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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/noframe/corpinfo/natstat.html>

INVESTOR IN PEOPLE

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

This statistical first release presents provisional figures on higher education (HE) student support to Welsh domiciled students and EU students studying in Wales in the academic year 2006/07. This is the first specific publication of these figures for Wales and recognises the fact that the Welsh Assembly Government took full responsibility for student support in Wales from 2006/07. It 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 entrants in academic year 2006/07 are eligible for the new Assembly Learning Grant (ALG) which is a non-repayable grant of up to £2,700 dependent on household income.

These entrants receive no fee remission grant and are subject to fee charges of £1,200 if they attend a HE institution in Wales which can be deferred through taking out a loan. Students attending a HE institution outside Wales could be subject immediately to a variable fee of up to £3,000.

Welsh institutions will be able to charge variable tuition fees of up to £3,070 from 2007/08 and Welsh domiciles studying in Wales will be able to receive a non means-tested grant of £1,845 towards their tuition fee.

New entrants continue to be eligible for a maintenance loan, which remains largely unchanged, although receipt of an ALG of up to £1,200 will affect the overall loan available.

**Policy prior to 2006/07**

In 2004/05 the Higher Education Grant (HE Grant) was introduced for new entrants into full-time study in England and Wales to help cover the costs of participating in HE. The introduction of this HE Grant meant that all but £500 of the 'old' ALG introduced by the Welsh Assembly Government in 20002/03 became fully covered by statutory support. The remaining £500 continued to be available as an ALG 'top-up'.

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

In 1998/99 new student support arrangements came into effect. New entrants to full-time HE courses were, with certain specified exceptions, expected to contribute up to £1,000 a year (£1,175 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 Assembly Learning 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**

#### **2006/07 academic year (provisional)**

- The number of students successfully applying for support under the 2006/07 entry regulations reached 17,000 by early November 2006. 30% of these students received the full Assembly Learning Grant of £2,700 and 29% received a partial ALG. 41% received no ALG. (Refer to Table 3B.)
- 14,000 Welsh domiciled students applying under the 2006/07 entry regulations have taken out a Tuition Fee Loan at an average rate of £1,720 per student (£1,170 for those studying in Wales and £2,810 for those studying in England). (Refer to Table 4C.)
- 8,000 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 £970 per student. (Refer to Table 4C.)

#### **2005/06 academic year (final)**

- The number of student support scheme students receiving support in Wales was 47 thousand in 2005/06. This represents no change when compared with 2004/05 (Refer to Table 2). 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.

- Expenditure on fees assessed for payment through a grant administered by the Student Loans Company to student support scheme students was £27m in 2005/06. This represented a reduction of 2% in real terms when compared with 2004/05. Average fees paid for all eligible student support scheme students (after assessment) were £600 (Refer to Table 2). In 2005/06, the student contributed up to £1,175 of the cost of their fees.
- Average maintenance payments to statutory student support scheme students (i.e. maintenance support in the form of the HE Grant and additional allowances to assist with special needs but excluding ALG) was £340 in 2005/06, an increase of 23% in real terms since the previous year (Refer to Table 2.)
- In 2005/06 the proportion of HE students who were assessed to receive full fee support (under the student support scheme funding arrangements) was 46%; in addition, 14% received partial fee support, and 40% (including those who opted out of income-assessment) received nil fee support. (Refer to Table 3A.)
- The average income contingent maintenance loan (applicable to student support scheme students) was £3,480 in 2005/06. The provisional average loan for those who have applied so far in 2006/07 is £3,560. The average loan for those who entered in 2006/07 is £3,280, lower than the average for those who entered prior to 2006/07 (£3,710). Some 81% of eligible students took out a maintenance loan in 2005/06 which is a provisional reduction of one percentage point in the take-up rate compared to 2004/05. (Refer to Table 4A).<sup>1</sup>

## TABLES

Table 1A shows the maximum support available to Welsh domiciled students 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 for Welsh domiciled students entering HE in academic year 2006/07, the first year of Variable Fees in England and the new £2,700 Assembly Learning Grant in Wales.

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

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

Table 3B shows the distribution of the new Assembly Learning Grant for 2006/07 entrants. Table 3C shows the number of students that entered HE prior to 2006/07 in receipt of the Assembly Learning Grant that was put in place by the Welsh Assembly Government in 2002/03 over and above the statutory support in place at the time.

Table 3D shows the distribution of the Higher Education grants awarded to Welsh domiciled students that entered HE prior to 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 all students domiciled in Wales.

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<sup>1</sup> Provisional take-up rates are likely to change between now and the release of final data since final 2005/06 student numbers are not yet available. Between the release of provisional 2004/05 data and this release, the take-up rate for 2004/05 was revised from 80 to 82 per cent.

Table 4B shows the number of Tuition Fee loans taken up, the amount borrowed and the average loan for the student support scheme for all students domiciled in Wales and for European Union students attending HE courses in Wales.

Table 4C shows the number of Tuition Fee loans taken up, the amount borrowed and the average loan for the student support scheme for all students domiciled in Wales broken down by the country of the HE institution attended.

## NOTES FOR EDITORS

1. The figures in this first release were all compiled by the Student Loans Company Limited apart from data on ALGs awarded to continuing students in Table 3C. SLC data are based on the position of applications at November 10<sup>th</sup> 2006.
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 Student Finance Wales booklet 'A guide to financial support for higher education students in 2006/07'.
4. Student numbers have been rounded to the nearest hundred; expenditure figures to the nearest £100,000; and average expenditure to the nearest £10.

## REVISIONS AND FUTURE STUDENT SUPPORT STATISTICAL FIRST RELEASES

5. 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. Update figures will be published in November 2007.
6. Provisional data should be used with due caution. The scale of revisions may change from one year to another as application processes change. However the following table gives an indication of the scale of revisions to data revised in this release since last year's publication:

	2004/05 provisional	2004/05 final
Maintenance loan take-up rate (per cent)	80.6	82.1
	2005/06 provisional	2005/06 final
Number of student support scheme students (000s)	45	47

7. The final student loan take-up rate in particular is likely to differ from the provisional estimate since the number of eligible students has at this stage been estimated using data from the Higher Education Funding Council for Wales end-year monitoring data. The final take-up rate will be based on final Higher Education Statistics Agency student numbers for 2005/06 that will be published in January 2007.

## NATIONAL STATISTICS

8. This is a National Statistics publication. National Statistics are produced to high professional standards set out in the National Statistics Code of Practice. They undergo regular quality

assurance reviews to ensure they meet customer needs. They are produced free from any political interference.

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

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

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

11. The maximum loan and grant facilities for the academic years 1996/97, and 2002/03 through to 2006/07 are given in Table 1A. Most students in the final year of a course receive a lower rate of loan because the loan does not cover the summer vacation following the end of the course. As with the grant, there are different rates of loan based on whether the student is living at home, and, if not, on whether the student is studying in London or elsewhere. These loans are not income-assessed.

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

### **FEES SUPPORT**

12. New student support arrangements came into effect from the start of the 1998/99 academic year. New entrants to HE were, with certain specified exceptions, expected to contribute up to £1,000 a year (£1,175 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.

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

### **MAINTENANCE SUPPORT**

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

### **ASSEMBLY LEARNING GRANT AND HE GRANT**

15. From 2002/03 the Welsh Assembly Government introduced Assembly Learning Grants (ALGs) to provide extra money for Welsh domiciled students who might otherwise experience

financial difficulty when undertaking post compulsory or higher education courses. The maximum amount payable to those in higher education was £1,500. This grant was not part of the statutory student finance package. The HE Grant introduced in 2004/05, which did form part of the statutory student finance package, held the same purpose as the ALG. Students whose income falls within the same band as those who would otherwise qualify for the maximum ALG received the maximum HE Grant of £1,000 plus a £500 'top up' from the ALG scheme.

16. Provisional data on the 'old' Assembly Learning Grant awarded to continuing, pre-2006/07, students will be collected from Local Authorities in February 2007 and hence were not available for this release. They will be published in the Welsh Assembly Government first release "Assembly Learning Grants awarded to Welsh domiciled students, 2006/07" in March 2007. This release will also contain statistics on ALGs awarded to part-time and Further Education students.

## **STUDENT LOANS**

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

18. 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).

19. Statistics on loans to students in England and Wales 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**

20. A new Assembly Learning Grant (ALG) has been introduced for 'new system' students who started their course in September 2006. The new ALG replaces the HE Grant, which was to have been increased to £1,500 in 2006/07 for new, full-time undergraduate students, and the fee remission grant which will not be available to new students from 2006/07. 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 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 ALG 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**

21. From 2006/07 students can defer payment of tuition fees by taking out a Tuition Fee loan. As well as being available to new entrants, this option is also available to pre-2006/07 entrants if they make a full or partial contribution to their fixed fees.

### **ADDITIONAL GRANTS AND ALLOWANCES**

22. The Government retain as grants and allowances those relating to the personal circumstances of students, e. g. for students with dependants; single parent students; care leavers and disabled students. Support for some course-related costs, e.g. extra weeks

attendance, are in the form of supplementary loans. Grants for students with dependants and single parent students are income-assessed but the school meals allowances, care leavers grants (discontinued from 2007/08) and disabled students' allowances are not.

## **FINANCIAL CONTINGENCY FUNDS**

23. From 2002/03 discretionary funding by Welsh HE and FE institutions was amalgamated into one non-repayable fund, renamed the Financial Contingency Fund. In 2003/04 FCF expenditure by Welsh HE institutions was £4.7m. Statistics relating to Financial Contingency Funds were published by the Welsh Assembly Government in Statistical Bulletin SB 44/2006 "Financial Contingency Funds In Wales, 2003/04" in July 2006.

## **DISCRETIONARY AWARDS**

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

## **DEFINITIONS**

25. Assessments of eligibility for student support are made by LAs in Wales of students who are ordinarily resident in their areas, who attend 'designated' HE courses in the United Kingdom and who satisfy the conditions of either the Education (Mandatory Awards) Regulations (if they entered HE before 1998/99) or the Education (Student Support) Regulations (if they entered HE before 2006/07), or the Assembly Learning Grants and Loans (Higher Education)(Wales) Regulations from 2006/07. 'Designated' courses are principally those leading to a first degree or equivalent qualification, all approved initial teacher training (ITT) qualifications (including the Postgraduate Certificate in Education), a University Certificate or Diploma, Higher National Diploma and the Diploma of HE. Under the Student Support Regulations, students attending courses of ITT (whether full-time or part-time) are eligible for full-time support; students attending designated part-time courses other than courses of ITT were eligible for part-time loans only up until academic year 2004/05 when part time course grants and fee grants were introduced. Under the Mandatory Awards Regulations, apart from courses of ITT, only full-time and sandwich courses can be designated.

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

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

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

## Table 1 - Student Support Available

**Table 1A : Basic rates of standard maintenance grant and full year loan available to Welsh 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]	1,500 [5]	3,905	5,405	5,984
	London rate	1,500 [5]	4,815	6,315	6,992
	Home rate	1,500 [5]	3,090	4,590	5,082
<b>2002/2003 [6]</b> (pre 1998 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]	1,500 [5]	4,000	5,500	5,925
	London rate	1,500 [5]	4,930	6,430	6,927
	Home rate	1,500 [5]	3,165	4,665	5,025
<b>2003/2004 [6]</b> (pre 1998 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][7]</b> (1998/99 scheme)	Elsewhere rate [3]	1,500 [5]	4,095	5,595	5,916
	London rate	1,500 [5]	5,050	6,550	6,926
	Home rate	1,500 [5]	3,240	4,740	5,012
<b>2004/2005 [6]</b> (pre 1998 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][7]</b> (1998/99 scheme)	Elsewhere rate [3]	1,500 [5]	4,195	5,695	5,876
	London rate	1,500 [5]	5,175	6,675	6,887
	Home rate	1,500 [5]	3,320	4,820	4,973
<b>2005/2006 [6]</b> (pre 1998 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[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][7]</b> (1998/99 scheme)	Elsewhere rate [3]	1,500 [5]	4,405	5,905	5,905
	London rate	1,500 [5]	6,170	7,670	7,670
	Home rate	1,500 [5]	3,415	4,915	4,915
<b>2006/2007 [6]</b> (pre 1998 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

Source: Welsh Assembly Government; ONS

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

Extra help is also available for students in certain circumstances.

[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] In 2002/03 the Welsh Assembly Government introduced Assembly Learning Grants (ALGs) over and above the Grants from statutory support.

For pre 2006/07 entrants the £1,500 may reflect either a full ALG to pre 2004/05 students or a combination of the statutory £1,000 HE Grant and £500 ALG 'top-up'. For 2006/07 entrants it is all covered by the new ALG.

[6] 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.

[7] In 2004/05 the new HE Grant was introduced to help cover the costs of participating in Higher Education.

[8] A means-tested Assembly Learning Grant of £2,700 was introduced in 2006/07 to enable poorer students to cover the cost of the newly introduced variable fees. Students in receipt of these grants are not eligible for the £1,000 HE Grant. Students receiving up to £1,200 of this allowance will have their maintenance loan reduced by a corresponding amount as the Assembly Learning Grant is non-repayable.

[9] The amount of Maintenance Loan available is reduced by £1 for every £1 of Assembly Learning 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 Support Package 2006/07 for Welsh domiciled students  
Students entering HE from 2006/07**

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

**Source: Welsh Assembly Government**

[1] The amount of Tuition Fee Loan available is equivalent to the tuition fees charged, up to a maximum of £3,000.

HE institutions in Wales can only charge £1,200 for tuition fees in 2006/07 but will be able to charge up to £3,070 in 2007/08.

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

[3] Students in lower-income households will have part of their maintenance needs met through a non-repayable Assembly Learning Grant (ALG).

Their entitlement to repayable support through a 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 ALG entitlement up to £1,200.

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

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

[6] The maintenance Loan is reduced by between £50 and £1,199 depending on the amount of ALG received.

[7] The full 'Elsewhere' rate of maintenance loan

[8] 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 statutory Student Support Scheme Students [1]  
Academic years 2003/04 to 2006/07 (provisional)

Academic Years	All statutory student support scheme students					
	Number of Awards (000s) [2][3]	Public expenditure (£m cash)			Average LA/SLC fee expenditure per student (£)[2][6][8]	Average LA/SLC statutory maintenance expenditure per student (£)[8]
		Fee grants [2][4][5][6]	Maintenance [7]	Total Public expenditure [8]		
2003/04	48.5	28.2	11.0	39.1	550	230
2004/05	47.3	27.0	13.5	40.5	610	280
2005/06	47.3	26.5	16.3	42.8	600	340
Percentage change 2004/05 - 2005/06 (expenditure in real terms) [9]	0	-2	21	6	-1	23
2006/07 (provisional) [10]	44.8	15.5	30.3	45.8	650	680

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.

These figures exclude the old non-statutory Assembly Learning Grant but include the new £2,700 Assembly Learning Grant from 2006/07.

[2] Includes placement year sandwich students. For student support scheme students, the maximum fee contribution for these students was £570 in 2005/06.

[3] 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.

[4] 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.

[5] The number of Student Support Scheme students eligible for fee support in 2003/04 was 45,000, this figure has been used to calculate the average fee. In 2004/2005, the number eligible for fee support is 44,000, in 2005/06 the number eligible is 44,000, in 2006/07 the number eligible is 24,000.

Those students who are not in attendance in December are not reported.

[6] 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.

[7] 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.

[8] Totals may not add due to roundings.

[9] 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.

[10] The fee support and maintenance figures for 2006/07 are based on the position as at 10/11/2006. 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 to Welsh domiciled students [1][2]**  
Academic year 2005/06

	Student Numbers	
	(000s)	Percentage
Students in receipt of full fee support [3]	20.2	46.2
Students in receipt of partial fee support	6.3	14.3
Students in receipt of nil fee support	17.3	39.5
<b>Total</b>	<b>43.8</b>	<b>100.0</b>

Source: Student Loans Company Limited (SLC)

- [1] Student Support Scheme students are assessed for eligibility by their local authorities, they are normally resident in their area and study 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] 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 Assembly Learning Grants to Welsh domiciled students entering HE from 2006/07 [1][2][3] [4]**  
Academic year 2006/07(provisional) [5]

	Student Numbers		Expenditure (£m)
	(000s) [4]	Percentage	2006/07
Students in receipt of a full Assembly Learning Grant	5.3	30.4	14.3
Students in receipt of a partial Assembly Learning Grant	4.9	29.0	6.0
Students in receipt of a Nil Assembly Learning Grant	7.2	41.4	-
<b>Total</b>	<b>17.4</b>	<b>100.0</b>	<b>20.3</b>

- = nil or negligible

Source: Student Loans Company Limited (SLC)

- [1] ALG for new full-time HE students only. Figures on the ALG for part-time HE students and ALG for FE students will be included in the Welsh Assembly Government SFR "Assembly Learning Grants awarded to Welsh domiciled students".  
 [2] Students are assessed for eligibility for the Assembly Learning Grant by their local authorities, they are normally resident in their area and study in the UK.  
 [3] Students entering HE in 2006/07 may be entitled to a maximum maintenance grant of £2,700  
 [4] Includes the Special Support Grant payable to vulnerable groups of students who may otherwise have their DWP benefits reduced  
 [5] Figures are provisional as at 10/11/2006.

**Table 3C : Assembly Learning Grants awarded to Welsh domiciled students entering HE prior to 2006/07 [1][2]**

	Student numbers (000s)		Expenditure (£m)	
	2005/06	2006/07 [3]	2005/06	2006/07 [3]
Students in receipt of a 'top-up' Assembly Learning Grant [4]	3.7	..	1.8	..
Students in receipt of a full Assembly Learning Grant [5]	4.5	..	5.1	..
<b>Total</b>	<b>8.2</b>		<b>6.9</b>	

.. = not available

Source: Local Authority returns to Welsh Assembly Government

- [1] ALG for full-time HE students entering HE prior to 2006/07.  
 [2] Students are assessed for eligibility for the pre-2006/07 Assembly Learning Grant by their local authorities, and are paid directly by them.  
 [3] Provisional figures on the ALG for continuing students in 2006/07 will not be available until March 2007 and will be included in the Welsh Assembly Government SFR "Assembly Learning Grants awarded to Welsh domiciled students".  
 [4] Those entering HE in 2004/05 or 2005/06 were potentially eligible for a 'top-up' amount of £500 to supplement the HE Grant.  
 [5] Those entering prior to 2004/05 were potentially eligible for the full pre-2006/07 ALG of £1,500.

**Table 3D : Distribution of Higher Education Grants to Welsh domiciled students [1]**  
Academic years 2005/06 and 2006/07 [2]

Academic year	Students				Expenditure (£m)	
	Numbers (000s)	Percentage (%)	2005/06	2006/07 [3]	2005/06	2006/07 [3]
Students receiving a full HE grant	10.0	7.2	28.8	28.1	9.4	7.2
Students receiving a partial HE grant	2.4	1.8	6.8	6.8	1.2	0.9
Students receiving no HE grant	22.3	16.8	64.4	65.1	-	-
<b>Total [4][5][6]</b>	<b>34.7</b>	<b>25.8</b>	<b>100.0</b>	<b>100.0</b>	<b>10.6</b>	<b>8.1</b>

- = nil or negligible

Source: Student Loans Company Limited (SLC)

- [1] Full-time, sandwich, and part-time initial teacher training students in higher education.  
 [2] Data cover those student who entered HE prior to academic year 2006/07 who were eligible for a grant of £1,000.  
 [3] 2006/07 figures are provisional as at 10/11/2006.  
 [4] Excludes those students who do not apply to the SLC for any financial support.  
 [5] Includes awards to students who subsequently withdrew from their course or suspended study during the academic year.  
 [6] Constituent parts may not add to totals due to roundings.

## Table 4 - Student Support Lending

**Table 4A : Eligibility and take-up of Maintenance Loans by Welsh domiciled students [1]  
Academic years 2001/2002 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 (£)
2001/02	46.2	39.8	86.2	128.2	3,220
2002/03	50.1	41.8	83.5	136.7	3,270
2003/04	52.0	42.5	81.7	141.9	3,340
2004/05	51.8	42.5	82.1	145.0	3,410
2005/06 (provisional)	52.3	42.6	81.4	148.2	3,480
2006/07 (provisional) [2]	..	26.0	..	96.5	3,710

.. = not available

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

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 (£)
2006/07 (provisional) [2]	..	14.4	..	47.3	3,280

.. = not available

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

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

[2] The number of loans taken out for 2006/07 is based on the number of loans approved as at 08/11/2006.

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 by Welsh students and EU students studying in Wales [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 (£)
Students entering HE prior to 2006/07 [3]	Welsh	..	8.2	..	7.9	970
	EU [4]	..	-	..	-	1,130
	<b>Total</b>	..	8.2	..	7.9	970
Students entering HE from 2006/07 [5]	Welsh	..	13.7	..	23.5	1,720
	EU [4]	..	0.2	..	0.2	1,200
	<b>Total</b>	..	13.9	..	23.7	1,710

- = nil or negligible .. = not available

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

**Table 4C : Eligibility and take-up of Tuition Fee loans by Welsh students according to country of study  
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 (£)
Students entering HE prior to 2006/07 [3]	Wales	..	4.4	..	4.2	960
	England	..	3.7	..	3.6	980
	Other	..	0.1	..	0.1	1,050
	<b>Total</b>	..	8.2	..	7.9	970
Students entering HE from 2006/07 [5]	Wales	..	9.1	..	10.6	1,170
	England	..	4.5	..	12.7	2,810
	Other	..	0.1	..	0.1	1,700
	<b>Total</b>	..	13.7	..	23.5	1,720

.. = not available

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

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

[2] The number of loans taken out for 2006/07 is based on the number of loans approved as at 08/11/2006.

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

[3] 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.

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

[5] 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.