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INVESTOR IN PEOPLE

**STUDENT SUPPORT FOR HIGHER EDUCATION IN  
ENGLAND, ACADEMIC YEAR 2006/07 (PROVISIONAL)****INTRODUCTION**

This statistical first release presents provisional figures on higher education (HE) student support to English domiciled students and EU students studying in England in the academic year 2006/07 and also shows comparable data for the previous academic years 1996/97 and 2002/03 to 2005/06 inclusive.

**Key policy changes for 2006/07**

New system students i.e. those entering under the new support arrangements introduced in September 2006, in academic year 2006/07 are eligible for the new Maintenance Grant which is a non-repayable grant of up to £2,700 dependent on household income. New system students in 2006/07 studying in England are subject to tuition fees of up to £3,000. Loans to cover the cost of tuition fees became available in 2006/07 meaning that tuition fee payments can be deferred until students have left higher education and are earning over £15,000.

New system students continue to be eligible for a maintenance loan, which remains largely unchanged. Although, since students from lower-income households will have part of their maintenance met through the new Maintenance Grant, their entitlement to repayable support through a maintenance loan will be reduced by £1 for every £1 of Maintenance Grant entitlement up to a maximum of £1,200.

**Policy prior to 2006/07**

In 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 the new 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 2004/05 to fully replace the Part Time Loan that was in place up to and including 2003/04.

In 1998/99 new student support arrangements came into effect. New entrants to full-time HE courses were, with certain specified exceptions, expected to contribute up to £1,000 a year (£1,175 in 2005/06) towards the cost of their tuition. The amount depended on their own and, if appropriate, their parents' or spouse's income. In 1998/99, the first year of the new scheme, eligible new entrants received support for living costs through both grants and loans. Grants, which were assessed against family

income, on average formed about a quarter of the support available. All students were entitled to a non income-assessed loan, which comprised the remaining three quarters of support available. From 1999/2000 new student support students who entered HE from 1998/99 onwards received support for maintenance expenditure entirely through loans, a quarter of which was income-assessed.

Up to and including academic year 1997/98 students were funded under the system which was introduced in 1990/91, when non income-assessed student loans were introduced to provide extra resources towards living expenses and to partially replace grants. The main grant rates were frozen at their 1990/91 values until 1994/95 when the shift from grant to loan was accelerated by reducing the level of grant rates and increasing loan rates. Broad parity between the main rates of grant and loans was achieved in the academic year 1996/97.

## **KEY POINTS**

### **STUDENT SUPPORT AVAILABLE**

- The maximum amounts available for new students in 2006/07 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 1996/97 were some 76 - 85% higher in cash terms (dependent on residency and study location) which is 38 – 46% 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 802 thousand in 2005/06. This represents an increase of 3% compared with 2004/05 (refer to Table 2)<sup>1</sup>.
- Expenditure on fees (assessed for payment administered by the Student Loans Company to student support scheme students) was £413m in 2005/06. This represented an increase of 2% in real terms when compared with 2004/05. Average fees paid (for all eligible student support scheme students after assessment) were £560 against a full fee of £1,175 in 2005/06. (Refer to Table 2).
- Average maintenance payments to student support scheme students (i.e. maintenance support in the form of the HEG and additional allowances to assist with special needs) was £320 in 2005/06, an increase of 19% in real terms since the previous year. (Refer to Table 2).

### **MAINTENANCE GRANTS**

- The number of students successfully applying for support under the 2006/07 entry regulations reached 275,000 by mid November 2006. 29% of these students received the full Maintenance Grant of £2,700 and 22% received a partial Maintenance Grant. 49% received no Maintenance Grant. (Refer to Table 3B).

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<sup>1</sup> 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.

## TUITION FEES

- In 2005/06 the proportion of HE students who were assessed to receive full fee support<sup>2</sup> was 43%; in addition, 13% received partial fee support, and 45% (including those who opted out of income-assessment) received nil fee support. (Refer to Table 3).
- As at 15/11/2006, 231,000 English domiciled students applying under the 2006/07 entry regulations had taken out a Tuition Fee Loan at an average rate of £2,680 per student. (Refer to Table 4C).
- As at 15/11/2006, 150,000 students who were continuing study under pre 2006/07 arrangements took advantage of the option of a Tuition Fee Loan to cover their personal contribution to the £1,200 fee at an average rate of £990 per student. (Refer to Table 4C).

## MAINTENANCE LOANS

- The average income contingent maintenance loan<sup>2</sup> was £3,470 in 2005/06. The average for those who have applied so far in 2006/07 is £3,620. The average loan for those who have applied so far who entered prior to 2006/07 is £3,730. The average loan for those who have applied so far who entered in 2006/07 is £3,390. Some 80% of eligible students took out a student loan in 2005/06 which is 1 percentage point higher than the take-up rate was in 2004/05. (Refer to Table 4A).

## TABLES

Table 1A shows the maximum support available in England through the grants and loans schemes for the academic years 1996/97; and 2002/03 through to 2006/07 for student support scheme students and mandatory scheme students.

Table 1B shows the support package in academic year 2006/07, the first year of Variable Fees in England and the new £2,700 Maintenance Grant.

Table 2 shows, for students domiciled in England, the number of, and expenditure on, student support scheme students in 2003/04 through to 2006/07.

Table 3A shows the distribution of fee support for students domiciled in England in academic year 2005/06.

Table 3B shows the distribution of Maintenance Grants for 2006/07 English domiciled new system students.

Table 3C shows the distribution of Higher Education Grants for students domiciled in England for academic years 2005/06 and 2006/07.

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.

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.

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 broken down by the country of HE institution attended.

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<sup>2</sup> Applies to students under the student support scheme funding arrangements.

## **NOTES FOR EDITORS**

1. The student support award statistics in this first release are all compiled by the Student Loans Company Limited.
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 2006/07 have been taken from the DfES booklet 'A guide to financial support for higher education students in 2006/07'.
4. This statistical first release contains early in-year awards figures for 2006/07. 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 2006/07, and to a lesser extent 2005/06, are provisional. Updated figures will be published in November 2007.
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 2004/05.

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

6. The financial support arrangements in 2006/07 for existing mandatory award holders and other students on courses which began before 1 September 1998, and students who entered HE in 1998/99 but are treated exceptionally as existing award holders for the purposes of the Mandatory Awards Regulations (e.g. gap year students), 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.
8. The maximum loan and grant facilities for the academic years 1996/97, and 2002/03 through to 2006/07 are given in Table 1. Most students in the final year of a course receive a lower rate of loan because the loan does not cover the summer vacation following the end of the course. As with the grant, there are different rates of loan based on whether the student is living at home, and, if not, on whether the student is studying in London or elsewhere. These loans are not income-assessed.

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

### **FEES SUPPORT**

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 (£1,175 in 2005/06) towards the cost of their tuition fees. The amount depended on their own and, if appropriate, their parents' or spouse's income. The remainder is met from

public funds and paid directly to HE institutions.

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 1998/99, eligible new entrants received support for living costs through both grants and loans. Grants, which were assessed against family income, on average formed about a quarter of the support available. All students were entitled to a non income-assessed loan, which comprised the remaining three quarters of support available, and which is repayable on an income contingent basis. From 1999/2000, all basic support for living costs was through loans as grants were discontinued up until the introduction of the HEG in 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 2006/07 is £1,000 as in 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. Maintenance expenditure for England and Wales specific to the HE Grant in 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 1999/2000 from which point onwards students received their basic support for living costs solely through loans, approximately one quarter of which are income-assessed. However, entrants from 2004/05 onwards may also be entitled to grant support through the HEG.

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 the United Kingdom in academic year 2005/06 were published in SLC SFR 03/2005 on 29 November 2005. Statistics on the repayment of loans in financial year 2005-06 were published in SLC SFR 01/2006 on 15 June 2006.

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

### **MAINTENANCE SUPPORT**

17. A new Maintenance Grant has been introduced for 'new system' students who started their course in September 2006. The new Maintenance Grant replaces the HE Grant. The maximum amount of support available is £2,700 a year, and how much a student receives depends on their income and that of their household. Students with a household income up to £17,500 will receive the full £2,700 grant; students with household incomes above £17,500 receive a partial grant, with a minimum grant of £50 payable once household income reaches £37,425. No grant is payable where household income is above £37,425. The Maintenance Grant is non-repayable. The equivalent Special Support Grant (of up to £2,700) ensures that students in the DWP vulnerable groups have their grant disregarded when entitlement to benefits is calculated.

## **TUITION FEE LOANS**

18. From 2006/07 students can defer payment of tuition fees by taking out a Tuition Fee loan. As well as being available to new 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 2004/05 hardship funding was amalgamated into one non-repayable fund, renamed the Access to Learning Fund. Institutions with HE students were allocated £65m in 2005/06 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 in one of the areas testing new student finance arrangements) in England of students who are ordinarily resident in their areas, who attend 'designated' HE courses in the United Kingdom and who satisfy the conditions of either the Education (Mandatory Awards) Regulations (if they entered HE before 1998/99) or the Education (Student Support) Regulations. 'Designated' courses are principally those leading to a first degree or equivalent qualification, all approved initial teacher training (ITT) qualifications (including the Postgraduate Certificate in Education), a University Certificate or Diploma, Higher National Diploma and the Diploma of HE. Under the Student Support Regulations, students attending courses of ITT (whether full-time or part-time) are eligible for full-time support; students attending designated part-time courses other than courses of ITT were eligible for part-time loans only up until academic year 2004/05 when part time course grants and fee grants were introduced. 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 loan available to English domiciled students [1]  
Academic years 1996/97, and 2002/03 to 2006/07**

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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]
<b>1996/97</b>	Elsewhere rate [3]	1,710	1,645	3,355	4,266
	London rate	2,105	2,035	4,140	5,264
	Home rate	1,400	1,260	2,660	3,382
<b>2002/2003 [4]</b> (1998/99 scheme)	Elsewhere rate [3]	.	3,905	3,905	4,323
	London rate	.	4,815	4,815	5,331
	Home rate	.	3,090	3,090	3,421
<b>2002/2003 [5]</b> (pre 1998/99 scheme)	Elsewhere rate [3]	1,990	1,915	3,905	4,323
	London rate	2,450	2,365	4,815	5,331
	Home rate	1,625	1,465	3,090	3,421
<b>2003/2004 [4]</b> (1998/99 scheme)	Elsewhere rate [3]	.	4,000	4,000	4,309
	London rate	.	4,930	4,930	5,311
	Home rate	.	3,165	3,165	3,409
<b>2003/2004 [5]</b> (pre 1998/99 scheme)	Elsewhere rate [3]	2,040	1,960	4,000	4,309
	London rate	2,510	2,420	4,930	5,311
	Home rate	1,665	1,500	3,165	3,409
<b>2004/2005 [4]</b> (1998/99 scheme)	Elsewhere rate [3]	1,000	4,095	5,095	5,387
	London rate	1,000	5,050	6,050	6,397
	Home rate	1,000	3,240	4,240	4,483
<b>2004/2005 [5]</b> (pre 1998/99 scheme)	Elsewhere rate [3]	2,090	2,005	4,095	4,330
	London rate	2,570	2,480	5,050	5,340
	Home rate	1,705	1,535	3,240	3,426
<b>2005/2006 [4][6]</b> (1998/99 scheme)	Elsewhere rate [3]	1,000	4,195	5,195	5,360
	London rate	1,000	5,175	6,175	6,371
	Home rate	1,000	3,320	4,320	4,457
<b>2005/2006 [5]</b> (pre 1998/99 scheme)	Elsewhere rate [3]	2,140	2,055	4,195	4,328
	London rate	2,635	2,540	5,175	5,339
	Home rate	1,745	1,575	3,320	3,425
<b>2006/2007[7][8]</b> (2006/07 scheme)	Elsewhere rate [3]	2,700	4,405	5,905 [9]	5,905 [9]
	London rate	2,700	6,170	7,670 [9]	7,670 [9]
	Home rate	2,700	3,415	4,915 [9]	4,915 [9]
<b>2006/2007 [4][6]</b> (1998/99 scheme)	Elsewhere rate [3]	1,000	4,405	5,405	5,405
	London rate	1,000	6,170	7,170	7,170
	Home rate	1,000	3,415	4,415	4,415
<b>2006/2007 [5]</b> (pre 1998/99 scheme)	Elsewhere rate [3]	2,195	2,105	4,300	4,300
	London rate	2,700	2,605	5,305	5,305
	Home rate	1,790	1,615	3,405	3,405

. = not applicable

Source: DfES; ONS

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

[2] In 2006/07 prices based on the September RPI, excluding mortgage interest payments, at the beginning of each academic year.

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

[4] 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.

[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. 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 £1,200.

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 Maintenance Package 2006/07 in England [1]  
Students entering HE from academic year 2006/07**

<b>Residual Income</b>	<b>Amount of fee loan available [2]</b>	<b>Amount of maintenance grant available</b>	<b>Amount of maintenance loan available [3]</b>
Up to £17,500	£3,000	£2,700	£3,205 [4]
Between £17,501 and £26,500	£3,000	£1,200 to £2,699 [5]	£3,205 [4]
Between £26,501 and £37,425	£3,000	£50 to £ 1,199 [6]	£3,206 to £4,355 [7]
Between £37,426 and £37,900	£3,000	Nil	£4,405 [8]
Between £37,901 and £48,349	£3,000	Nil	£3,305 to £4,404 [9]
Over £48,349	£3,000	Nil	£3,305 [9]

**Source: DfES**

[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 £3,000.

[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 £1,200.

[5] Reduced by £1 for every £6 of income above £17,500.

[6] Reduced by £1 for every £9.50 of income above £26,500.

[7] The Maintenance Loan is reduced by between £50 and £1,199 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 Support Expenditure

Table 2 : Fee and Maintenance expenditure for Student Support Scheme Students in England [1][2]  
Academic years 2003/04 to 2006/07 (provisional)

Academic Years	All student support scheme students					
	Number of Awards (000s) [3][4]	Public expenditure (£m cash)			Average LA/SLC fee expenditure per student (£)[3][7][10][11]	Average LA/SLC maintenance expenditure per student (£)[10][11]
		Fee grants [3][5][6][7]	Maintenance [8][9]	Total Public expenditure [10]		
2003/04	781	387	169	556	540	220
2004/05	776	395	201	597	560	260
2005/06	802	413	254	667	560	320
Percentage change 2004/05 - 2005/06 (expenditure in real terms) [12]	3	2	23	9	-2	19
2006/07 (provisional) [13]	762	246	449	695	630	590

Source: Student Loans Company (SLC)

- [1] Students starting their course from 1998/99 under the new arrangements. New students in 1998/99 received support for maintenance through income-assessed grants (comprising about a quarter of the support available) and non income-assessed student loans (comprising about three quarters of the support available). The ratio for continuing students in 1998/99 is roughly 50% means tested grant and 50% non means-tested student loan. From 1999/2000, students who entered higher education from 1998/99 onwards received support for maintenance entirely through loans, of which approximately three quarters of the value was non income-assessed. Loans made under these arrangements are repayable on an income contingent basis.
- [2] Data cover English domiciled student support scheme students in the UK.
- [3] Includes placement year sandwich students. For student support scheme students, the maximum fee contribution for these students was £570 in 2005/06.
- [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. This has risen in line with inflation to £1,200 in 2006/07.
- [6] The number of Student Support Scheme students eligible for fee support in 2003/04 was 707,000, this figure has been used to calculate the average fee. In 2004/2005, the number eligible for fee support is 710,000, in 2005/06 the number eligible is 734,000 and in 2006/07 the number eligible is 390,000. Those students who are not in attendance in December are not reported.
- [7] Data for fees cover 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, 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 £2,700 to be paid to eligible students, with up to £1,200 of this grant offset against the Maintenance Loan.
- [10] Totals may not add due to roundings.
- [11] Rounded to the nearest £10.
- [12] Expenditure percentage changes in 2005/06 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 for existing system students. For student support awards, the RPI has been used for all items of expenditure.
- [13] The fee support and maintenance figures for 2006/07 are based on the position as at 15/11/2006. The number of awards will increase as late applications come in. The averages for fee expenditure and maintenance expenditure will increase or decrease depending on the make up of the late applicants.

### Table 3 - Distribution of Support

**Table 3A : Distribution of fee support in England [1][2]  
Academic year 2005/06**

	Student Numbers (000s)[3]	Percentage[4]
Students in receipt of full fee support [5]	315	43
Students in receipt of partial fee support	92	13
Students in receipt of nil fee support	327	45
<b>Total</b>	<b>734</b>	<b>100</b>

Source: Student Loans Company Limited (SLC)

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

[2] Most student support scheme students in 2005/06 were assessed to contribute up to £1,175 to their fees depending on family income.

[3] Student numbers rounded to the nearest thousand.

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

[5] 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).

**Table 3B : Distribution of Maintenance Grants in England [1][2][3]  
Academic year 2006/07 (provisional) [4]**

	Student Numbers (000s) [5]	Percentage	Expenditure (£m)
Students in receipt of a full Maintenance Grant	80	29	216
Students in receipt of a partial Maintenance Grant	61	22	77
Students in receipt of a Nil Maintenance Grant	133	49	-
<b>Total [6][7][8]</b>	<b>275</b>	<b>100</b>	<b>293</b>

- = 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, up to a maximum of £2,700, 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] Figures are provisional as at 15/11/2006.

[5] Student numbers rounded to the nearest thousand.

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

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

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

**Table 3C : Distribution of Higher Education Grants in England [1][2][3]  
Academic years 2005/06 and 2006/07 (provisional)**

Academic year	Students				Expenditure (£m) [5]	
	Numbers (000s) [4]		Percentage (%)		2005/06	2006/07 [6]
	2005/06	2006/07 [6]	2005/06	2006/07 [6]		
Students receiving a full HE grant	157	115	27	26	150	115
Students receiving a partial HE grant	35	26	6	6	18	14
Students receiving no HE grant	388	309	67	69	-	-
<b>Total [7][8][9]</b>	<b>580</b>	<b>451</b>	<b>100</b>	<b>100</b>	<b>168</b>	<b>129</b>

- = nil or negligible

Source: Student Loans Company Limited (SLC)

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

[2] Full-time, sandwich, and part-time 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 thousand.

[5] Expenditure rounded to the nearest million pounds.

[6] Provisional as at 15/11/2006.

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

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

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

## Table 4 - Student Support Lending

Table 4A : Eligibility and take-up of Maintenance Loans in England [1]  
Academic years 2001/02 to 2006/07 (provisional)

Students entering HE prior to 2006/07:

Academic Year	Eligible Population (000s)	Number of loans taken out (000s)	Take up of loans by eligible population (%)	Total sum borrowed (£m)	Average value of loan (£) [2]
2001/02	768	629	82	2,007	3,190
2002/03	816	666	82	2,161	3,240
2003/04	840	682	81	2,258	3,310
2004/05	874	693	79	2,349	3,390
2005/06 (provisional)	898	719	80	2,496	3,470
2006/07 (provisional) [3]	..	456	..	1,702	3,730

.. = not available

Source: Student Loans Company Limited (SLC); DfES

Students entering HE from 2006/07:

Academic Year	Eligible Population (000s)	Number of loans taken out (000s)	Take up of loans by eligible population (%)	Total sum borrowed (£m)	Average value of loan (£) [2]
2006/07 (provisional) [3]	..	226	..	767	3,390

.. = not available

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 2006/07 is based on the number of loans approved as at 15/11/2006.

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

Table 4B : Eligibility and take-up of Tuition Fee Loans in England [1]  
Academic Year 2006/07 (provisional)

	Domicile of student	Eligible Population (000s)	Number of loans taken out (000s) [2]	Take up of loans by eligible population (%)	Total sum borrowed (£m)	Average value of loan (£) [3]
Students entering HE prior to 2006/07 [4]	England	..	150	..	147	990
	EU [5]	..	-	..	-	1,100
	<b>Total</b>	..	150	..	147	990
Students entering HE from 2006/07 [6]	England	..	231	..	619	2,680
	EU [5]	..	4	..	13	2,920
	<b>Total</b>	..	235	..	632	2,690

.. = not available - = nil or negligible

Source: Student Loans Company Limited (SLC); DfES

Table 4C : Eligibility and take-up of Tuition Fee Loans by English students according to country of study [1]  
Academic Year 2006/07 (provisional)

	Country of study	Eligible Population (000s)	Number of loans taken out (000s) [2]	Take up of loans by eligible population (%)	Total sum borrowed (£m)	Average value of loan (£) [3]
Students entering HE prior to 2006/07 [4]	England	..	141	..	138	980
	Other	..	9	..	9	990
	<b>Total</b>	..	150	..	147	990
Students entering HE from 2006/07 [6]	England	..	222	..	607	2,740
	Other	..	9	..	12	1,330
	<b>Total</b>	..	231	..	619	2,680

.. = not available

Source: Student Loans Company Limited (SLC); DfES

[1] Tuition Fee loans are provided by DfES 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] The number of loans taken out for 2006/07 is based on the number of loans approved as at 15/11/2006.

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

[3] Rounded to the nearest £10.

[4] 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.

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

[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.