



First Release



STUDENT LOANS
COMPANY LIMITED

Department for
**Innovation,
Universities &
Skills**

SLC SFR 05/2008

27 November 2008

**Coverage:
England**

**Theme:
Education and
Training**

Issued by

The Student Loans Company
100 Bothwell Street
GLASGOW
G2 7JD

Press Office

Telephone:
0141 306 2120

Email:
press_office@slc.co.uk

Public Enquiries

Telephone:
0141 306 2000

Statistician

Dave Cartwright
Telephone:
0141 243 3209

Email:
information_office@slc.co.uk

Internet:

http://www.slc.co.uk/statistics/national_statistics.html



INVESTOR IN PEOPLE

STUDENT SUPPORT FOR HIGHER EDUCATION IN ENGLAND, ACADEMIC YEAR 2008/09 (PROVISIONAL)

INTRODUCTION

This statistical first release presents provisional figures on Higher Education (HE) student support to English domiciled students studying in the UK and EU students studying in England in the academic year 2008/09 and also shows comparable data for the previous academic years 1998/99 and 2003/04 to 2007/08 inclusive.

These figures relate to full-time undergraduate students and to postgraduate students who are studying initial teacher training on a full-time, part-time or flexible basis (ITT). All other part-time students and postgraduate students are excluded.

Key policy changes for academic year 2008/09 entrants

For students entering HE in September 2008 the income thresholds for maintenance grant support were revised giving a full or partial grant to a higher proportion of the eligible population. The income threshold for full grant entitlement was increased from £17,910 in academic year 2007/08 to £25,000 in academic year 2008/09. The income threshold for the minimum partial grant was increased from £38,330 to £60,005 respectively.

Policy for academic years 2006/07 and 2007/08 entrants

New student support arrangements were introduced for students entering HE from September 2006. Students are eligible for the maintenance grant, dependent on household income. Current system students studying in England are subject to tuition fees (up to £3,145 in academic year 2008/09). 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.

Current system students continue to be eligible for a maintenance loan, which remains largely unchanged. Although, since students from lower-income households have part of their maintenance met through the maintenance grant, their entitlement to repayable support through a maintenance loan is reduced by £1 for every £1 of maintenance grant entitlement up to a maximum of £1,260 in academic year 2008/09.

Policy for pre- 2006/07 entrants

In academic year 2004/05 a new Higher Education Grant (HEG) was introduced for new entrants into full-time study in England, Wales and Northern Ireland to help cover the costs of participating in HE. With the introduction of the HEG the total

support available under this scheme to those with lower incomes increased significantly. Also, for students studying part-time a new part-time course grant and fee grant were introduced in academic year 2004/05 to fully replace the part-time loan that was in place up to and including academic year 2003/04.

In academic year 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 (£1,225 in academic year 2007/08 and £1,255 in academic year 2008/09) towards the cost of their tuition. The amount depended on their own and, if appropriate, their parents' or spouse's income. In academic year 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 academic year 1999/2000 new student support students who entered HE from academic year 1998/99 onwards received support for maintenance expenditure entirely through loans, a quarter of which was income-assessed.

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.

KEY POINTS

REVISIONS

- A correction has been made to previously published figures for the numbers of students awarded support (Refer to Table 2). The number in academic year 2005/06 has been reduced from 802,000 to 786,500. The figures for that year previously included part-time students receiving the Disabled Students' Allowance (DSA) whereas part-time students should be omitted. There has been a corresponding reduction in the amounts of grant support awarded. An equivalent correction for academic year 2006/07 has had a minimal effect
- The basis on which students were categorised into the eligibility group for the maintenance grant that was introduced for students entering HE in academic year 2006/07 has been revised (Refer to Table 3A). This has the effect of adding students into the sub-groups for full and partial support but not adding any into the sub-group for nil support. This revision has the effect of increasing the percentage who received the full grant by 2 percentage points in academic year 2006/07 when compared to previously published figures. Figures for the whole timeline are published in this SFR.
- The basis on which students were categorised into the eligibility group for the HE grant that was introduced for students entering HE in academic years 2004/05 and 2005/06 has been revised (Refer to Table 3B). This has the effect of removing students from that group who were previously in the group as eligible but entitled to a nil amount of grant. This revision has the effect of increasing the percentage who received the full grant by 2 percentage points each year when compared to previously published figures. Figures for the whole timeline are published in this SFR.

STUDENT SUPPORT AVAILABLE

- The maximum amounts available for new students in academic year 2008/09 receiving student support through the student support scheme (comprising the full-year maintenance loan and, where eligible, the new maintenance grant) compared to the

maximum rates for students in academic year 1998/99 were some 75 - 84% higher in cash terms (dependent on residency and study location) which is 34 - 41% higher in real terms. (Refer to Table 1A). These figures exclude monies made available through additional grants and allowances, access funds, hardship loans and discretionary awards.

STUDENT SUPPORT SCHEME: STUDENT NUMBERS AND EXPENDITURE

- The number of student support scheme students receiving support in England was 836,300 in academic year 2007/08. This represents an increase of 3% compared with academic year 2006/07 (Refer to Table 2)¹.
- Expenditure on tuition fee grants (assessed for payment administered by the Student Loans Company to student support scheme students who entered HE under pre-2006/07 arrangements) was £140.4 m in academic year 2007/08. This represented a decrease of 47% in real terms when compared with academic year 2006/07. Average fees paid (for all eligible student support scheme students after assessment) were £500 against a full fee of £1,225 in academic year 2007/08. (Refer to Table 2).
- Average maintenance payments to student support scheme students (i.e. maintenance support in the form of the maintenance grants and additional allowances to assist with special needs) was £950 in academic year 2007/08, an increase of 38% in real terms since the previous year (Refer to Table 2).

MAINTENANCE GRANTS

- The number of students successfully applying for support in academic year 2007/08 under the 2007/08 entry regulations was 525,500. 34% of these students received the full maintenance grant of £2,765 and 23% received a partial maintenance grant. 43% received no maintenance grant (Refer to Table 3A).
- The provisional number of students successfully applying for support in academic year 2008/09 under the 2008/09 entry regulations reached 278,100 by mid November 2008. The provisional distribution shows that 40% of these students received the full maintenance grant of £2,835 and 29% received a partial maintenance grant. 31% received no maintenance grant (Refer to Table 3A).

TUITION FEES

Tuition Fee Grants

- In academic year 2007/08 the proportion of HE students who were assessed to receive full fee support in the form of a tuition fee grant under pre-2006/07 arrangements² was 37%; in addition, 11% received partial fee support, and 52% (including those who opted out of income-assessment) received nil fee support (Refer to Table 3C).

Tuition Fee Loans

- 439,200 English domiciled students applying under the 2006/07 entry regulations took out a tuition fee loan in academic year 2007/08 at an average rate of £2,830 per student (Refer to Table 4C).
- 98,700 students who were continuing study under pre 2006/07 arrangements took out a tuition fee loan in academic year 2007/08 to cover their personal contribution to the £1,225 fee at an average rate of £1,030 per student. (Refer to Table 4C).

¹ The total number of students eligible for support includes those students who opt out of income-assessment because they do not expect to receive any income-assessed support.

² Applies to students under the student support scheme funding arrangements.

- As at 16/11/2008, 663,900 English domiciled students applying in academic year 2008/09 under the 2006/07 entry regulations had applied for a tuition fee loan at an average rate of £2,950 per student. (Refer to Table 4C).
- As at 16/11/2008, 31,100 students who were continuing study in academic year 2008/09 under pre 2006/07 arrangements had applied for a Tuition Fee Loan to cover their personal contribution to the £1,255 fee at an average rate of £1,090 per student. (Refer to Table 4C).

MAINTENANCE LOANS

- The average income contingent maintenance loan² was £3,530 in academic year 2007/08. The average loan for those who entered prior to academic year 2006/07 was £3,680. The average loan for those who entered after academic year 2006/07 was £3,430 (Refer to Table 4A).
- The average for those who have applied so far in academic year 2008/09 is £3,560. The average loan for those who have applied so far who entered prior to academic year 2006/07 is £3,760. The average loan for those who have applied so far who entered after academic year 2006/07 is £3,530 (Refer to Table 4A).

TABLES

Table 1A shows the maximum support available for maintenance in England through the grants and maintenance loans schemes for the academic years 1998/99; and 2004/05 through to 2008/09 for student support scheme students and mandatory scheme students.

Table 1B shows the support package for new entrants in academic year 2008/09, the third year of variable fees in England and the new maintenance grant.

Table 2 shows, for students domiciled in England, the number of, and expenditure on, student support scheme students in academic years 2003/04 through to 2008/09.

Table 3A shows the distribution of maintenance grants for English domiciled current system students in academic years 2006/07, 2007/08 and 2008/09.

Table 3B shows the distribution of higher education grants in academic years 2004/05 through to 2008/09 for students domiciled in England who entered HE under the pre-2006/07 arrangements.

Table 3C shows the distribution of fee support in academic years 1999/00 and 2005/06 through to 2008/09 in the form of the tuition fee grant for students domiciled in England who entered HE under pre 2006/07 arrangements.

Table 4A shows the number and take up of maintenance loans, the amount borrowed and the average loan for the student support scheme for students domiciled in England for academic years 2001/02 through to 2008/09.

Table 4B shows the number of Tuition Fee Loans taken out, the amount borrowed and the average loan for the student support scheme for all students domiciled in England and for European Union students attending HE courses in England for academic years 2006/07 through to academic year 2008/09.

Table 4C shows the number of Tuition Fee Loans taken out, the amount borrowed and the average loan for the student support scheme for all students domiciled in England for academic years 2006/07 through to 2008/09 broken down by the country of HE institution attended.

NOTES FOR EDITORS

1. All of the figures in this first release have been compiled by the Student Loans Company Limited (SLC). All student numbers have been rounded to the nearest 1,000. All amounts have been rounded to the nearest £100,000 unless specified otherwise. All totals and averages are calculated from un-rounded numbers.
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 academic year 2008/09 are publicly available in the Student Finance Direct booklet 'A guide to financial support for higher education students in 2008/09'.
4. This statistical first release contains early in-year awards figures for academic year 2008/09. 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. Significant numbers 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, the figures for academic year 2008/09, and to a lesser extent academic year 2007/08, are provisional. Updated figures will be published in November 2009.
5. 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 academic year 2004/05.

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

6. The financial support arrangements in academic year 2006/07 for existing mandatory award holders and other students on courses which began before 1 September 1998, and students who entered HE in academic year 1998/99 but are treated exceptionally as existing award holders for the purposes of the Mandatory Awards Regulations (e.g. gap year students), remain largely unchanged. Tuition fees continue to be paid in full by 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.
7. 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.

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

8. The maximum loan and grant facilities for the academic years 1998/99, and 2004/05 through to 2008/09 are given in Table 1A. The table also shows for comparison the maximum rates for the pre 1998/99 scheme for those continuing in each year up to and including academic year 2006/07. 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 have a minimum entitlement that is not

income-assessed.

FEES SUPPORT

9. 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 (£1,225 in academic year 2007/08 and £1,255 in academic year 2008/09) 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 in the form of a tuition fee grant that is paid directly by SLC to HE institutions.

10. 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

11. In academic year 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 academic year 1999/2000, all basic support for living costs was through loans as grants were discontinued up until the introduction of the HEG in academic year 2004/05.

HIGHER EDUCATION GRANT

12. The HEG was introduced for new entrants into HE in England in academic year 2004/05 to help cover the costs of participating in HE. The grant is fully means tested and is non-repayable. The maximum amount in academic year 2008/09 is £1,000 as in academic year 2004/05. The HEG does not reduce the amount of Student Loan available to the student.

13. Expenditure on the HEG forms part of the expenditure on maintenance reported in this SFR series. Maintenance expenditure for England and Wales specific to the HE grant in academic years 2004/05 and 2005/06 was reported in SLC SFR 02/2006.

STUDENT LOANS

14. The amount available to students through loans was increased to compensate for the reduction in grants until academic year 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, maintenance grants have since been reintroduced beginning with the HE grant in academic year 2004/05.

15. 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).

16. Statistics on loans to students in HE in England in academic year 2007/08 were published in SLC SFR 04/2007 on 27 November 2007. Statistics on the repayment of loans in financial year 2007-08 were published in SLC SFR 02/2008 on 17 June 2008.

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

MAINTENANCE SUPPORT

17. A new maintenance grant was introduced for students who started their course in September 2006 and were subject to variable tuition fees. These students are termed 'current system' students. The new maintenance grant replaced the HE grant. The maximum amount of support available in academic year 2008/09 is £2,835, and how much a student receives depends on their income, the income of their household, and their year of entry into higher education. Students receive the full grant of £2,835 if they are 2008 entrants with a household income up to £25,000 or a continuing 'current system' student with a household income up to £18,360. Students receive a partial grant with a minimum grant of £50 if they are 2008 entrants with a household income up to £60,005 or a continuing 'current system' student with a household income up to £39,305. The equivalent special support grant (of up to £2,835) ensures that students in the DWP vulnerable groups have their grant disregarded when entitlement to benefits is calculated.

TUITION FEE LOANS

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

ADDITIONAL GRANTS AND ALLOWANCES

19. 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 and disabled students' allowances are not.

ACCESS TO LEARNING FUND

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

DISCRETIONARY AWARDS

21. 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

22. Assessments of eligibility for student support are made by LAs in England or the SLC (if the LA is one of the areas served by the SLC central unit) 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 academic year 1998/99) or the Education (Student Support) Regulations. '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 the full-time student support package (although the amount of maintenance grant or special support grant will depend on whether they are attending a full-time or part-time ITT course); 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. Under the Mandatory Awards Regulations, apart from courses of ITT, only full-time and sandwich courses can be designated.

23. 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 England are made by the SLC EU Customer Services team.

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

NATIONAL STATISTICS

25. 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.

Table 1 - Student Support Available

Table 1A : Basic rates of standard maintenance grant and full year maintenance loan available to English domiciled students [1] Academic years 1998/99, and 2004/05 to 2008/09

£

Academic years		Maximum maintenance Grant (cash terms)	Maximum amount of maintenance loan (cash terms)	Standard maintenance grant plus maintenance loan (cash terms)	Standard maintenance grant plus maintenance loan (constant prices) [2]
1998/1999 [3] (1998/99 scheme)	Elsewhere rate [4]	810	2,735	3,545	4,640
	London rate	1,225	3,145	4,370	5,720
	Home rate	480	2,325	2,805	3,672
1998/1989 [5] (pre 1998/99 scheme)	Elsewhere rate [4]	1,810	1,735	3,545	4,640
	London rate	2,225	2,145	4,370	5,720
	Home rate	1,480	1,325	2,805	3,672
2004/2005 [3] (1998/99 scheme)	Elsewhere rate [4]	1,000	4,095	5,095	5,843
	London rate	1,000	5,050	6,050	6,938
	Home rate	1,000	3,240	4,240	4,862
2004/2005 [5] (pre 1998/99 scheme)	Elsewhere rate [4]	2,090	2,005	4,095	4,696
	London rate	2,570	2,480	5,050	5,791
	Home rate	1,705	1,535	3,240	3,715
2005/2006 [3][6] (1998/99 scheme)	Elsewhere rate [4]	1,000	4,195	5,195	5,812
	London rate	1,000	5,175	6,175	6,909
	Home rate	1,000	3,320	4,320	4,833
2005/2006 [5] (pre 1998/99 scheme)	Elsewhere rate [4]	2,140	2,055	4,195	4,694
	London rate	2,635	2,540	5,175	5,790
	Home rate	1,745	1,575	3,320	3,715
2006/2007 [7][8] (2006/07 scheme)	Elsewhere rate [4]	2,700	4,405	5,905 [9]	6,404 [9]
	London rate	2,700	6,170	7,670 [9]	8,318 [9]
	Home rate	2,700	3,415	4,915 [9]	5,330 [9]
2006/2007 [3][6] (1998/99 scheme)	Elsewhere rate [4]	1,000	4,405	5,405	5,862
	London rate	1,000	6,170	7,170	7,776
	Home rate	1,000	3,415	4,415	4,788
2006/2007 [5] (pre 1998/99 scheme)	Elsewhere rate [4]	2,195	2,105	4,300	4,663
	London rate	2,700	2,605	5,305	5,753
	Home rate	1,790	1,615	3,405	3,693
2007/2008 [7][8] (2006/07 scheme)	Elsewhere rate [4]	2,765	4,510	6,045 [9]	6,376 [9]
	London rate	2,765	6,315	7,850 [9]	8,280 [9]
	Home rate	2,765	3,495	5,030 [9]	5,306 [9]
2007/2008 [3][6] (1998/99 scheme)	Elsewhere rate [4]	1,000	4,510	5,510	5,812
	London rate	1,000	6,315	7,315	7,716
	Home rate	1,000	3,495	4,495	4,741
2008/2009 [7][8] (2006/07 scheme)	Elsewhere rate [4]	2,835	4,625	6,200 [9]	6,200 [9]
	London rate	2,835	6,475	8,050 [9]	8,050 [9]
	Home rate	2,835	3,580	5,155 [9]	5,155 [9]
2008/2009 [3][6] (1998/99 scheme)	Elsewhere rate [4]	1,000	4,625	5,625	5,625
	London rate	1,000	6,475	7,475	7,475
	Home rate	1,000	3,580	4,580	4,580

. = not applicable

Source: DIUS; ONS

[1] The rate of maintenance grant is applicable to students normally domiciled in England.

[2] In 2008/09 prices based on the September RPI, excluding mortgage interest payments, at the beginning of each academic year.

[3] Rates of grant and loan applicable to student support scheme students from 1998/99 onwards; these are students who started their courses in September 1998 or later, excluding those groups such as gap year students who started their courses in 1998/99 but were treated exceptionally as mandatory award holders; also excluding those students who started a course in 1998/99 or later immediately after completing a course that they had started in 1997/98 or earlier.

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.

[4] The 'elsewhere' rate of grant and loan is applicable to students living away from home and studying outside London.

[5] Rates of grant and loan applicable to students who are eligible to receive grants and loans under similar funding arrangements to those of 1997/98. The loans made under these arrangements are repayable on a mortgage style basis.

[6] In 2004/05 the new HE Grant was introduced to help cover the costs of participating in Higher Education. The grant is fully means-tested and is non-repayable.

[7] A means-tested Maintenance Grant of £2,700 was introduced in 2006/07 (£2,835 in 2008/09). Students in receipt of these grants are not eligible for the £1,000 HE Grant.

[8] From 2006/07, loans for fees became available; this is open to both home domiciled and EU students.

[9] The amount of Maintenance Loan available is reduced by £1 for every £1 of Maintenance Grant received up to a maximum of £1,260 (£1,200 in 2006/07). The maximum amount of support available is therefore lower than the sum of the maximum Maintenance Loan and the maximum Maintenance Grant.

Table 1 - Student Support Available

**Table 1B : Student Support Package 2008/09 in England [1]
Students entering HE in academic year 2008/09**

Residual Income	Amount of tuition fee loan available [2]	Amount of maintenance grant available	Amount of maintenance loan available [3]
Up to £25,000	£3,145	£2,835	£3,365 [4]
Between £25,001 and £34,450	£3,145	£2,834 to £1,260 [5]	£3,365 [4]
Between £34,451 and £60,005	£3,145	£1,259 to £50 [6]	£3,366 to £4,575 [7]
Between £60,006 and £72,034	£3,145	Nil	£4,625 [8] to £3,471 [9]
Over £72,034	£3,145	Nil	£3,470 [9]

Source: DIUS

[1] Information is for English domiciled students.

[2] The amount of Tuition Fee Loan available is equivalent to the tuition fees charged, up to a maximum of £3,145.

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

[4] 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 will be reduced by £1 for every £1 of Maintenance Grant entitlement up to £1,260.

[5] Reduced by £1 for every £6 of income above £25,000.

[6] Reduced by £1 for every £21.12 of income above £34,450.

[7] The Maintenance Loan is reduced by between £50 and £1,260 depending on the amount of Maintenance Grant received.

[8] The full 'Elsewhere' rate of maintenance loan.

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

Table 2 - Student Finance Awards

Table 2 : Student Finance Awards to Student Support Scheme Students [1] in England [2]
Academic years 2003/04 to 2008/09 (provisional)

Academic Year	All student support scheme students						
	Number of Awards (000s) [3][4]	Tuition Fee Grant eligible population (000s) [5][6]	Amount awarded (£m)			Average amount awarded (£)	
			Tuition Fee Grants [3][5][7]	Maintenance Grants and allowances [8][9]	Total [10]	Average Tuition Fee Grant awarded per fee grant eligible student [5][7][11]	Average Maintenance Grant and Allowance awarded per student [2][11]
2003/04	781.0	707.0	387.0	169.0	556.0	540	220
2004/05	776.0	710.0	395.0	201.0	597.0	560	260
2005/06 [12]	786.5	734.1	413.0	223.1	636.1	560	280
2006/07 [12]	814.6	489.9	256.7	544.2	800.9	520	670
2007/08	836.3	280.0	140.4	796.5	936.9	500	950
Percentage change 2006/07 - 2007/08 (expenditure in real terms) [13]	3	-43	-47	42	14	-6	38
2008/09 (provisional) [14][15]	826.6	83.9	42.8	1,050.7	1,093.5	510	1,270

Source: Student Loans Company (SLC)

[1] Students under the arrangements in place since 1998/99.

[2] Data cover English domiciled student support scheme students in the UK.

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

This is the population used for the calculation of the average grant awarded even though they do not all receive a grant.

[4] The business process changed between 2003/04 and 2004/05. Up to and including 2003/04 the local authority completed their process by approving an assessment and sending out a loan request form. The Student Loans Company processed the completed Loan Request Form (LRF) if one was received. From 2004/05 onwards, the LRF was combined with the main application forms and both were processed by the local authority. The apparent drop in the number of awards may indicate that the figures prior to 2004/05 included awards made by local authorities which were not subsequently taken up by the student. In reality the number of awards has increased year on year.

[5] Student Support Scheme students in 1998/99 were expected to contribute up to £1,000 towards the cost of their Tuition Fees depending on family income. The fee amount has risen in line with inflation to £1,225 in 2007/08 and £1,255 in 2008/09 except for those students entering in or after 2006/07 who are subject to variable fees.

This is the population used to calculate the average fee grant awarded even though they do not all receive the grant.

[6] Under pre 2006/07 arrangements only those students still in attendance in December pay these fees which is why this population is lower than the All Awards population.

[7] Expenditure in the form of Tuition Fee Grant for those students who entered HE prior to 2006/07. EU students are entitled to support for fees, but are excluded from these figures.

[8] Data on maintenance expenditure for student support scheme students relates to additional allowances/grants available to eligible students for extra help depending on their circumstances, e.g. students with disabilities (the Disabled Students' Allowance), students with dependents, single parent students, those incurring certain travel costs, and those who have recently left care.

[9] The maintenance figures from 2004/05 include the Higher Education Grant. This grant was introduced for new students in 2004/05 to help cover the costs of participating in Higher Education. The grant is means-tested and non-repayable and was replaced for 2006/07 by the new Maintenance Grant.

The new Maintenance Grant, introduced in 2006/07, allows for a maximum grant of £2,765 to be paid to eligible students, with up to £1,230 of this grant offset against the Maintenance Loan.

[10] Totals may not add due to roundings.

[11] Rounded to the nearest £10.

[12] The number of awards were inflated in the November 2007 SFR by the accidental inclusion of Part Time students receiving DSA. The figures have been corrected.

[13] Expenditure percentage changes in 2006/07 prices based on the annual GDP deflator for fee expenditure and the RPI (excluding mortgage interest payments) of September each academic year for maintenance and average maintenance expenditure per award holder.

[14] The maintenance grant figures for 2008/09 are based on the position as at 16/11/2008. The tuition fee grant figures for 2008/09 are based on the position as at 19/11/2008.

[15] The number of awards will increase as late applications come in. The averages for amount awarded will increase or decrease depending on the make up of the late applicants.

Table 3 - Distribution of Support in the form of Grants

**Table 3A : Distribution of Maintenance Grants in England [1][2][3][4]
Academic years 2006/07 through 2008/09 (provisional)**

2008 Entry Cohort students

	Students		Expenditure (£m) [7]
	Numbers (000s) [5]	Percentage (%)	
Academic year	2008/09 [6]	2008/09 [6]	2008/09 [6]
Students in receipt of a full Maintenance Grant	110.4	40	311.6
Students in receipt of a partial Maintenance Grant	81.9	29	97.7
Students in receipt of a Nil Maintenance Grant [8]	85.8	31	-
Total [9][10][11][12]	278.1	100	409.3

- = nil or negligible

Source: Student Loans Company Limited (SLC)

Prior Entry Cohort students

	Students						Expenditure (£m) [7]		
	Numbers (000s) [5]			Percentage (%)			2006/07 [13]	2007/08	2008/09 [6]
Academic year	2006/07 [13]	2007/08	2008/09 [6]	2006/07 [13]	2007/08	2008/09 [6]	2006/07 [13]	2007/08	2008/09 [6]
Students in receipt of a full Maintenance Grant	98.2	179.6	142.3	35	34	33	252.2	478.1	402.2
Students in receipt of a partial Maintenance Grant	68.0	121.7	90.5	24	23	21	82.0	151.5	120.3
Students in receipt of a Nil Maintenance Grant [8]	115.1	224.2	202.3	41	43	46	-	-	-
Total [9][10][11][12]	281.3	525.5	435.1	100	100	100	334.3	629.6	522.4

- = nil or negligible

Source: Student Loans Company Limited (SLC)

[1] Data cover English domiciled student support scheme students in the UK.

[2] Means-tested Maintenance Grants are available to students entering HE from 2006/07.

[3] Includes the Special Support Grant payable to vulnerable groups of students who may otherwise have their DWP benefits reduced.

[4] 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 £1,417 (academic year 2008/09). Students within this group who where awarded the reduced rate grant will be categorised as in receipt of a partial Maintenance Grant.

[5] Student numbers rounded to the nearest 100.

[6] 2008/09 figures are provisional as at 16/11/2008.

[7] Expenditure rounded to the nearest £100,000.

[8] Those who receive nil support because they are receiving an NHS Bursary are omitted from the grant eligible population.

[9] Excludes those students who do not apply to the SLC for any financial support.

[10] Includes awards to students who subsequently withdrew from their course or suspended study during the academic year.

[11] Constituent parts may not add to totals due to roundings.

[12] The eligible population for the Maintenance Grant comprises all students who entered HE in 2006/07 or later under the 2006/07 arrangements. Only those in this group who receive an NHS Bursary are omitted.

[13] The basis on which students are categorised as being within this eligibility group has been revised since figures for 2006/07 were published in November 2007. Those shown as receiving full support has increased by 2% as a result.

Table 3 - Distribution of Support in the form of Grants

**Table 3B : Distribution of Higher Education Grants in England [1][2][3]
Academic years 2004/05 through 2008/09 [4]**

Academic year	Students										Expenditure (£m) [5]				
	Numbers (000s) [4]					Percentage (%)					2004/05	2005/06	2006/07	2007/08	2008/09 [6]
	2004/05	2005/06	2006/07	2007/08	2008/09 [6]	2004/05	2005/06	2006/07	2007/08	2008/09 [6]					
Students receiving a full HE grant	82.5	160.3	126.6	76.7	21.7	27	29	28	27	26	77.9	151.9	122.5	74.6	21.6
Students receiving a partial HE grant	19.3	35.6	28.1	17.1	4.6	6	7	6	6	5	9.6	18.1	14.5	8.9	2.4
Students receiving no HE grant [7][8]	207.8	349.0	295.8	189.7	58.1	67	64	66	67	69	-	-	-	-	-
Total [8][9][10][11][12]	309.6	544.9	450.5	283.5	84.3	100	100	100	100	100	87.5	170.0	137	83.6	24.0

- = nil or negligible

Source: Student Loans Company Limited (SLC)

[1] Data cover English domiciled student support scheme students in the UK.

[2] Includes full-time, sandwich, and initial teacher training students in higher education.

[3] Data cover those student who entered HE from 2004/05 and prior to academic year 2006/07.

[4] Student numbers rounded to the nearest 100.

[5] Expenditure rounded to the nearest £100,000.

[6] 2008/09 figures are provisional as at 16/11/2008.

[7] Those who receive nil support because they are receiving an NHS Bursary are omitted from the grant eligible population.

[8] The basis on which students are categorised as being within this eligibility group has been revised. A subset of those previously appearing under nil support are now deemed to have not been eligible due to earlier entry rules.

This has had the effect of increasing the percentage receiving full support by 2% compared to previously published figures. The whole timeline has been republished.

[9] Excludes those students who do not apply to the SLC for any financial support.

[10] Includes awards to students who subsequently withdrew from their course or suspended study during the academic year.

[11] Constituent parts may not add to totals due to roundings.

[12] The eligible population for the HE Grant comprises all students who were treated as entrants to HE in 2004/05 or 2005/06. Only those in this group who receive an NHS Bursary are omitted.

**Table 3C : Distribution of tuition fee grants in England [1][2]
Academic years 1999/00, and 2005/06 through 2008/09 [3]**

Academic year	Students										Expenditure (£m) [6]				
	Numbers (000s) [4]					Percentage (%)					1999/00	2005/06	2006/07	2007/08	2008/09 [5]
	1999/00	2005/06	2006/07	2007/08	2008/09 [5]	1999/00	2005/06	2006/07	2007/08	2008/09 [5]					
Students in receipt of full fee support [7]	176.9	314.9	190.4	102.4	30.3	44	43	39	37	36	177.4	359.0	221.2	121.4	37.4
Students in receipt of partial fee support	78.3	92.1	59.0	30.9	8.6	20	13	12	11	10	44.2	54.0	35.4	18.9	5.4
Students in receipt of nil fee support [8]	143.3	327.0	240.5	146.7	45.1	36	45	49	52	54	-	-	-	-	-
Total [9]	398.5	734.1	489.9	280.0	83.9	100	100	100	100	100	221.6	413.0	256.7	140.4	42.8

- = nil or negligible

Source: Student Loans Company Limited (SLC)

[1] Data cover English domiciled student support scheme students in the UK.

[2] Student support scheme students continuing study in 2008/09 under pre-2006/07 arrangements were assessed to contribute up to £1,255 to their fees depending on family income.

[3] 1999/00 is the first year in which Tuition Fee Grants were channelled via SLC to the HEIs. 2005/06 is the last entry year for eligibility for Tuition Fee Grants.

[4] Student numbers rounded to the nearest 100.

[5] 2008/09 figures are provisional as at 19/11/2008.

[6] Expenditure rounded to the nearest £100,000.

[7] Includes students on courses where the fee support was not subject to income-assessment (e.g. PGCE courses, and some other

ITT courses, and designated courses at private institutions). Excludes those studying Part Time or Flexible PG ITT Courses with a combined study and teaching practice weeks of between 6 to 10 weeks.

[8] Those who receive nil support because they are receiving an NHS Bursary are omitted from the grant eligible population.

[9] Constituent parts may not add to totals due to roundings.

Table 4 - Student Support in the form of Loans

**Table 4A : Estimated eligibility and take-up of Maintenance Loans in England [1]
Academic years 2001/02 to 2008/09 (provisional)**

Academic Year	Estimated Eligible Population (000s)	Number of loans taken out (000s)	Estimated Take up of loans by eligible population (%)	Total sum borrowed (£m)	Average value of loan (£) [2]
2001/02	768.0	629.0	82	2,007.0	3,190
2002/03	816.0	666.0	82	2,161.0	3,250
2003/04	840.0	682.0	81	2,258.0	3,310
2004/05	874.3	693.1	79	2,348.6	3,390
2005/06	897.0	719.1	80	2,495.5	3,470
2006/07	905.0	728.1	80	2,613.4	3,590
2007/08 (provisional) [3]	..	746.2	..	2,630.7	3,530
2008/09 (provisional) [3][4]	..	714.3	..	2,541.2	3,560

.. = not available

Source: Student Loans Company Limited (SLC); DIUS

A breakdown of the above figures for entrants pre and post 2006/07 follows:

Students entering HE prior to 2006/07:

Academic Year	Number of loans taken out (000s)	Total sum borrowed (£m)	Average value of loan (£) [2]
2006/07	484.4	1794.7	3,700
2007/08 (provisional)	278.9	1026.6	3,680
2008/09 (provisional) [3][4]	81.3	305.5	3,760

Students entering HE from 2006/07:

Academic Year	Number of loans taken out (000s)	Total sum borrowed (£m)	Average value of loan (£) [2]
2006/07	243.7	818.7	3,360
2007/08 (provisional)	467.2	1604.2	3,430
2008/09 (provisional) [3][4]	632.9	2235.7	3,530

Source: Student Loans Company Limited (SLC)

[1] Student loans are available to eligible students normally domiciled in the United Kingdom.

[2] Rounded to the nearest £10.

[3] The number of loans taken out for 2008/09 is based on the number of loans approved as at 05/11/2008.

[4] The numbers will increase as late applications come in and this may change the average value of loan.

Table 4 - Student Support in the form of Loans

**Table 4B : Take-up of Tuition Fee Loans in England [1] [6]
Academic years 2006/07 through 2008/09 (provisional)**

Students entering HE prior to 2006/07 [2]:

Academic Year	Domicile of student	Number of loans taken out (000s) [3]	Total sum borrowed (£m)	Average value of loan (£) [4]
2006/07	England	157.4	157.3	1,000
	EU [5]	0.6	0.6	1,050
	Total	157.9	157.9	1,000
2007/08 (provisional)	England	98.7	101.2	1,030
	EU [5]	0.4	0.4	1,110
	Total	99.1	101.6	1,030
2008/09 (provisional) [7]	England	31.1	33.8	1,090
	EU [5]	0.1	0.1	1,190
	Total	31.2	33.9	1,090

.. = not available - = nil or negligible

Source: Student Loans Company Limited (SLC)

Students entering HE from 2006/07 [5]:

Academic Year	Domicile of student	Number of loans taken out (000s) [3]	Total sum borrowed (£m)	Average value of loan (£) [4]
2006/07	England	231.3	626.8	2,710
	EU [5]	8.2	23.1	2,830
	Total	239.4	649.9	2,710
2007/08 (provisional)	England	439.2	1,242.9	2,830
	EU [5]	15.2	44.1	2,900
	Total	454.5	1,286.9	2,830
2008/09 (provisional) [7]	England	663.9	1,957.1	2,950
	EU [5]	18.7	56.7	3,040
	Total	682.5	2,013.8	2,950

.. = not available - = nil or negligible

Source: Student Loans Company Limited (SLC)

[1] Tuition Fee loans are provided by DIUS via the Student Loans Company to students normally domiciled in England who attend an HE course anywhere in the United Kingdom as well as to students from the European Union attending HE courses in England.

[2] 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.

[3] The number of loans taken out for 2008/09 is based on the number of loans approved as at 16/11/2008.

The numbers will increase as late applications come in and this may change the average value of loan.

[4] Rounded to the nearest £10.

[5] The figures for EU students are released early in the application process. Hence, these provisional figures are significantly lower than the likely final outturn.

[6] 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.

[7] The Tuition Fee loans for 2008/09 will be incurred by students at the point of payment to their HE institution. 50% will be paid in February 2009. 50% will be paid in May 2009.

Table 4 - Student Support in the form of Loans

**Table 4C : Take-up of Tuition Fee Loans by English students according to country of study [1] [6]
Academic years 2006/07 through 2008/09 (provisional)**

Students entering HE prior to 2006/07 [2]:

	Country of study	Number of loans taken out (000s) [3]	Total sum borrowed (£m)	Average value of loan (£) [4]
2006/07	England	148.0	147.8	1,000
	Other	9.4	9.5	1,020
	Total	157.4	157.3	1,000
2007/08 (provisional)	England	92.8	95.1	1,020
	Other	5.9	6.2	1,050
	Total	98.7	101.2	1,030
2008/09 (provisional)	England	29.2	31.8	1,090
	Other	1.9	2.0	1,080
	Total	31.1	33.8	1,090

.. = not available

Source: Student Loans Company Limited (SLC)

Students entering HE from 2006/07 [5]:

	Country of study	Number of loans taken out (000s) [3]	Total sum borrowed (£m)	Average value of loan (£) [4]
2006/07	England	222.8	615.3	2,760
	Other	8.5	11.5	1,350
	Total	231.3	626.8	2,710
2007/08 (provisional)	England	422.6	1,199.6	2,840
	Other	16.6	43.3	2,610
	Total	439.2	1,242.9	2,830
2008/09 (provisional)	England	636.2	1,882.5	2,960
	Other	27.7	74.6	2,700
	Total	663.9	1,957.1	2,950

.. = not available

Source: Student Loans Company Limited (SLC)

[1] Tuition Fee loans are provided by DIUS via the Student Loans Company to students normally domiciled in England who attend an HE course anywhere in the United Kingdom as well as to students from the European Union attending HE courses in England.

[2] 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.

[3] The number of loans taken out for 2008/09 is based on the number of loans approved as at 16/11/2008.

The numbers will increase as late applications come in and this may change the average value of loan.

[4] Rounded to the nearest £10.

[5] The figures for EU students are released early in the application process. Hence, these provisional figures are significantly lower than the likely final outturn.

[6] 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.

[7] The Tuition Fee loans for 2008/09 will be incurred by students at the point of payment to their HE institution. 50% will be paid in February 2009. 50% will be paid in May 2009.