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**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>



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## **STUDENT SUPPORT FOR HIGHER EDUCATION IN NORTHERN IRELAND, ACADEMIC YEAR 2012/13 (FINAL)**

### **INTRODUCTION**

1. This statistical first release presents figures on the student support awarded and paid to applicants and students or their Higher Education Provider. It shows final figures for 2010/11, 2011/12 and 2012/13 academic years.

2. Once applicants who were awarded support have their attendance at a HE Provider confirmed and their first payment made, they are classified as paid students.

### **COVERAGE**

3. This release shows the number of loans, grants and allowances awarded / paid to full time undergraduate applicants / students or their Higher Education Providers.

4. It covers applicants and students domiciled in Northern Ireland taking a course in a Higher Education Provider in the UK or in the Republic of Ireland (ROI) as well as applicants and students domiciled in the EU (Outside UK) studying in a Higher Education Provider in Northern Ireland.

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

### **KEY POINTS**

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

6. Final figures show that 45,800 full time applicants were awarded some support in academic year 2012/13 which is equivalent to £331.1m. This is an increase of 3% on the number of full time applicants awarded support in 2011/12 and an increase of 7% on the amount awarded in 2011/12.

#### Maintenance Grants (Table 3A)

7. In academic year 2012/13, 39% of applicants were awarded the full grant of £3,475. 22% were awarded a partial grant and 39% were not awarded a grant. This compares to 38%, 23% and 39% in 2011/12.

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

8. The administration of Disabled Students Allowance differs from other student support 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 2011/12 for which 1,500 full time students were provided DSA support amounting to £2.9m.

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

9. In academic year 2012/13 final figures show that, overall, a total of £3.7m was awarded to 1,100 eligible applicants in the form of Adult Dependents Grants, Parents Learning Allowances, Childcare Grants or Travel Grants.

### Maintenance Loans (Table 4A)

10. In academic year 2012/13, 40,800 eligible students borrowed £127.3m in the form of a Maintenance Loan - an amount 1% higher than in 2011/12. On average, students took out an income-contingent Maintenance Loan worth £3,120 in 2012/13, compared to £3,140 in 2011/12.

### Tuition Fee Loans (Table 4B)

11. In academic year 2012/13, Higher Education Providers were paid Tuition Fee Loans on behalf of 37,800 Northern Ireland domiciled students studying in the UK or the Republic of Ireland plus EU (Outside UK) domiciled students studying in Northern Ireland which amounted to £131.3m. This was an average of £3,470 per student. The average figure in 2011/12 was £3,010. The increase in the average is mainly caused by the higher cost of fees outside of Northern Ireland. Table 4C shows an average of £3,070 at public providers in Northern Ireland as against an average of £4,440 at public providers elsewhere in the UK.

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

12. In academic year 2012/13, 42,900 eligible students borrowed £257.4m in the form of a Maintenance Loan and/or a Tuition Fee Loan - an amount 9% higher than in 2011/12. On average, students took out combined loans worth £6,000 in 2012/13, compared to £5,560 in 2011/12. The increase in the average is mainly caused by the higher cost of fees outside of Northern Ireland.

### Part Time and Postgraduate Support (Table 5)

13. In academic year 2012/13, 4,800 Part-Time students were paid £4.8m in the form of a part-time grant. On average, part-time students were paid grants worth £1,010 in 2012/13, compared to £1,000 in 2011/12.

### Changes For This Release

14. In light of feedback from users some new information has been included in the release:

- the coverage of the release is expanded to include part-time students and postgraduate students not covered by the full time regulations;
- key statistics on maintenance grants, maintenance loans, and tuition fee loans, have been disaggregated to show the take-up of support at alternative providers of higher education.

15. The tables on HE Bursary and Tuition Fee Grant (3B and 3C in last year's publication) have been discontinued due to the negligible number of applicants now eligible for this support. The small numbers that remain are still included in the summary statistics in Table 2.

## **TABLES**

### Section 1 - Student Support Available

16. Table 1A shows the maximum support available for maintenance in Northern Ireland through the grants and Maintenance Loans schemes for student support scheme students between academic years 2010/11 and 2012/13.
17. Table 1B shows the support arrangement for new entrants in academic year 2012/13.
18. Chart 1 show the student support entitlements for the student support arrangement for academic year 2012/13.

### Section 2 - Overview of Support Awarded

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

### Section 3 - Grants and Allowances

20. Table 3A shows the distribution of Maintenance Grants for Northern Ireland domiciled students between academic years 2010/11 and 2012/13.
21. Table 3B shows the summary of Disabled Students Allowances (DSA) expenditure authorised for payment to full time Northern Ireland domiciled students, between academic years 2009/10 and 2012/13.
22. Table 3C shows the distribution of Other Targeted Support awards to Northern Ireland domiciled applicants between academic years 2010/11 and 2012/13.

### Section 4 - Loans

23. Table 4A shows the number and take up of maintenance loans, the amount borrowed and the average loan value for the student support scheme for students domiciled in Northern Ireland between academic years 2010/11 and 2012/13. The Table also shows the take-up rate of Maintenance Loans in academic years 2010/11 and 2011/12.
24. Table 4B shows the number of Tuition Fee Loans taken out, the amount borrowed and the average loan value for the student support scheme for all students domiciled in Northern Ireland and for EU (Outside UK) students attending HE courses in Northern Ireland between academic years 2010/11 and 2012/13.
25. Table 4C shows the number of Tuition Fee Loans taken out, the amount borrowed and the average loan value for the student support scheme for all students domiciled in Northern Ireland broken down by Northern Ireland and other UK countries of HE Provider attended between academic years 2010/11 and 2012/13.
26. Table 4D shows the number for Maintenance Loans and Tuition Fee Loans combined, the amount borrowed and the average loan value for the student support scheme for students domiciled in Northern Ireland between academic years 2010/11 and 2012/13.

## Section 5 – Part Time and Postgraduate

27. Table 5A shows the support given to part time students domiciled in Northern Ireland and EU (outside UK) students studying in Northern Ireland between academic years 2010/11 and 2012/13.

28. Table 5B shows the DSA support to Postgraduate students between academic years 2010/11 and 2012/13.

### **NOTES FOR USERS**

29. 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.

30. Details of the amounts of loans and grants available in academic year 2012/13 are publicly available in the Student Finance NI booklet 'A guide to financial support for higher education students in 2012/13', which can be found on the Student Finance NI website.

### **THE STUDENT FINANCE SYSTEM**

#### Summary of recent policy changes:

##### 2012/13 entrants

31. Full-time students from Northern Ireland who start a course on or after 1 September 2012 in England, Wales or Scotland can apply for a tuition fee loan of up to £9,000. All other full-time Northern Ireland domiciled students can apply for a tuition fee loan of up to £3,685.

##### 2011/12 entrants

32. Maintenance grant

Postgraduate teacher trainees (or those on equivalent courses) who commenced their teacher training courses before 1 September 2010 and are continuing on that course in AY 2011/12 receive a portion of the maximum grant irrespective of their income ( the maximum amount of guaranteed grant is £1,318 for NI domiciled students); and the remainder is income assessed. Note that postgraduate or equivalent teacher trainees on part-time or short flexible courses which commenced before 1 September 2010 receive about half the rates of maintenance grant / special support Grant quoted above.

##### 2010/11 entrants

33. Maintenance grant -- Northern Ireland domiciled teacher training students on postgraduate or equivalent courses will still be awarded a minimum maintenance grant / Special Support Grant regardless of income, with the remainder income assessed. If a full-time undergraduate student receives maintenance grant, a portion of the loan is substitutable for a grant of £1,887 for Northern Ireland domiciled students.

34. Maintenance loan -- For all students entering HE in September 2006 or later (other than those on an ITT course of type 1,2 or 3) reduce the maximum loan by the amount of grant awarded if the grant is less than £1,318. If the grant awarded is the maximum £3,475, reduce the loan by £1,887. Where students are eligible for a grant between £1,318 and

£3,475, reduce the loan by £1,887 less £1 in every £17.25 by which the income exceeds £19,203 or the actual maintenance grant awarded if less; =

If the student is being assessed for a financial contribution, deduct the assessed contribution from the financially-assessed part of the loan.

2009/10 entrants

35. Maintenance grant --The main change for new entrants in 2009/10 is an adjustment to the household income threshold for maintenance grant support. The threshold for entitlement to a maximum grant changed from £18,360 to £18,820, the threshold for entitlement to a partial grant has been adjusted from £39,305 to £40,238.
36. Maintenance loan -- The amount of maintenance loan available is reduced by £1 for every £1 of maintenance grant received. The maximum amount of support available is therefore lower than the sum of the maximum maintenance loan and the maximum maintenance grant.
37. Tax year -- In 2009/10, new policy meant that students could supply UK tax system based financial evidence for previous tax year for assessment of their 2009/10 application. For 2009/10, this mean that sponsors could supply their P60 for the 2007/08 tax year, along with any other financial evidence which may be required, when being assessed for means tested student support. This allows applicants to apply for student support earlier than in previous years.

2008/09 entrants

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

2007/08 entrants

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

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

Maintenance grant

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

grant disregarded when entitlement to benefits is calculated.

#### Tuition fee loans

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

#### Additional grants and allowances

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

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

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

#### Student loans

45. Repayment of student support scheme loans is linked to income after leaving university or college so that leavers only repay as and when they can afford to. Repayments are at the rate of 9% of income above the income threshold (which was £10,000 up until the end of March 2005 and then £15,000 for all borrowers from April 2005 onwards).

#### **RELATED PUBLICATIONS**

46. Statistics on loans and grants awarded to students in HE in Northern Ireland in academic year 2011/12 (final) were published in SLC SFR 07/2012 on 29 November 2012. These can be found at <http://www.slc.co.uk/media/525913/slcsfr072012.pdf>
47. Statistics on the repayment of loans in financial year 2012-13 were published on 25 Jun 2013 in SLC SFR 03/2013. These can be found at <http://www.slc.co.uk/media/589296/slcsfr032013.pdf>
48. Official statistics on income contingent repayments by repayment cohort and tax year 2000/01 to 2011/12 inclusive (provisional) were published on 25 June 2013 in SLC OSP 03/2013. These can be found at <http://www.slc.co.uk/media/589352/slcosp032013.pdf>

#### **NATIONAL AND OFFICIAL STATISTICS**

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

## Section 1 - Student Support Available

**Table 1A : Maximum rates of Maintenance Grant and full year Maintenance Loan Available to full time Northern Ireland domiciled students [1][2] Academic years 2010/11 to 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)[3]
<b>2010/2011</b> (2006/07 Arrangement) [1][4]	Elsewhere	3,475	4,840	6,428 [5]	6,995 [5]
	London	3,475	6,780	8,368 [5]	9,106 [5]
	Home	3,475	3,750	5,338 [5]	5,809 [5]
	Elsewhere	2,000	4,840	5,340	5,811
	London	2,000	6,780	7,280	7,922
	Home	2,000	3,750	4,250	4,625
<b>2011/2012</b> (2006/07 Arrangement) [1][4]	Elsewhere	3,475	4,840	6,428 [5]	6,598 [5]
	London	3,475	6,780	8,368 [5]	8,590 [5]
	Home	3,475	3,750	5,338 [5]	5,479 [5]
	Elsewhere	2,000	4,840	5,340	5,481
	London	2,000	6,780	7,280	7,473
	Home	2,000	3,750	4,250	4,363
<b>2012/2013</b> (2006/07 Arrangement) [1][4]	Elsewhere	3,475	4,840	6,428 [5]	6,428 [5]
	London	3,475	6,780	8,368 [5]	8,368 [5]
	Home	3,475	3,750	5,338 [5]	5,338 [5]
	Elsewhere	2,000	4,840	5,340	5,340
	London	2,000	6,780	7,280	7,280
	Home	2,000	3,750	4,250	4,250

Footnotes in Appendix 1

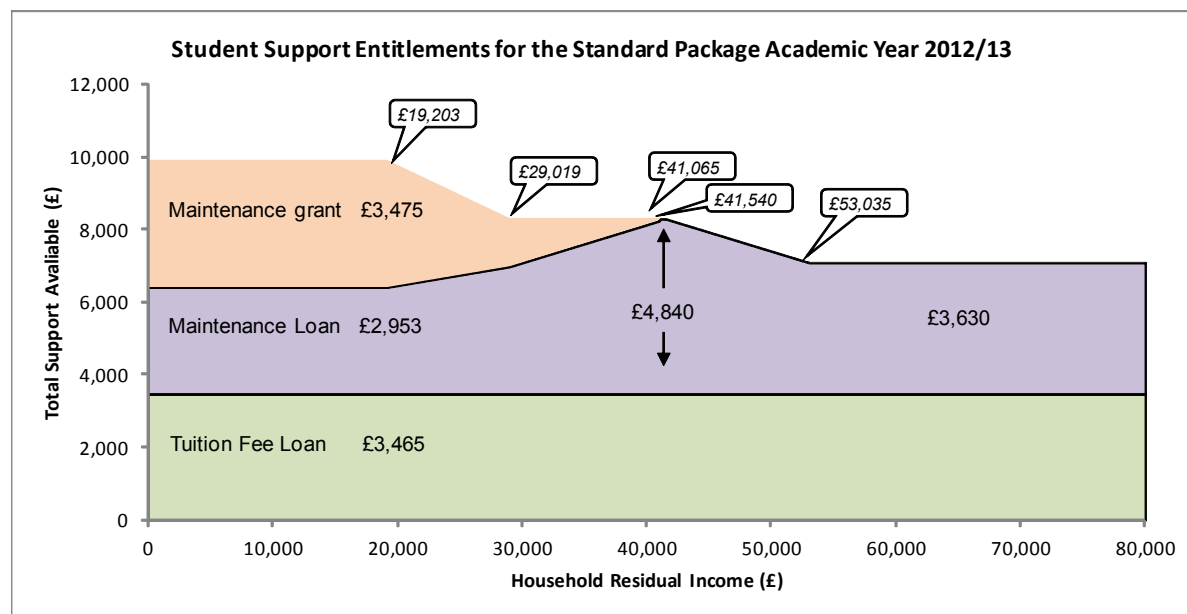
Source: Department for Employment and Learning (DEL), SLC

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

**Table 1B : Student Support Arrangement for full time Northern Ireland domiciled students [1]  
Academic year 2012/13**

Residual Income	Amount of tuition fee loan available [6]	Amount of maintenance grant available	Amount of maintenance loan available [7]
Up to and including £19,203	£3,465	£3,475	£2,953
Between £19,204 and £29,019	£3,465	£3475 to £1318	£2953 to £3522
Between £29,020 and £41,065	£3,465	£1318 to £50	£3522 to £4790
Between £41,066 and £41,540	£3,465	nil	£4,840
Between £41,541 to £53,035	£3,465	nil	£4840 to £3630
Over £53,035	£3,465	nil	£3,630

**Chart 1: Student Support Arrangement for Northern Ireland domiciled Students (2012/13)**



This table shows the amount of student support available to full time 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 a HE Provider that lies outside of the London metropolitan area (i.e. the 'Elsewhere' rate in Table 1A). It shows how the amount of support available varies with the residual income of the student's sponsors i.e. those on whom the student is considered to be dependent.



## Section 2 - Overview of Support Awarded

**Table 2: Total Number and Amount Awarded to Northern Ireland domiciled applicants for Student Support [1]  
Academic years 2010/11 to 2012/13**

### Key Points:

- The final amount of full time student support in total awarded for academic year 2012/13 was £331.1m which represents an increase of 7% on the previous academic year 2011/12 for which £310.0m was awarded.
- The final number of full time applicants awarded student support for academic year 2012/13 was 45,800, which represents an increase of 3% on the previous academic year 2011/12 for which 44,500 applicants were awarded.

Product Group	Table	Number of Applicants Awarded or Paid * (000's) [13]			Amount Awarded or paid * (£m)		
		2010/11	2011/12	2012/13	2010/11	2011/12	2012/13
HE Maintenance Grant, Special Support Grant & HE Bursary	3A	24.9	25.7	24.2	66.0	68.6	67.0
Tuition Fee Grants	N/A	0.2	0.1	0.0	0.2	0.1	0.0
Disabled Students Allowance (DSA) (Provisional)	3B	1.5	1.5	1.7	2.7	2.9	2.9
Other Targeted Support	3C	1.0	1.1	1.1	3.1	3.4	3.7
Maintenance Loans	4A	38.7	40.1	40.8	120.7	125.9	127.3
Tuition Fee Loans	4C	34.5	36.3	37.4	100.8	109.2	130.1
<b>Full Time Total [14]</b>		<b>42.8</b>	<b>44.5</b>	<b>45.8</b>	<b>293.6</b>	<b>310.1</b>	<b>331.1</b>
Part Time	5A	4.0	4.6	4.8	3.8	4.6	4.8
Postgraduate	5B	0.1	0.1	0.1	0.2	0.2	0.3
<b>Grand Total [14]</b>		<b>46.9</b>	<b>49.2</b>	<b>50.7</b>	<b>297.7</b>	<b>314.9</b>	<b>336.2</b>

Footnotes in Appendix 1

Source: Student Loans Company (SLC)

All applications for Higher Education (HE) student support under full time regulations from Northern Ireland domiciled applicants are assessed by Education Library Boards in Northern Ireland. If the applicant is found to be eligible they will be awarded student support, which will start to be paid once attendance has been confirmed by the HE Provider and the term start date has been reached. Many awards do not lead to payment because the applicant does not secure a place or chooses not to attend. The products awarded to each applicant will depend on several factors: the year that they entered HE; the loans (maintenance loan and/or tuition fee loan) they choose to take, if any; whether they submit financial details to be assessed for a means tested grant; whether they are entitled to a special grant or allowance such as the Disabled Students' Allowance (DSA).

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

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

## Section 3 - Grants and Allowances

Table 3A : Distribution of Maintenance and Special Support Grants awarded to Northern Ireland domiciled applicants by Provider Type [1][15]  
Academic years 2010/11 to 2012/13

### Key Points:

- In academic year 2012/13 a total of 39,700 applicants was eligible for Maintenance Grant which amounted to £67.0m. This amount represents a decrease of 2% on the amount awarded in the previous academic year 2011/12.

Provider Type	Level of Support	Maintenance Grant Eligible Applicants						Amount Awarded (£m)		
		Number (000s)			Percentage (%)			2010/11 (as at 13/11/11)	2011/12 (as at 18/11/12)	2012/13 (as at 17/11/13)
		2010/11 (as at 13/11/11)	2011/12 (as at 18/11/12)	2012/13 (as at 17/11/13)	2010/11 (as at 13/11/11)	2011/12 (as at 18/11/12)	2012/13 (as at 17/11/13)			
Public Provider	Full	15.3	16.1	15.2	38	39	38	51.2	53.7	52.9
	Partial	9.2	9.5	8.9	23	23	22	14.0	14.6	13.7
	Nil (eligible but not entitled) [16]	15.6	15.7	15.4	39	38	39	-	-	-
	<b>Total</b>	<b>40.1</b>	<b>41.3</b>	<b>39.5</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>65.3</b>	<b>68.4</b>	<b>66.6</b>
Alternative Provider	Full	0.1	0.1	0.1	43	35	45	0.2	0.2	0.3
	Partial	-	-	-	20	25	24	-	0.1	0.1
	Nil (eligible but not entitled) [16]	-	0.1	0.1	36	39	32	-	-	-
	<b>Total</b>	<b>0.1</b>	<b>0.2</b>	<b>0.2</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>0.2</b>	<b>0.2</b>	<b>0.4</b>
All Providers	Full	15.4	16.1	15.3	38	39	39	51.4	53.9	53.2
	Partial	9.2	9.6	8.9	23	23	22	14.1	14.7	13.8
	Nil (eligible but not entitled) [16]	15.6	15.8	15.5	39	38	39	-	-	-
	<b>Grand Total</b>	<b>40.2</b>	<b>41.5</b>	<b>39.7</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>65.5</b>	<b>68.6</b>	<b>67.0</b>

Footnotes in Appendix 1

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

Source: Student Loans Company Limited (SLC)

The applicants eligible for the Maintenance Grant are those who entered Higher Education (HE) in 2006/07 or later. This excludes anyone who receives a NHS Bursary. The grant is means tested. Applicants who do not submit financial evidence receive nil Maintenance Grant, as do those whose household residual income is above the highest threshold.

**Table 3B: Disabled Students Allowance (DSA) Paid in support of full time students domiciled in Northern Ireland [1]  
Academic years 2009/10 to 2012/13**

**Key Points:**

- Disabled Students Allowance (DSA) are administered separately to other types of financial support. Students submit suppliers invoices over a period longer than the academic year concerned; for this reason figures for 2012/13 remain subject to change.
- Final figures for academic year 2011/12 show that £2.9m was paid in DSA support compared to £2.7m in 2010/11.
- Provisional figures for 2012/13 show that so far 1,700 students have received DSA support to the amount of £2.9m.

	Number of Students in receipt of DSA (000's)				Amount Paid (£m) [21]			
	2009/10 (final) (as at 12/11/10)	2010/11 (final) (as at 16/11/11)	2011/12 (final) (as at 13/11/13)	2012/13 (provisional) (as at 13/11/13)	2009/10 (final) (as at 12/11/10)	2010/11 (final) (as at 16/11/11)	2011/12 (final) (as at 13/11/13)	2012/13 (provisional) (as at 13/11/13)
<b>Total</b>	1.2	1.5	1.5	1.7	2.4	2.7	2.9	2.9

**Footnotes in Appendix 1**

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

**Applications for Disabled Students' Allowance (DSA) are separate to core student support applications and follow a different process. The majority of DSA applications are received after the term starts as many students do not become aware that they are entitled to DSA support until they have started their course. Only a small proportion of the allowance is paid to the student. The vast majority is paid to suppliers once they pass on the invoices for equipment or services. Invoices continue to be received well after the end of the academic year which is why the figures are kept as provisional for one year longer than for the other products.**

**Table 3C : Other Targeted Support Awards to Northern Ireland domiciled Applicants [1]  
Academic years 2010/11 to 2012/13**

**Key Points:**

- For academic year 2012/13, 1,100 applicants were awarded targeted support other than DSA, which amounted to £3.7m compared to 1,100 applicants awarded in 2011/12 academic year which amounted to £3.4m.

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 (as at 17/11/13)	2010/11 (as at 13/11/11)	2011/12 (as at 18/11/12)	2012/13 (as at 17/11/13)
Adult Dependents Grant	0.2	0.2	0.2	0.4	0.4	0.4
Parents Learning Allowance	0.9	1.0	1.0	1.4	1.4	1.5
Childcare Grant	0.3	0.4	0.4	1.4	1.5	1.7
Travel Grant	0.1	0.1	0.1	-	0.1	0.1
<b>Total [14][17]</b>	<b>1.0</b>	<b>1.1</b>	<b>1.1</b>	<b>3.1</b>	<b>3.4</b>	<b>3.7</b>

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

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

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

## Section 4 - Loans

**Table 4A(i) : Maintenance Loans paid to Northern Ireland domiciled students (final) [1]**  
Academic years 2010/11 to 2012/13

### Key Points:

- In academic year 2012/13, 40,800 students were paid Maintenance Loan which amounted to £127.3m compared to 40,100 students paid in 2011/12 academic year which amounted to £125.9m borrowed. On average, students were paid maintenance loan worth £3,120 for 2012/13 academic year compared to £3,140 paid in 2011/12 academic year.
- The average amount paid to students at Alternative Providers is higher because they are more likely to be independent students with a lower household residual income and, hence, entitled to the means tested part of the loan.

Provider Type	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 (as at 31/08/13)	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13 (as at 31/08/13)	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13 (as at 31/08/13)
Public Provider	38.6	40.0	40.6	120.3	125.5	126.7	3,120	3,140	3,120
Alternative Provider	0.1	0.1	0.2	0.4	0.4	0.6	3,590	3,440	3,510
<b>Total [18]</b>	<b>38.7</b>	<b>40.1</b>	<b>40.8</b>	<b>120.7</b>	<b>125.9</b>	<b>127.3</b>	<b>3,120</b>	<b>3,140</b>	<b>3,120</b>

Footnotes in Appendix 1

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

Source: Student Loans Company Limited (SLC)

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

### Key Points:

- The percentage of students eligible to take out a maintenance loan who chose to do so was 92.5% in academic year 2011/12

	Estimated Eligible Population (000s)			Students taking out loans (000s)			Estimated Percentage Take - up (%)		
	2010/11	2011/12	2012/13	2010/11 (as at 31/08/10)	2011/12 (as at 31/08/11)	2012/13 (as at 31/08/12)	2010/11 (as at 31/08/10)	2011/12 (as at 31/08/11)	2012/13
<b>Total</b>	<b>42.8</b>	<b>43.4</b>	<b>.</b>	<b>38.7</b>	<b>40.1</b>	<b>40.8</b>	<b>90.5</b>	<b>92.5</b>	<b>.</b>

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

Sources: Student Loans Company Limited (SLC); DEL

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

**Table 4B : Tuition Fee Loans paid to Higher Education Providers on behalf of Northern Ireland domiciled students and EU (Outside UK) students studying in Northern Ireland (final)  
Academic years 2010/11 to 2012/13 [1][25]**

**Key Points:**

- For academic year 2012/13, Higher Education Providers were paid Tuition Fee Loans on behalf of 37,800 students which amounted to £131.3m compared to 36,700 Students paid in 2011/12 academic year amounting to £110.4m.
- On average, students took out a Tuition fee loan of £3,470 for 2012/13 academic year, compared to £3,010 in 2011/12. The main cause of this increase was the higher fees level charged to 2012/13 new entrants studying elsewhere in the UK (see Table 4C for a breakdown by Country of Study)

Provider Type	Domicile of Student	Number of Students Paid (000's)			Amount Paid (£m)			Average Amount Paid (£) [22]		
		2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13 (as at 31/08/13)	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13 (as at 31/08/13)	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13 (as at 31/08/13)
Public Provider	Northern Ireland	34.4	36.2	37.2	100.5	108.8	129.5	2,920	3,010	3,480
	EU (Outside UK)	0.4	0.4	0.4	1.2	1.2	1.3	2,850	2,920	3,060
Alternative Provider	Northern Ireland	0.1	0.1	0.2	0.3	0.4	0.6	3,230	3,320	3,560
	EU (Outside UK)	-	-	-	-	-	-	-	-	-
<b>Total [18]</b>		<b>34.9</b>	<b>36.7</b>	<b>37.8</b>	<b>102.0</b>	<b>110.4</b>	<b>131.3</b>	<b>2,920</b>	<b>3,010</b>	<b>3,470</b>

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

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

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

**Table 4C : Tuition Fee Loans paid to Higher Education Providers on behalf of full time Northern Ireland domiciled students according to country of study (final) [1]  
Academic years 2010/11 to 2012/13**

**Key Points:**

- For academic year 2012/13, Higher Education Providers were paid Tuition Fee Loans on behalf of 37,400 Northern Ireland domiciled students which amounted to £130.1m compared to 36,300 paid in 2011/12 academic year amounting to £109.2m. On average, students took out a Tuition fee loan of £3,480 for 2012/13 academic year, compared to £3,010 in 2011/12.

Provider Type	Country of Study	Number of Students Paid (000's)			Amount Paid (£m)			Average Amount Paid (£) [22]		
		2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13 (as at 31/08/13)	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13 (as at 31/08/13)	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13 (as at 31/08/13)
Public Provider	Northern Ireland	24.1	24.8	26.3	71.5	75.5	80.8	2,960	3,040	3,070
	Elsewhere in UK	10.3	11.4	11.0	29.0	33.3	48.7	2,820	2,930	4,440
Alternative Provider	Northern Ireland	0.1	0.1	0.1	0.2	0.3	0.4	3,200	3,330	3,440
	Elsewhere in UK	-	-	-	0.1	0.1	0.2	3,290	3,280	3,890
<b>Total [18]</b>		<b>34.5</b>	<b>36.3</b>	<b>37.4</b>	<b>100.8</b>	<b>109.2</b>	<b>130.1</b>	<b>2,920</b>	<b>3,010</b>	<b>3,480</b>

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

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

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

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

**Key Points**

- In academic year 2012/13, 42,900 eligible students borrowed £257.4m in the form of a Maintenance Loan and/or a Tuition Fee Loan - an amount 9% higher than in 2011/12. On average, students took out combined loans worth £6,000 in 2012/13, compared to £5,560 in 2011/12.
- The statistics show that in the 2012/13 academic year, 5,500 (13% of) students received a maintenance loan only, 2,200 (5%) received a tuition fee loan only, and 35,300 (82%) received a combination of loans. Some students received only one type of support as they did not qualify for both, e.g. training nurses would typically only qualify for maintenance support.

Provider Type	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 (as at 31/08/13)	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13 (as at 31/08/13)	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13 (as at 31/08/13)
Public Provider	Maintenance Loan Only	6.5	5.9	5.5	19.0	17.1	16.6	2,920	2,870	3,030
	Tuition Fee Loan Only	2.3	2.1	2.1	6.5	6.1	6.7	2,840	2,890	3,160
	Maintenance Loan and Tuition Fee Loan	32.1	34.1	35.1	195.4	211.1	232.8	6,080	6,200	6,630
<b>Total</b>		<b>40.9</b>	<b>42.1</b>	<b>42.7</b>	<b>220.9</b>	<b>234.3</b>	<b>256.2</b>	<b>5,400</b>	<b>5,560</b>	<b>5,990</b>
Alternative Provider	Maintenance Loan Only	-	-	-	0.1	0.1	0.1	4,030	4,100	4,140
	Tuition Fee Loan Only	-	-	-	-	-	0.1	-	-	3,470
	Maintenance Loan and Tuition Fee Loan	0.1	0.1	0.2	0.6	0.7	1.1	6,770	6,670	7,020
<b>Total</b>		<b>0.1</b>	<b>0.1</b>	<b>0.2</b>	<b>0.7</b>	<b>0.8</b>	<b>1.2</b>	<b>6,040</b>	<b>6,090</b>	<b>6,440</b>
All Providers	Maintenance Loan Only	6.5	6.0	5.5	19.0	17.1	16.7	2,920	2,880	3,030
	Tuition Fee Loan Only	2.3	2.1	2.2	6.5	6.1	6.8	2,840	2,890	3,160
	Maintenance Loan and Tuition Fee Loan	32.2	34.2	35.3	196.0	211.8	233.9	6,090	6,200	6,630
<b>Grand Totals</b>		<b>41.0</b>	<b>42.3</b>	<b>42.9</b>	<b>221.5</b>	<b>235.1</b>	<b>257.4</b>	<b>5,400</b>	<b>5,560</b>	<b>6,000</b>

Footnotes in Appendix 1

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

Source: Student Loans Company Limited (SLC)

These tables combine the loan amounts shown in Tables 4A and 4B. The 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.



## Section 5 - Part Time and Postgraduate support

Table 5A: Payments to Part-Time Students domiciled in Northern Ireland and EU (Outside UK) domiciled students studying in Northern Ireland (Final) [1]

Academic years 2010/11 to 2012/13

### Key Points

- In academic year 2012/13, 4,800 part-time students were paid some part-time Grants which amounted to £4.8m compared to 4,600 students paid in 2011/12 academic year which amounted to £4.6m paid. On average, part-time students were paid grants worth £1,010 for 2012/13 academic year compared to £1,000 paid in 2011/12 academic year.

Part-Time Product 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 (as at 31/08/13)	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13 (as at 31/08/13)	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13 (as at 31/08/13)
Part-Time Grants	Course Grant	3.9	4.6	4.8	1.0	1.2	1.3	260	260	260
	Tuition Fee Grant	3.9	4.6	4.7	2.5	3.2	3.4	650	700	720
Part-Time DSA [19]		0.1	0.1	0.1	0.2	0.2	0.2	1,740	1,790	1,440
<b>Total</b>		<b>4.0</b>	<b>4.6</b>	<b>4.8</b>	<b>3.8</b>	<b>4.6</b>	<b>4.8</b>	<b>950</b>	<b>1,000</b>	<b>1,010</b>

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

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

Table 5B: Payments of DSA to Postgraduate students (Final) [1]

Academic years 2010/11 to 2012/13

### Key Points

- In academic year 2012/13, 100 Postgraduate students were paid DSA Grants which amounted to £0.3m compared to 100 students paid in 2011/12 academic year which amounted to £0.2m paid. On average, Postgraduate students were paid DSA grants worth £1,870 for 2012/13 academic year compared to £1,750 paid in 2011/12 academic year.

Postgraduate Product 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 (as at 31/08/13)	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13 (as at 31/08/13)	2010/11 (as at 31/08/11)	2011/12 (as at 31/08/12)	2012/13 (as at 31/08/13)
Postgraduate DSA [19]		0.1	0.1	0.1	0.2	0.2	0.3	1,850	1,750	1,870

Footnotes in Appendix 1

Source: Student Loans Company Limited (SLC)

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

These tables show the breakdown of different products paid to students not covered by full time regulations. They cover Northern Ireland domiciled students studying in the UK and EU (outside UK) students studying in Northern Ireland. Part time course grants are paid directly to the student while the part-time tuition fee grant and part-time tuition fee loan is paid directly to the HE Provider on behalf of the student. Postgraduate students on Initial Teacher Training (ITT) courses are covered by full time regulations so appear in the other tables. All other postgraduate students only have access to DSA and they are shown in Table 5B.

## APPENDIX 1

### FOOTNOTES

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

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

[3] Using 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 £3,265 was introduced in 2006/07, £3,406 introduced in 2009/10 and £3,475 introduced in 2010/11 onwards. Students in receipt of these grants are not eligible for the £2,000 HE Bursary.

[5] The amount of Maintenance Loan available is reduced by £1 for every £1 of Maintenance Grant received up to a maximum of £1,887. The maximum amount of support available is therefore lower than the sum of the maximum Maintenance Loan and the maximum Maintenance Grant.

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

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

[8] Students in lower-income households will have part of their maintenance needs met through a non-repayable Maintenance Grant. So, their entitlement to repayable support through a Student Loan for Maintenance will therefore be reduced to reflect this. In practice, this means that the amount of Maintenance Loan a student can receive (maximum 'Elsewhere rate' £4,840) will be reduced by £1 for every £1 of Maintenance Grant entitlement.

[9] Reduced by £1 for every £4.55 of income above £19,203.

[10] Reduced by £1 for every £9.50 of income above £29,019.

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

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

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

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

[15] Means-tested Maintenance Grants are available to students entering HE from 2006/07. It includes the special support grants payable to vulnerable groups of students who may otherwise have their DSD benefits reduced. Those studying part-time or flexible PG ITT courses with a combined study and teaching practice weeks of between 6 to 10 weeks are eligible to apply for the reduced rate maintenance grant of £1,887 (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 student support. It includes awards made to students who subsequently withdrew from their course or suspended study during the academic year. The eligible population for the Maintenance Grant comprises all students who entered HE in 2006/07 or later under the 2006/07 arrangements.

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

[19] Student support scheme students continuing study in 2010/11 under pre-2006/07 arrangements were assessed to contribute up to £1,318 to their fees depending on family income. 1999/00 is the first year in which Tuition Fee Grants were channelled via SLC to the HE Providers. 2005/06 is the last entry year for eligibility for Tuition Fee Grants.

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

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

[22] Rounded to the nearest £10.

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

[24] Students entering HE from 2006/07.

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

## APPENDIX 2

### DEFINITIONS

<b>Term</b>	<b>Definition</b>
Alternative Provider	An Alternative Provider is any provider of higher education courses which is not in direct receipt of recurrent funding from the Department for Employment and Learning or from equivalent bodies in the other Government Administrations; or does not receive direct recurrent public funding (for example, from a local authority, or from the Minister for Employment and Learning); and is not a further education college. Only providers with courses designated for student support are included in the statistics.
Applicant	This is a person applying for student support. Not all applicants take up a place. Applicants become students once they took up place and the SLC has received a confirmation of their attendance.
Award	Number of and amount of money awarded to applicants for student finance who have passed the eligibility criteria as stipulated within the student finance regulations and have been assessed for the respective support package accordingly. Awards will be paid on condition that the applicant subsequently attends the Higher Education Provider at which point will be considered a student and payments will be released according to the payment schedule for the support types awarded.
Country of Study	The country in which the higher education institute is located to which the applicant intends to/ is studying at.
Domiciled	The country in which the applicant normally lives. Student Finance Northern Ireland covers those students domiciled in Northern Ireland and European Union Students studying in Northern Ireland.
Estimated Eligible Population	The numbers of students that are eligible to apply for student finance including those who do not apply. Figures for the estimated eligible population are supplied by the Department for Employment and Learning (DEL).
Entry Cohort	Grouping of student finance applicants according to the student finance regulations against which the applicant was assessed for support. Student finance applicants are covered by transitional protection which means they continue to be assessed against the regulations in place for their first year of study. Students changing courses, or starting a new period of study no longer receive transitional protection and will be assessed under the arrangements in place for their latest year of study.
Final Figures	The final position refers to the readiness of the statistics being in a steady state. Final figures are not expected to change significantly and should represent the final outcome.

Full Year Maintenance Loan	The amount of maintenance loan available to students varies between those studying in their final year and those studying in an earlier year of their course. Those in their final year will be entitled to a reduced amount to reflect the reduced length of time in attendance at their university over which maintenance support is required.
Level of Support	Identifies if the applicant was awarded the full level of means tested grant, partial level or no grant.
Maintenance Loan Rate	The rate determines how much loan is available to the applicant in principle and depends on where the applicant is residing during their term time. There are three rates: Home rate, London, and Elsewhere (not London).
Public Provider	A Public Provider is any provider of higher education courses which is in direct receipt of recurrent funding from the Department for Employment and Learning or from equivalent bodies in the other Government Administrations; or in receipt of direct recurrent public funding (for example, from a local authority, or from the Minister for Employment and Learning); or is a further education college. Only providers with courses designated for student support are included in the statistics.
Residual Income	The income from the household from which the applicant normally resides. This income determines how much means tested support the applicant is entitled to. Residual income comprises of the taxable earned and unearned income of the applicant and/or the taxable earned and unearned income of the applicants sponsors minus any allowable deductions.
Student	Those student finance applicants for whom an attendance confirmation has been received from the university which indicates that the applicant is or has taken a place at university. This is an important distinction as those making student finance applicants go on to take a place at university.
Student Support Arrangement	The range of support available, the eligibility rules, and income thresholds which are in place for a given academic year.
Take up rate	The rate of which the Eligible Population chooses to apply for maintenance loan.
Targeted Support	Grants and allowances which are aimed to provide additional student support to student to meet costs specific to their circumstance. Covers Travel Grant, Parental Learning Allowance, Childcare Grant and Adult Dependents Grant.