011/12 figures as at 18/11/2012

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

Section 4 - Loans

**Table 4A(i) : Maintenance Loans awarded to applicants domiciled in Wales (two months into the academic year)
Academic years 2010/11 to 2012/13 [2][16]**

- Table 4A(i) represents awards at an early in year position which is indicative of the likely out turn of payments in total for the academic year. The figures are obtained two months into the academic year (mid November) and are expected to change before the Paid figures are reported at the end of the academic year in Table 4A(ii).

Key Points:

- For academic year 2012/13, early figures show that 48,100 applicants were awarded Maintenance Loan two months into the academic year, which amounted to £140.6m, compared to 47,100 applicants awarded Maintenance Loans amounting to £144.6m in academic year 2011/12. On average, applicants were awarded a Maintenance Loan worth £2,930 for academic year 2012/13, compared to £3,070 awarded at the same point in the 2011/12 academic year.

Entry Cohort [1]	Number of Applicants Awarded (000s)			Amount Awarded (£m)			Average Amount Awarded (£) [29]		
	2010/11 (Final)	2011/12 (Final)	2012/13 (Provisional)	2010/11 (Final)	2011/12 (Final)	2012/13 (Provisional)	2010/11 (Final)	2011/12 (Final)	2012/13 (Provisional)
Prior to 2006/07	0.2	*	*	0.7	0.1	*	3,110	3,620	3,790
2006/07 to 2009/10	30.4	16.9	4.3	104.3	56.5	14.3	3,430	3,340	3,330
2010/11	16.6	13.3	11.7	49.5	39.1	32.3	2,980	2,940	2,760
2011/12	n/a	16.9	13.7	n/a	48.9	39.7	n/a	2,890	2,890
2012/13	n/a	n/a	18.3	n/a	n/a	54.3	n/a	n/a	2,960
Total [27][30]	47.2	47.1	48.1	154.5	144.6	140.6	3,270	3,070	2,930

'*' - negligible but not zero, '0.0' - zero, 'n/a' - not applicable

Source: Student Loans Company Limited (SLC)

For footnotes, see Appendix A

2010/11 figures as at 12/11/2010

2011/12 figures as at 16/11/2011

2012/13 figures as at 14/11/2012

All applicants who are eligible for student finance can receive a Maintenance Loan. Some choose not to take one even though they might have received other support, such as an Assembly Learning Grant. Some do not apply for any support at all. Table 4A(iii) shows the relationship between those who took out a Maintenance Loan and those who could have taken one, using estimates of the eligible student population from the Welsh Government. The applicant can choose to take all or part of the basic non means tested element of the Maintenance Loan. They can receive a higher amount if they submit financial evidence that shows their household residual income is within the range for additional Maintenance Loan entitlement. From 2006/07 onwards the average Maintenance Loan decreased because of the introduction of the Assembly Learning Grant. The amount of Maintenance Loan awarded is partly reduced in proportion to the amount of Assembly Learning Grant awarded.

Students who took out a Maintenance Loan in academic year 2010/11, 2011/12 or 2012/13 may be entitled to a partial cancellation of Maintenance Loan of up to £1,500. The reduction is applied to the balance of student loan by the SLC after the first repayment has been made. Students are only entitled to receive the partial cancellation once.

**Table 4A(ii) : Maintenance Loans paid to students domiciled in Wales (final)
Academic years 2010/11 to 2012/13**

Key Points:

- For academic year 2011/12, 47,700 students were paid Maintenance Loans which amounted to £144.7m, compared to 47,800 students paid Maintenance Loan amounting to £154.4m in academic year 2010/11. On average, students took out a Maintenance Loan of £3,040 for academic year 2011/12, compared to £3,230 in academic year 2010/11.

Entry Cohort [1]	Number of Students Paid (000s)			Amount Paid (£m)			Average Amount Paid (£) [29]		
	2010/11 (Final)	2011/12 (Final)	2012/13	2010/11 (Final)	2011/12 (Final)	2012/13	2010/11 (Final)	2011/12 (Final)	2012/13
Prior to 2006/07 [32]	0.3	0.1	..	0.8	0.2	..	2,820	2,570	..
2006/07 to 2009/10 [33]	31.0	17.2	..	105.5	57.0	..	3,410	3,320	..
2010/11 [34]	16.5	13.4	..	48.0	39.3	..	2,900	2,930	..
2011/12 [34]	n/a	17.0	..	n/a	48.2	..	n/a	2,840	..
Total [27]	47.8	47.7	..	154.4	144.7	..	3,230	3,040	..

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

Source: Student Loans Company Limited (SLC)

For footnotes, see Appendix A

2010/11 figures as at 31/08/2011

2011/12 figures as at 31/08/2012

**Table 4A (iii) : Maintenance Loan take-up by the estimated eligible population
Academic years 2008/09 to 2010/11**

Key Points:

- The percentage of students eligible to take out a Maintenance Loan who chose to do so was 87.2 per cent in academic year 2010/11 compared to 85.3 per cent in 2009/10.

	Estimated Eligible Population (000s)			Students Taking Out Loans (000s)			Estimated Percentage Take - up (%)		
	2008/09 (Final)	2009/10 (Final)	2010/11 (Final)	2008/09 (Final)	2009/10 (Final)	2010/11 (Final)	2008/09 (Final)	2009/10 (Final)	2010/11 (Final)
Total	52.3	55.7	54.8	44.6	47.5	47.8	85.2	85.3	87.2

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

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

For footnotes, see Appendix A

2008/09 figures as at 31/08/2009

2009/10 figures as at 31/08/2010

2010/11 figures as at 31/08/2011

All applicants who are eligible for student finance can receive a Maintenance Loan. Some choose not to take one even though they might have received other support, such as an Assembly Learning Grant. Some do not apply for any support at all. Table 4A(iii) shows the relationship between those who took out a Maintenance Loan and those who could have taken one, using estimates of the eligible student population from the Welsh Government. The applicant can choose to take all or part of the basic non means tested element of the Maintenance Loan. They can receive a higher amount if they submit financial evidence that shows their household residual income is within the range for additional Maintenance Loan entitlement. From 2006/07 onwards the average Maintenance Loan decreased because of the introduction of the Assembly Learning Grant. The amount of Maintenance Loan awarded is partly reduced in proportion to the amount of Assembly Learning Grant awarded.

Students who took out a Maintenance Loan in academic year 2010/11, 2011/12 or 2012/13 may be entitled to a partial cancellation of Maintenance Loan of up to £1,500. The reduction is applied to the balance of student loan by the SLC after the first repayment has been made. Students are only entitled to receive the partial cancellation once.

**Table 4B(i) : Tuition Fee Loans awarded to applicants domiciled in Wales and EU domiciled applicants studying in Wales (two months into the academic year)
Academic years 2010/11 to 2012/13 [31][16]**

• Table 4B(i) represents awards at an early in year position which is indicative of the likely out turn of payments in total for the academic year. The figures are obtained two months into the academic year (mid November) and are expected to change before the Paid figures are reported at the end of the academic year in Table 4B(ii).

Key Points:

• For academic year 2012/13, 49,700 applicants were awarded a Tuition Fee Loan two months into the academic year, which amounted to £159.4m awarded compared to 48,100 applicants awarded in 2011/12 academic year which amounted to £137.2m. On average, applicants were awarded Tuition Fee Loan worth £3,210 for 2012/13 academic year compared to £2,860 awarded at the same point in the 2011/12 academic year.

Entry Cohort	Domicile of Applicant	Number of Applicants Awarded (000s)			Amount Awarded (£m)			Average Amount Awarded (£) [29]		
		2010/11 (Final)	2011/12 (Final)	2012/13 [36] (Provisional)	2010/11 (Final)	2011/12 (Final)	2012/13 [36] (Provisional)	2010/11 (Final)	2011/12 (Final)	2012/13 [36] (Provisional)
Prior to 2006/07 [32]	Wales	*	*	0.0	*	*	0.0	1,060	1,350	n/a
	EU	0.0	0.0	0.0	0.0	0.0	0.0	n/a	n/a	n/a
2006/07 to 2009/10 [33]	Wales	28.6	15.9	3.9	53.4	31.0	8.0	1,870	1,950	2,020
	EU	0.7	0.4	0.1	0.9	0.5	0.1	1,300	1,300	1,270
2010/11 to 2011/12 [34]	Wales	17.1	30.8	25.7	55.2	102.5	84.6	3,240	3,330	3,290
	EU	0.6	0.9	0.3	1.9	3.1	1.1	3,240	3,350	3,370
From 2012/13 [35]	Wales	n/a	n/a	18.9	n/a	n/a	63.4	n/a	n/a	3,360
	EU	n/a	n/a	0.7	n/a	n/a	2.3	n/a	n/a	3,240
Total [27][30]		47.0	48.1	49.7	111.5	137.2	159.4	2,370	2,860	3,210

'**' - negligible but not zero, '0.0' - zero, 'n/a' - not applicable

Source: Student Loans Company Limited (SLC)

For footnotes, see Appendix A

2010/11 figures as at 14/11/2010

2011/12 figures as at 16/11/2011

2012/13 figures as at 18/11/2012

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

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

Applicants entering HE from 2012/13 will be eligible to apply for a non means-tested fee grant of up to £5,535 to cover the difference between the maximum £3,465 fee loan and the actual fee charged by the University or College (up to a maximum of £9,000).

**Table 4B(ii) : Tuition Fee Loans paid to Higher Education Institutions on behalf of students domiciled in Wales and EU domiciled applicants studying in Wales (final)
Academic years 2010/11 to 2012/13 [31][16]**

Key Points:

- For academic year 2011/12, Higher Education Institutions (HEIs) were paid Tuition Fee Loans on behalf of 45,700 students which amounted to £129.1m compared to 44,900 students paid in academic year 2010/11 amounting to £104.9m. On average, students took out a Tuition Fee Loan of £2,820 for academic year 2011/12, compared to £2,340 in 2010/11.
- The average Tuition Fee Loan for those entering Higher Education from 2006/07 is higher than that of those students entering Higher Education prior to 2006/07 because of the introduction of variable fees. Students who entered Higher Education from 2006/07 to 2011/12 are no longer eligible for a Tuition Fee Grant towards the cost of tuition fees.

Entry Cohort	Domicile of Student	Number of Students Paid (000s)			Amount Paid (£m)			Average Amount Paid (£) [29]		
		2010/11 (Final)	2011/12 (Final)	2012/13 [36]	2010/11 (Final)	2011/12 (Final)	2012/13 [36]	2010/11 (Final)	2011/12 (Final)	2012/13 [36]
Prior to 2006/07 [32]	Wales	*	*	..	*	*	..	1,140	2,110	..
	EU	*	0.0	..	*	0.0	..	1,310	0.0	..
2006/07 to 2009/10 [33]	Wales	27.9	15.3	..	51.9	29.8	..	1,860	1,940	..
	EU	0.8	0.4	..	1.0	0.6	..	1,310	1,310	..
From 2010/11 [34]	Wales	15.6	12.9	..	50.1	42.4	..	3,210	3,290	..
	EU	0.6	0.4	..	1.8	1.3	..	3,210	3,310	..
From 2011/12 [35]	Wales	n/a	16.1	..	n/a	53.2	..	n/a	3,310	..
	EU	n/a	0.6	..	n/a	1.8	..	n/a	3,300	..
Total [27]		44.9	45.7	..	104.9	129.1	..	2,340	2,820	..

'*' - negligible but not zero, '0.0' - zero, 'n/a' - not applicable, '..' - not available

Source: Student Loans Company Limited (SLC)

For footnotes, see Appendix A

2010/11 figures as at 31/08/2011

2011/12 figures as at 31/08/2012

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 Higher Education (HE) prior to 2006/07 and who do not receive the full Tuition Fee Grant (see Table 3B) can take out a Tuition Fee Loan but it will be much lower than those who entered HE from 2006/07 onwards where variable fees were charged.

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

Applicants entering HE from 2012/13 will be eligible to apply for a non means-tested fee grant of up to £5,535 to cover the difference between the maximum £3,465 fee loan and the actual fee charged by the University or College (up to a maximum of £9,000).

Table 4C(i) : Tuition Fee Loans awarded to applicants domiciled in Wales and EU domiciled applicants studying in Wales according to country of study (two months into the academic year) Academic years 2010/11 to 2012/13 [2][16]

- Table 4C(i) represents awards at an early in year position which is indicative of the likely out turn of payments in total for the academic year. The figures are obtained two months into the academic year (mid November) and are expected to change before the Paid figures are reported at the end of the academic year in Table 4C(ii).

Key Points:

- For academic year 2012/13, 49,700 applicants were awarded a Tuition Fee Loan two months into the academic year, which amounted to £159.4m compared to 48,100 applicants awarded in 2011/12 academic year which amounted to £137.2m. On average, applicants were awarded a Tuition Fee Loan worth £3,210 for 2012/13 academic year compared to £2,860 awarded at the same point in the 2011/12 academic year.
- For academic year 2012/13, 64 per cent of students who had been awarded a Tuition Fee Loan two months into the academic year, were studying in Wales, compared to 67 per cent at the same point in academic year 2011/12.

Entry Cohort	Country of Study	Number of Applicants Awarded (000s)			Amount Awarded (£m)			Average Amount Awarded (£) [29]		
		2010/11 (Final)	2011/12 (Final)	2012/13 [36] (Provisional)	2010/11 (Final)	2011/12 (Final)	2012/13 [36] (Provisional)	2010/11 (Final)	2011/12 (Final)	2012/13 [36] (Provisional)
Prior to 2006/07 [32]	Wales	*	*	0.0	*	*	0.0	1,170	1,350	n/a
	England	*	*	0.0	*	*	0.0	1,000	1,350	n/a
	Other	*	0.0	0.0	*	0.0	0.0	1,310	n/a	n/a
2006/07 to 2009/10 [33]	Wales	20.3	11.1	2.4	26.2	14.9	3.1	1,290	1,350	1,290
	England	8.8	5.1	1.5	27.7	16.3	4.8	3,150	3,200	3,160
	Other	0.2	0.2	0.1	0.4	0.3	0.2	1,990	1,900	1,780
From 2010/11 [34]	Wales	11.8	20.9	16.7	38.4	69.8	55.6	3,250	3,340	3,320
	England	5.7	10.7	9.2	18.5	35.5	29.9	3,230	3,330	3,250
	Other	0.1	0.2	0.1	0.2	0.3	0.3	1,850	1,990	1,940
From 2012/13 [35]	Wales	n/a	n/a	12.5	n/a	n/a	41.9	n/a	n/a	3,350
	England	n/a	n/a	7.0	n/a	n/a	23.4	n/a	n/a	3,360
	Other	n/a	n/a	0.1	n/a	n/a	0.3	n/a	n/a	3,170
Total [27][30]		47.0	48.1	49.7	111.5	137.2	159.4	2,370	2,860	3,210

'*' - negligible but not zero, '0.0' - zero, 'n/a' - not applicable

Source: Student Loans Company Limited (SLC)

For footnotes, see Appendix A

2010/11 figures as at 14/11/2010

2011/12 figures as at 16/11/2011

2012/13 figures as at 18/11/2012

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

**Table 4C(ii) : Tuition Fee Loans paid to Higher Education Institutions on behalf of students domiciled in Wales and EU domiciled applicants studying in Wales according to country of study (final)
Academic years 2010/11 to 2012/13 [2][16]**

Key Points:

- For academic year 2011/12, Higher Education Institutions (HEIs) were paid Tuition Fee Loans on behalf of 45,700 students which amounted to £129.1m compared to 44,900 students paid in academic year 2010/11 amounting to £104.9m. On average, students took out a Tuition Fee Loan of £2,820 for academic year 2011/12, compared to £2,340 in 2010/11.
- For academic year 2011/12, 67% of students who had Tuition Fee Loans paid on their behalf were studying in Wales, compared to 69% in academic year 2010/11.

Entry Cohort	Country of Study	Number of Students Paid (000s)			Amount Paid (£m)			Average Amount Paid (£) [29]		
		2010/11 (Final)	2011/12 (Final)	2012/13 [36]	2010/11 (Final)	2011/12 (Final)	2012/13 [36]	2010/11 (Final)	2011/12 (Final)	2012/13 [36]
Prior 2006/07 [32]	Wales	*	*	..	*	*	..	1,110	1,350	..
	England	*	*	..	*	*	..	1,050	2,220	..
	Other	*	0.0	..	*	0.0	..	1,300	n/a	..
2006/07 to 2009/10 [33]	Wales	19.9	10.6	..	25.6	14.1	..	1,290	1,330	..
	England	8.6	5.0	..	26.9	15.9	..	3,130	3,190	..
	Other	0.2	0.2	..	0.4	0.3	..	1,950	1,950	..
From 2010/11 [34]	Wales	10.9	8.7	..	35.2	28.7	..	3,220	3,300	..
	England	5.2	4.5	..	16.6	14.9	..	3,210	3,300	..
	Other	0.1	0.1	..	0.2	0.2	..	1,950	1,970	..
From 2011/12 [35]	Wales	n/a	11.1	..	n/a	36.7	..	n/a	3,310	..
	England	n/a	5.5	..	n/a	18.2	..	n/a	3,320	..
	Other	n/a	0.1	..	n/a	0.1	..	n/a	1,980	..
Total [27]		44.9	45.7	..	104.9	129.1	..	2,340	2,820	..

'*' - negligible but not zero, '0.0' - zero, '..' - not available, 'n/a' - not applicable

Source: Student Loans Company Limited (SLC)

For footnotes, see Appendix A

2010/11 figures as at 31/08/2011

2011/12 figures as at 31/08/2012

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

Table 4D (i) : Tuition Fee Loan take-up by the estimated eligible population by domicile of student for students domiciled in Wales and EU domiciled students studying in Wales [1][2][16] Academic years 2008/09 to 2010/11 [6]

Key Points:

- The percentage of students eligible to take out a Tuition Fee Loan who chose to do so was 81.3 per cent in academic year 2010/11 compared to 77.3 per cent in 2009/10.
- For academic year 2010/11, for those who entered Higher Education from 2006/07, the take-up rate for Tuition Fee Loan was 83.1 per cent for students domiciled in Wales.

Entry Cohort	Domicile of Student	Estimated Eligible Population (000s)			Students Taking Out Loans (000s)			Estimated Percentage Take-Up (%)		
		2008/09 (Final)	2009/10 (Final)	2010/11 (Final)	2008/09 (Final)	2009/10 (Final)	2010/11 (Final)	2008/09 (Final)	2009/10 (Final)	2010/11 (Final)
Prior to 2006/07	Wales	4.6	1.2	0.3	1.5	0.2	*	33.3	18.1	13.9
	EU	0.1	*	*	*	*	*	7.3	8.6	20.0
From 2006/07	Wales	45.5	51.9	52.3	35.5	41.6	43.5	78.0	80.3	83.1
	EU	2.2	2.6	2.6	1.0	1.3	1.3	47.3	48.1	52.0
Total		52.4	55.7	55.2	38.1	43.1	44.9	72.6	77.3	81.3

* * * - negligible but not zero

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

For footnotes, see Appendix A

2008/09 figures as at 31/08/2009

2009/10 figures as at 31/08/2010

2010/11 figures as at 31/08/2011

Table 4D (ii) : Tuition Fee Loan take-up by the estimated eligible population by country of study for students domiciled in Wales and EU domiciled students studying in Wales [1][2][16] Academic years 2008/09 to 2010/11 [6]

Key Points:

- For academic year 2010/11, for those who entered Higher Education from 2006/07, the take-up rate for Tuition Fee Loan varied from 77.6 per cent for those studying in Wales to 92.5 per cent for those studying in England (who were not eligible for the Tuition Fee Grant).

Entry Cohort	Country of Study	Estimated Eligible Population (000s)			Students Taking Out Loans (000s)			Estimated Percentage Take - up (%)		
		2008/09 (Final)	2009/10 (Final)	2010/11 (Final)	2008/09 (Final)	2009/10 (Final)	2010/11 (Final)	2008/09 (Final)	2009/10 (Final)	2010/11 (Final)
Prior to 2006/07	Wales	2.5	0.6	0.1	0.6	0.1	*	25.3	12.9	8.6
	England	2.1	0.6	0.2	0.9	0.1	*	41.3	23.2	16.8
	Other	0.1	*	*	*	*	*	32.2	22.5	20.0
From 2006/07	Wales	35.1	40.2	39.7	25.2	29.9	30.8	71.7	74.4	77.6
	England	12.3	13.9	14.9	11.1	12.7	13.8	90.6	91.1	92.5
	Other	0.2	0.3	0.4	0.2	0.3	0.3	83.9	83.8	80.3
Total		52.4	55.7	55.2	38.1	43.1	44.9	72.6	77.3	81.3

* * * - negligible but not zero

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

For footnotes, see Appendix A

2008/09 figures as at 31/08/2009

2009/10 figures as at 31/08/2010

2010/11 figures as at 31/08/2011

**Table 4E : Combined Total of Maintenance Loans and Tuition Fee Loans paid for students domiciled in Wales (Final) [1]
Academic years 2010/11 to 2012/13**

Key Points

- For academic year 2011/12, 49,900 students borrowed £270.1m in the form of a Maintenance Loan and/or a Tuition Fee Loan, which represents an increase of 5 percent on £256.4m in the previous academic year 2010/11.
- On average, students took out combined loans worth £5,420 in academic year 2011/12, compared to £5,140 in academic year 2010/11.

Loan Types	Number of Students Paid (000s)			Total Amount Paid (£m)			Average Amount Paid (£) [29]		
	2010/11 (Final)	2011/12 (Final)	2012/13	2010/11 (Final)	2011/12 (Final)	2012/13	2010/11 (Final)	2011/12 (Final)	2012/13
Maintenance Loan Only	6.3	5.5	..	18.6	15.7	..	2,960	2,830	..
Tuition Fee Loan Only	2.1	2.2	..	5.0	6.6	..	2,410	2,970	..
Maintenance Loan and Tuition Fee Loan	41.5	42.1	..	232.8	247.9	..	5,610	5,880	..
Total	49.9	49.9	..	256.4	270.1	..	5,140	5,420	..

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

Source: Student Loans Company Limited (SLC)

For footnotes, see Appendix A

2010/11 figures as at 31/08/2011

2011/12 figures as at 31/08/2012

This table combines the loan amounts shown in Tables 4A and 4B. The number of 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.

POLICY CONTEXT

Key policy changes from 2012/13

2012/13 New Entrants

New entrants from 2012/13 who are subject to the existing variable tuition fees are entitled to a Tuition Fee Loan of up to £3,465.

New entrants from 2012/13 who are domiciled in Wales studying in any UK territory, who are subject to the new higher fees amounts are also entitled to a new Tuition fee Grant up to a maximum of £5,535 to make up the difference in fee costs of up to a maximum of £9,000.

Where a designated course is provided wholly by a private institution, students domiciled in Wales are eligible for a Tuition Fee Loan of up to £6,000 (no Fee Grant is available).

Students domiciled in Wales who are studying in Wales and entered HE between 2006/07 and 2009/10 are also entitled to a Tuition Fee Grant which covers any fee they are charged above £1,380, up to a maximum grant of £2,256.

New and continuing students domiciled in Wales in academic year 2012/13 courses may also receive targeted grants (for example, Childcare or Disabled Students' Allowance).

New entrants in 2012/13 may be eligible for an Assembly Learning Grant of up to £5,000. The maximum amounts of Assembly Learning Grant in academic year 2012/13 are £5,600 for 2011/12 cohort students, £5,000 for 2010/11 cohort students and £2,906 for new system students who entered HE between 2006/07 and 2009/10.

Key policy changes from 2011/12

2011/12 New Entrants

For new entrants from academic year 2011/12, the Welsh National Bursary is integrated into the HE statutory support system as an integral part of the Assembly Learning Grant and Special Support Grants. The Welsh Government's statutory student support arrangements for living costs are for students domiciled in Wales only (namely students who are ordinarily resident in Wales). Institutions will no longer be required to pay a minimum National Bursary to new entrants from 2011/12 and can continue to make arrangements for their own institutional awards. As a result of this policy change the full Assembly Learning Grant for these entrants is higher at £5,600 instead of £5,000. The grant is fully replaced by Maintenance Loan at the same point i.e. where the residual income is £50,020. This is achieved via a faster Maintenance Loan substitution rate for residual incomes between £34,000 and £50,020 (see Charts 1 and 2 in Appendix B).

Variable tuition fees are capped at £3,375 in academic year 2011/12, and will apply to all students who entered from academic year 2006/07 who study at Welsh HEIs in 2011/12.

Key policy changes from 2010/11

2010/11 New Entrants

New entrants in 2010/11 will have their Maintenance Loan reduced by £0.60 of every £1 of Assembly Learning Grant entitlement from the maximum Maintenance Loans up to a reduction of £2,844 (£2,844 again in 2011/12). All other students (non ITT) who entered from 2006/07 will have their Maintenance Loan reduced by a maximum of £1,288 or the actual Assembly Learning Grant awards if less (£1,288 again in 2011/12).

Variable tuition fees are capped at £3,290 in academic year 2010/11 (£3,375 in 2011/12), and will apply to all students who entered from academic year 2006/07 who study at Welsh HEIs in 2010/11. New entrants in 2010/11 are no longer eligible for the Welsh Tuition Fee Grant which used to fund the difference between £1,310 (£1,345 in 2011/12) and the amount the institution is charging. Continuing students who entered from 2006/07 remain eligible for the grant.

New entrants in 2010/11 may be eligible to apply for a means-tested Assembly Learning Grant of up to £5,000 (continuing students continue to apply for an Assembly Learning Grant of up to £2,906). For new entrants, there is also an adjustment to the household income threshold for maintenance grant support. Although the threshold for entitlement to a maximum grant remains at £18,370, the threshold for entitlement to a partial grant has been adjusted from £39,329 to £50,020. The thresholds and the grant levels have remained unchanged in 2011/12.

Initial Teacher Training (ITT) students domiciled in Wales who start their course in academic year 2010/11 will be fully income assessed for Assembly Learning Grant / Special Support Grant, regardless of whether their course is postgraduate or undergraduate.

Key policy changes from 2006/07

New entrants in academic year 2006/07 were eligible for the new Assembly Learning Grant (ALG) which is a non-repayable grant of up to £2,700 (£2,906 if continuing in 2011/12 after entering between 2006/07 and 2009/10) dependent on household income.

These entrants received no Fee Remission Grant and were subject to fee charges of £1,200 if they attended a HEI in Wales which could be deferred through taking out a loan. Students attending a HEI outside Wales could be subject immediately to a variable fee of up to £3,000 (£3,375 in 2011/12).

Welsh institutions were able to charge variable tuition fees of up to £3,070 in 2007/08 (£3,375 in 2011/12). Students domiciled in Wales studying in Wales were able to receive a non means-tested grant of £1,890 (£2,030 in 2011/12, but no longer available to new entrants from 2010/11) towards their tuition fee.

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

Policy prior to 2006/07

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

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

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

In 1998/99 new student support arrangements came into effect. New entrants to full-time HE courses were, with certain specified exceptions, expected to contribute up to £1,000 a year (£1,345 in 2011/12) towards the cost of their tuition. The amount depended on their own and, if appropriate, their parents' or spouse's income. In 1998/99, the first year of the new scheme, eligible new entrants received support for living costs through both grants and loans. Grants, which were assessed against family income, on average formed about a quarter of the support available. All students were entitled to a non income-assessed loan, which comprised the remaining three quarters of support available. From 1999/2000 new student support students who entered HE from 1998/99 onwards received support for maintenance expenditure entirely through loans, a quarter of which was income-assessed.

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

level of grant rates and increasing loan rates. Broad parity between the main rates of grant and loans was achieved in the academic year 1996/97.

NOTES FOR EDITORS

1. The figures in this first release were all compiled by the Student Loans Company Limited. SLC data are based on the position of applications in November 2012.
2. Figures marked as provisional are those where the base data has only recently become available and may be subject to change following further validation.
3. Details of the amounts of loans and grants available in 2012/13 are publicly available in the Student Finance Wales booklets 'A guide to financial support for higher education students in 2012/13 ([new students](#))' and 'A guide to financial support for higher education students in 2012/13 (continuing students)'.
4. Student numbers have been rounded to the nearest hundred (with a * indicating a number less than 50 but not zero); expenditure figures to the nearest £100,000 (with a * indicating a number less than £50,000 but not zero); and average expenditure to the nearest £10.
5. Revisions within the data are denoted with an [r].

REVISIONS AND FUTURE STUDENT SUPPORT STATISTICAL FIRST RELEASES

6. This statistical first release contains early in-year awards figures for 2012/13. Students who have not yet been approved for support will not appear in these figures. Some eligible students may not have applied yet and others may have applied but not yet provided all requested evidence. Also, student circumstances can change and they may revise their support application. A significant number of students revise their initial support application from non means-tested support to means-tested support. Others withdraw from their courses after only one term's payment. Therefore, figures for 2012/13 are provisional and are expected to change during the academic year as further applications are received and re-assessments are submitted. Final figures will be published in November 2013.

7. Provisional data should be used with due caution. The scale of revisions may change from one year to another as application processes change. However, the table below gives an indication of the scale of revisions that occur:

	2008/09 provisional	2008/09 final
Number of student support scheme students (000s)	50.4	53.0
	2009/10 provisional	2009/10 final
Number of student support scheme students (000s)	53.7	56.5
	2010/11 provisional	2010/11 final
Number of student support scheme students (000s)	53.4	54.8
	2011/12 provisional	2011/12 final
Number of students support scheme students (000s)	52.5	52.7

NATIONAL AND OFFICIAL STATISTICS

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

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

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

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

11. The maximum loan and grant facilities for the academic years 2006/07 through to 2012/13 are given in Table 1A. Most students in the final year of a course receive a lower rate of loan because the loan does not cover the summer vacation following the end of the course. As with the grant, there are different rates of loan based on whether the student is living at home, and, if not, on whether the student is studying in London or elsewhere. These loans are not income-assessed.

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

FEES SUPPORT

12. New student support arrangements came into effect from the start of the 1998/99 academic year. New entrants to HE were, with certain specified exceptions, expected to contribute up to £1,000 a year (£1,345 in 2011/12) towards the cost of their tuition fees. The amount depended on their own and, if appropriate, their parents' or spouse's income. The remainder is met from public funds and paid directly to HE institutions.

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

MAINTENANCE SUPPORT

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

ASSEMBLY LEARNING GRANT AND HE GRANT

15. From 2002/03 the Welsh Government introduced Assembly Learning Grants (ALGs) to provide extra money for Welsh domiciled students who might otherwise experience financial difficulty when undertaking post compulsory or higher education courses. The maximum amount payable to those in higher education was £1,500. This grant was not part of the statutory student finance package. The HE Grant introduced in 2004/05, which did form part of the statutory student finance package, held the same purpose as the ALG. Students whose income falls within the same band as those who would otherwise qualify for the maximum ALG received the maximum HE Grant of £1,000 plus a £500 'top up' from the ALG scheme.

STUDENT LOANS

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

17. 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, £15,000 up until the end of March 2012 and then £15,795 from April 2013). Students who begin their course on or after 1st September 2012 are subject to a new income threshold for repayment. They will make repayments at 9% of their income above a threshold of £21,000 from the April after they leave their course. For administrative reasons repayments will not be taken through the tax system until April 2016.

18. Statistics on loans to students in Wales in academic year 2011/12 were published in SLC SFR 07/2011 on 29 November 2011. Statistics on the repayment of loans in financial year 2011/12 were published in SLC SFR 02/2012 on 23 June 2012.

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

MAINTENANCE SUPPORT

19. The Assembly Learning Grant (ALG) was introduced for 'new system' students who started their course from September 2006. The new ALG replaces the HE Grant (which was increased to £1,500 in 2006/07) for new, full-time undergraduate students, which will not be available to new students from 2006/07. The maximum amount of support available in 2012/13 is £2,906 for those who entered prior to 2010/11, £5,000 for those who entered in 2010/11, £5,600 for those who entered in 2011/12 and £5,000 for those who entered in 2012/13. How much a student receives depends on their income and that of their household. Students with household incomes above £18,370 receive a partial grant, with a minimum grant of £50 payable once household income reaches a certain threshold. No grant is payable where household income is above this threshold. The ALG is non-repayable. The equivalent Special Support Grant ensures that students in the DWP vulnerable groups have their grant disregarded when entitlement to benefits is calculated.

TUITION FEE LOANS

20. From 2006/07 students can defer payment of tuition fees by taking out a Tuition Fee Loan. As well as being available to new entrants, this option is also available to pre-2006/07 entrants if they make a full or partial contribution to their fixed fees. Tuition fees were increased to a maximum of £9,000 for those entering HE from 2012/13.

TUITION FEE GRANTS

21. The non means-tested Tuition Fee Grant of up to £1,845 came into force in 2007/08 (£2,085 in 2012/13). This grant is for students domiciled in Wales and EU new system students (i.e. those entering under the 2006/07 regulations and subject to variable fees) who are studying in Wales. The grant effectively limits the fee charged to this group of students to a maximum of £1,225 in 2007/08 (£1,380 in 2012/13). A new non-means tested Tuition Fee Grant of up to £5,535 is available to students domiciled in Wales and EU students studying in Wales who enter HE from 2012/13 to cover the difference between maximum tuition fee loan and the actual fee charged by the institution.

ADDITIONAL GRANTS AND ALLOWANCES

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

FINANCIAL CONTINGENCY FUNDS

23. From 2002/03 discretionary funding by Welsh HE and FE institutions was amalgamated into one non-repayable fund, renamed the Financial Contingency Fund. The latest statistics relating to Financial Contingency Funds were published by the Welsh Government in Statistical First Release SDR 50/2012 "**Financial Contingency Funds in Wales, 2010/11**" in March 2012.

DISCRETIONARY AWARDS

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

DEFINITIONS

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

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

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

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

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

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

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

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

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

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

TERMS OF REFERENCE FOR THIS PUBLICATION

Term	Definition
Applicant	This is a person applying for financial support. Not all applicants take up a place in a Higher Education Institution (HEI). Applicants become students once they take up place and the SLC has received 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 the applicant will be considered a student and payments will be released according to the payment schedule for the support types awarded.
Country of Study	The country in which the Higher Education Institution is located to which the applicant intends to / is studying at.
Domiciled	The country in which the applicant normally lives.
Estimated Eligible Population	The numbers of students that are eligible to apply for student finance including those who do not apply. Figures for the estimated eligible population are supplied by the Welsh Government (WG). WG use data from the Higher Education Statistics Agency and other sources with the closest approximation of eligibility criteria available from those sources. Estimates are produced with a consistent method each year.
Entry Cohort	Grouping of student finance applicants according to the student finance regulations against which the applicant was assessed for support. Student finance applicants are covered by transitional protection which means they continue to be assessed against the regulations in place for their first year of study. Students changing courses, or starting a new period of study no longer receive transitional protection and will be assessed under the arrangements in place for their latest year of study.
Final Figures	The final position refers to the readiness of the statistics being in a steady state. Final figures are not expected to change significantly and should represent the final outcome.
Full Year Maintenance Loan	The amount of Maintenance Loan available to students varies between those studying in their final year and those studying in an earlier year of their course. Those in their final year will be entitled to a reduced amount to reflect the reduced length of time in attendance at their university over which maintenance support is required.
Level of Support	Identifies if the applicant was awarded the full level of means-tested grant, partial level or no grant.
Maintenance Loan Rate	The rate determines how much loan is available to the applicant in principle and depends on where the applicant is residing during their term time. There are three rates: Home, London, and Elsewhere (not London).
Paid Students	Once applicants who were awarded support have their attendance at an HEI confirmed and their first payment made, they are classified as paid students.

Provisional Figures	These are figures based on the status of applications processed by Mid-November (two months into the academic year).
Residual Income	The income from the household from which the applicant normally resides. This income determines how much means-tested support the applicant is entitled to. Residual income comprises of the taxable earned and unearned income of the applicant and/or the taxable earned and unearned income of the applicants sponsors minus any allowable deductions.
Student	Those student finance applicants for whom an attendance confirmation has been received from the university which indicates that the applicant is or has taken a place at university. This is an important distinction as not all those making student finance applicants go on to take a place at university.
Student Support Arrangement	The range of support available, the eligibility rules, and income thresholds which are in place for a given academic year.
Take-up rate	The rate of which the Eligible Population chooses to apply for a Student Loan. Eligible students domiciled in Wales may apply for a Maintenance Loan and/or a Tuition Fee Loan. EU students studying in Wales may only apply for a Tuition Fee Loan.
Targeted Support	Grants and allowances which are aimed to provide additional financial support to students to meet costs specific to their circumstance. Covers Travel Grant, Parents' Learning Allowance, Childcare Grant and Adult Dependents Grant.

APPENDIX A - FOOTNOTES

[1] For explanation refer to 'Terms of reference for this publication' section within this publication.

[2] The rate of Maintenance Grant and Loan is applicable to students normally domiciled in Wales. Extra help is also available for students in certain circumstances.

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

[4] A means-tested Maintenance Grant of £2,700 was introduced in 2006/07 (£2,906 to returnees in 2009/10, £5,000 to new entrants in 2010/11, £5,600 to new entrants in 2011/12 and £5,000 to new entrants 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 £0.60 for every £1 of Assembly Learning Grant received up to a maximum of £2,844 for 2012, 2011 and 2010 cohort (new entrants prior to 2010/11 reduced by £1,288). The maximum amount of support available is therefore lower than the sum of the maximum Maintenance Loan and the maximum Maintenance Grant.

[6] Information is for students domiciled in Wales.

[7] The amount of Tuition Fee Loan is equivalent to the tuition fee charged, up to a maximum of £3,465. HE institutions in Wales could only charge £1,200 for tuition fees in 2006/07 but will be able to charge up to £9,000 in 2012/13.

[8] Applicants entering Higher Education (HE) from 2012/13 will be eligible to apply for a non means-tested fee grant of up to £5,535 to cover the difference between the maximum £3,465 fee loan and the actual fee charged by the University or College (up to a maximum of £9,000).

[9] Based on the 'Elsewhere' rate of loan.

[10] Students in lower-income households will have part of their maintenance needs met through a non-repayable Assembly Learning Grant (ALG). Their entitlement to repayable support through a Maintenance Loan will therefore be reduced to reflect this. In practice, this means that the amount of Maintenance Loan a student can receive will be reduced by £0.60 for every £1 of ALG entitlement up to £2,844.

[11a] Reduced by £1 for every £3.77 of income above £18,370.

[11b] Reduced by £1 for every £4.315 of income above £26,500.

[12] Reduced by £1 for every £9.67 of income above £34,000.

[13] The Maintenance Loan is reduced by between £50 and £1,106 depending on the amount of ALG received.

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

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

[16] This table is affected by the change in methodology introduced in 2010/11 publication. 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 Fee Loans and Disabled Students' Allowance (DSA). In previous publications, figures on DSA and Other Targeted Support were grouped with figures on Maintenance Grant.

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

Table 3C: This table shows the awards and payments for the Disabled Students' Allowance.

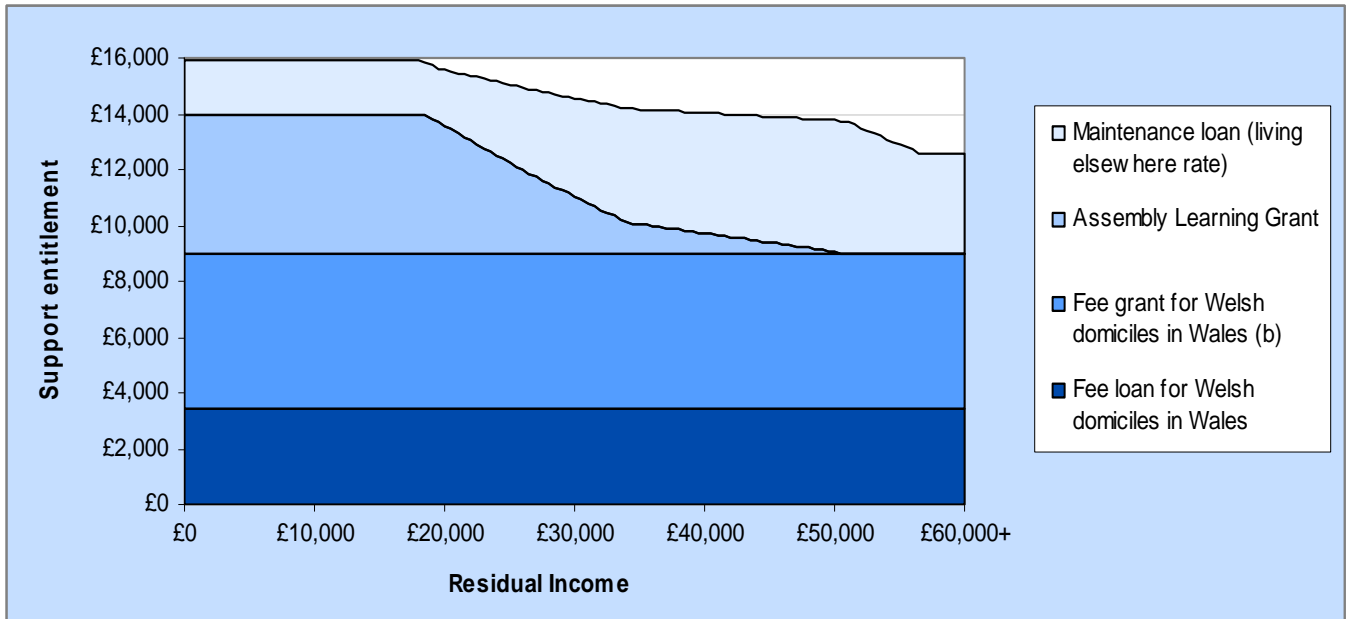
Table 3D: This table shows the awards made for Other Targeted Support grants and allowances.

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

- [17] The number of students applying to the relevant Award Authority and successfully being awarded student support of some kind under the student support scheme.
- [18] This the distinct count of applicants with at least one awarded product type.
- [19] Tuition Fee Grant for students entering HE from 2006/07.
- [20] Students are assessed for Tuition Fee Grant by their local authorities. Welsh students entering Higher Education (HE) from 2006/07 who are studying at a HE institute in Wales are eligible for the Tuition Fee Grant. Welsh students entering HE from 2012/13 and receiving the new Tuition Fee Grant can study anywhere in the UK, however EU students only receive this grant if they study in Wales.
- [21] The maximum Tuition Fee Grant is £5,535 in 2012/13 payable where the HE institution charges the maximum fee of £9,000.
- [22] The Tuition Fee Grant is not means tested. It is determined by the fee charged by the institution above £3,465.
- [23] Assembly Learning Grants for students entering HE from 2006/07. Figures on the ALG for FE students can be found in the Welsh Government SFR "Assembly Learning Grants Awarded to Welsh Domiciled Students in Further Education". The latest release, for academic year 2011/12 was published in October 2012.
- [24] Students are assessed for eligibility for the Assembly Learning Grant by their local authorities; they are normally resident in their area and study in the UK.
- [25] The maximum Assembly Learning Grants was £2,700 in 2006/07, £2,764 in 2007/08, £2,835 in 2008/09, £2,906 in 2009/10, £5,000 in 2010/11, £5,600 in 2011/12 and £5,000 in 2012/13.
- [26] Those that are eligible to apply for an Assembly Learning Grant but were not awarded a grant because their household residual income is greater than the upper earnings threshold to receive a partial grant, or the applicant has not supplied household income information. Note that those applicants who are receiving an NHS bursary are omitted from the grant eligible population.
- [27] Constituent parts may not add to totals due to rounding.
- [28] Includes the cost of need assessing of the applicants.
- [29] Rounded to the nearest £10.
- [30] The number will continue to increase as applications continue to be approved and this may change the average value of loan.
- [31] Tuition Fee Loans are payable to institutions on behalf of students normally domiciled in Wales who attend a HE course anywhere in the United Kingdom as well as to students from the European Union attending HE courses in Wales.
- [32] Students entering HE prior to 2006/07 can take out a Tuition Fee Loan to cover their private contribution to fees if they make any.
- [33] Students entering HE from 2006/07 can take out a Tuition Fee Loan to cover all or part of the variable fee charged by their HEI.
- [34] Students entering HE from 2010/11 can take out a Tuition Fee Loan to cover all or part of the variable fee charged by their HEI.
- [35] Students entering HE from 2012/13 can take out a Tuition Fee Loan to cover all or part of the variable fee charged by their HEI.
- [36] Tuition Fee Loans for 2012/13 will be incurred by students at the point of payment to their HEI. Generally 25% will be paid in October 2012, 25% will be paid in February 2013 and 50% will be paid in May 2013.

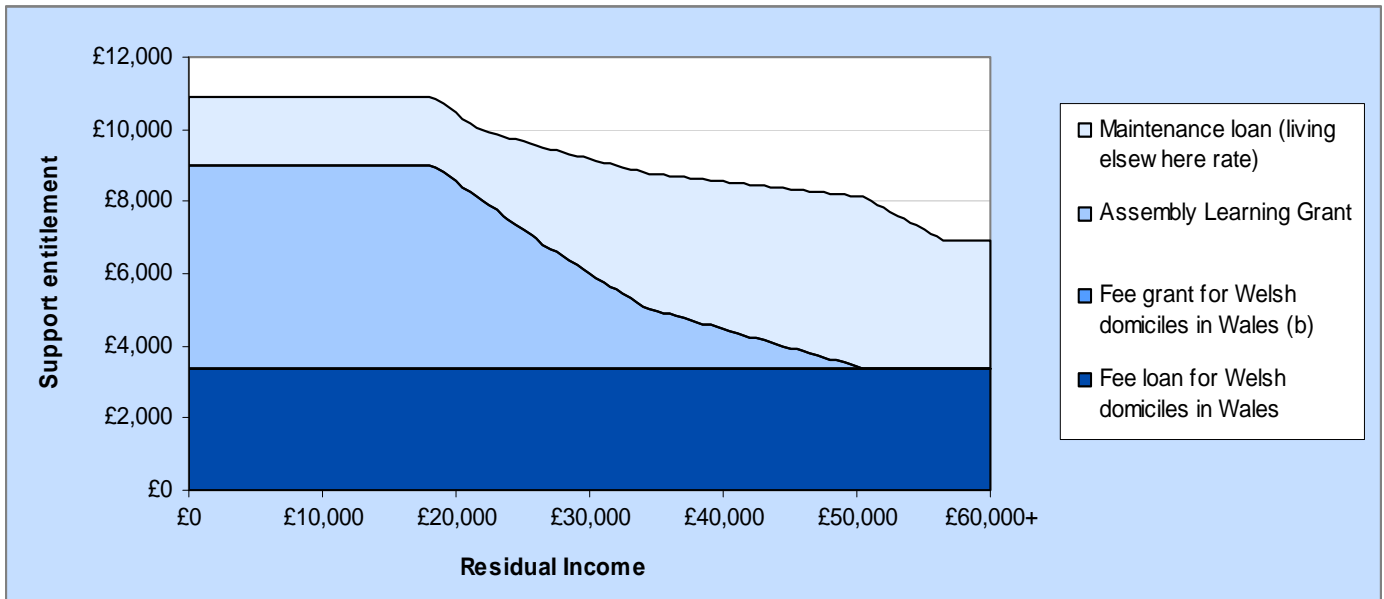
APPENDIX B - CHARTS

Chart 1: Maintenance and fee support entitlement in academic year 2012/13 (a) (b) for students domiciled in Wales studying in the UK who entered HE from 2012/13



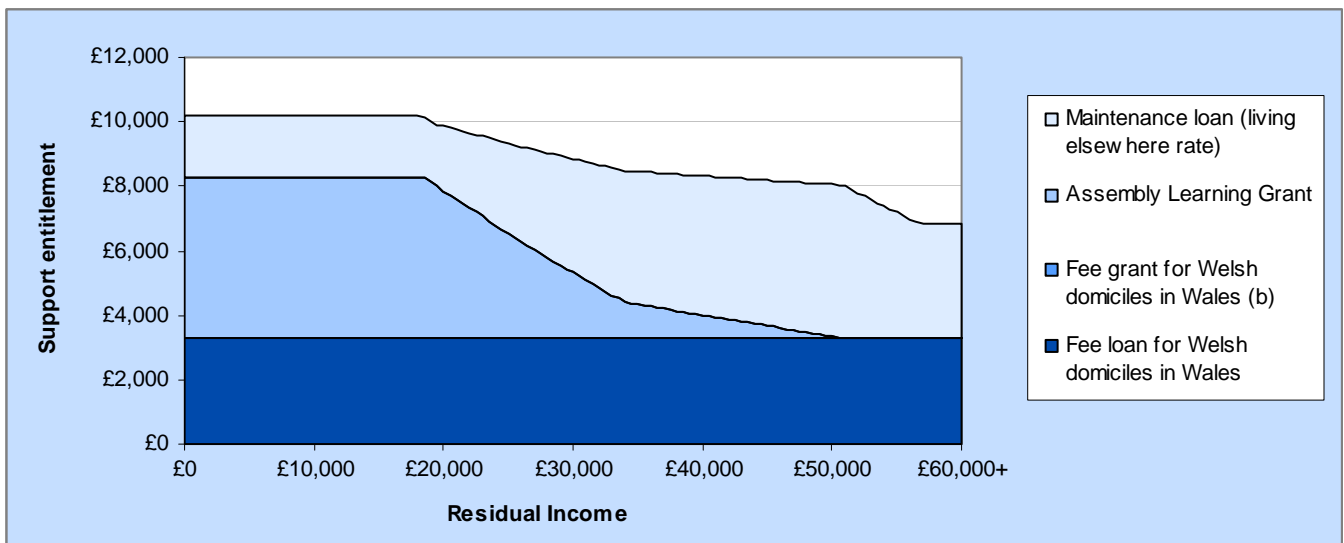
(a) Excludes bursaries and other targeted support.
 (b) Welsh domiciled students and EU domiciled students studying in Wales who entered HE from September 2012 and are studying at a publicly funded UK university or college are eligible for a tuition fee grant of up to £5,535.

Chart 2: Maintenance and fee support entitlement in academic year 2012/13 (a) (b) for students domiciled in Wales studying in Wales who entered HE in 2011/12



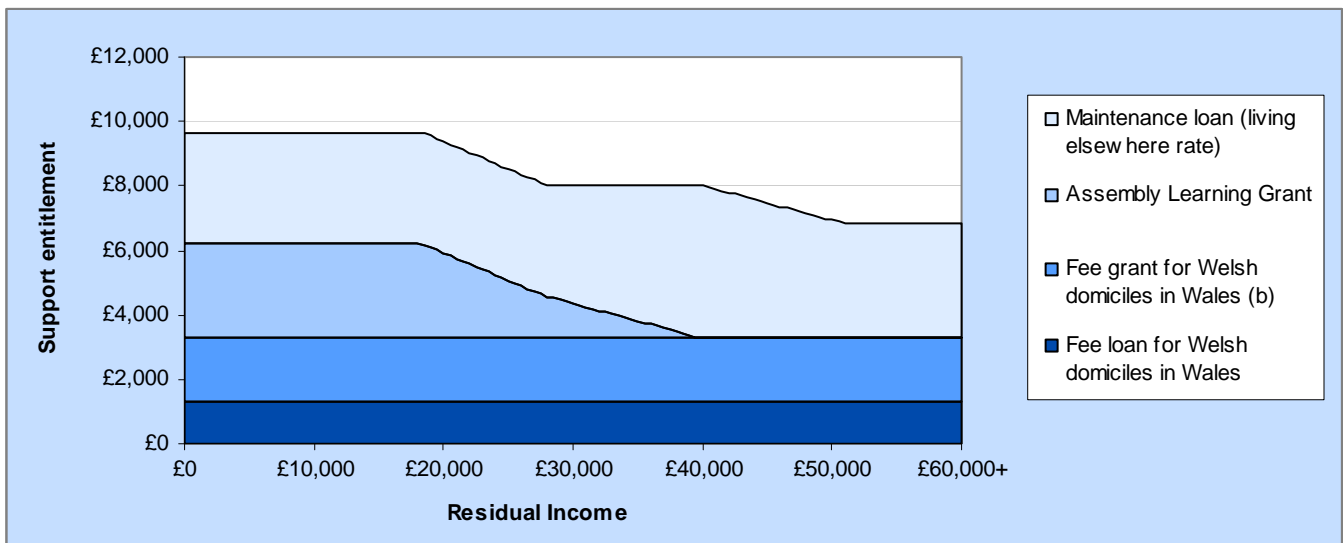
(a) Excludes bursaries and other targeted support.
 (b) The Tuition Fee Grant is not available to new students in 2011/12.

Chart 3: Maintenance and fee support entitlement in academic year 2012/13 (a) (b) for students domiciled in Wales studying in Wales who entered HE in 2010/11



- (a) Excludes bursaries and other targeted support.
- (b) The Tuition Fee Grant is not available to new students in 2010/11.

Chart 4: Maintenance and fee support entitlement in academic year 2012/13 (a) (b) for students domiciled in Wales studying in Wales who entered HE between 2006/07 and 2009/10



- (a) Excludes bursaries and other targeted support.
- (b) Students domiciled in Wales studying outside of Wales who entered HE between 2006/07 and 2009/10 are not eligible for a Tuition Fee Grant, and are therefore entitled to extra fee loan to cover the difference.