

SLC SFR 03/2005

29 November 2005
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United KingdomTheme:
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INVESTOR IN PEOPLE

**STUDENT SUPPORT FOR HIGHER EDUCATION IN
ENGLAND AND WALES, ACADEMIC YEAR 2005/06
(PROVISIONAL)****INTRODUCTION**

This statistical first release presents provisional figures on higher education (HE) student support in England and Wales in the academic year 2005/06 and also shows comparable data for the previous academic years 1995/96 and 1998/99 to 2004/05 inclusive.

Student Support figures for 2003/04 onwards are compiled by Student Loans Company whereas Local Authorities (LAs) provided the data for earlier years. Further information on student support arrangements is given in the Notes for Editors.

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.

New student support arrangements in HE came into effect at the beginning of the 1998 academic year. In 1998/99, new entrants to full-time HE courses (other than those domiciled in Scotland) were, with certain specified exceptions, expected to contribute up to £1,000 a year (£1,125 in 2003/04 and £1,150 in 2004/05) 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.

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.

Due to the rapidly decreasing, and now relatively small numbers involved, awards data relating to mandatory scheme students have not been reported beyond 2001/02.

KEY POINTS

GENERAL

- The maximum amounts available for new students in 2005/06 receiving student support through the student support scheme (comprising the full-year loan and, where eligible, the new HEG) compared to the maximum rates for students in 1995/96 were some 53 - 66% higher in cash terms (dependent on residency and study location) which is 21 – 31%% higher in real terms (refer to table 1). This reflects the impact of the new HEG. Prior to 2004/05 the maxima in real terms were very similar from year to year. These figures exclude monies made available through additional grants and allowances, access funds, hardship loans and discretionary awards.

STUDENT LOANS

- The average income contingent loan (applicable to student support scheme students) was £3,390 in 2004/05. The average for those who have applied so far in 2005/06 is £3,390. Some 81% of eligible students took out a student loan in 2004/05 which is the same take-up rate as in 2003/04 (reference table 4).

STUDENT SUPPORT SCHEME: STUDENT NUMBERS AND EXPENDITURE

- The number of student support scheme students eligible for support in England and Wales was 823 thousand in 2004/05. This represents a decrease of 1% compared with 2003/04 (refer to table 2C). 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 administered by the Student Loans Company to student support scheme students was £422m in 2004/05. This represented no change in real terms when compared with 2003/04. Average fees paid for all eligible student support scheme students (after assessment) were £560 (refer to table 2C). In 2004/05, the student contributes up to £1,150 of the cost of their fees.
- 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 £260 in 2004/05, an increase of 17% in real terms since the previous year;
- In 2004/05 the proportion of HE students who were assessed to make no contribution towards their fees (under the student support scheme funding arrangements) was 43%; in addition, 14% made a partial contribution towards their fees, and 43% (including those who opted out of income-assessment) made a full contribution towards their fees (refer to table 3).

TABLES

Table 1 shows the maximum resources available to mandatory scheme students in England and Wales through the grants and loans schemes for the academic years 1995/96; and 2001/02 through to 2005/06 for student support scheme students and mandatory scheme students.

Table 2 is divided into three and shows for students domiciled in England and Wales:

- a) the number of, and expenditure on, mandatory scheme students in academic years 1991/92 through to 1997/98;
- b) the number of, and expenditure on students in academic years 1998/99 through to 2002/03 showing separate information for student support scheme and mandatory scheme students;
- c) the number of, and expenditure on, student support scheme students in 2003/04 through to 2005/06.

Table 3 shows the distribution of fee support for students domiciled in England and Wales in academic year 2004/05.

Table 4 shows the number and take up of student loans, the amount borrowed and the average loan for the student support scheme for all students domiciled in England and Wales.

NOTES FOR EDITORS

1. The student support award statistics in this first release were obtained from the LAs in England and Wales on Form 503G up to and including Academic Year 2002/03. Thereafter, the figures 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. Due to the rapidly decreasing, and now relatively small numbers involved, awards data relating to mandatory scheme students is not reported beyond 2001/02.
4. Details of the amounts of loans and grants available in 2005/06 have been taken from the DfES booklet 'A guide to financial support for higher education students in 2005/06'.

FUTURE STUDENT SUPPORT STATISTICAL FIRST RELEASES

5. This statistical first release contains early in-year awards figures for 2005/06. This is the second time that academic year data have been released within the same academic year to which they relate.
6. 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. Consideration will be given to publishing statistics about Part Time HE student support in a future SFR.

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

7. The financial support arrangements in 2005/06 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.

8. 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 50 when their course starts. They are available to eligible students whether or not they receive a mandatory award, although their course must be designated for mandatory awards purposes.

9. The maximum loan and grant facilities for the academic years 1995/96, and 2001/02 through to 2005/06 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

10. 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 (£1,150 in 2004/05) 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.

11. 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. These students were estimated to number about 15,000.

MAINTENANCE SUPPORT

12. 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

13. The HEG was introduced for new entrants into HE in England and Wales 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 2005/06 is £1,000 as in 2004/05. The HEG does not reduce the amount of Student Loan available to the student.

14. Expenditure on the HEG forms part of the expenditure on Maintenance reported in this SFR. The portion of the 2004/05 Maintenance expenditure specific to the HE Grant was reported in SLC SFR 01/2005.

STUDENT LOANS

15. 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.

16. 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).

17. Statistics on loans to students in HE in the United Kingdom in academic year 2004/05 were published in SLC SFR 01/2004 on 30 November 2004. Statistics on the repayment of loans in financial year 2004-05 were published in SLC SFR 02/2005 on 28 July 2005.

ADDITIONAL GRANTS AND ALLOWANCES

18. 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

19. From 2004/05 hardship funding was amalgamated into one non-repayable fund, renamed the Access to Learning Fund. Institutions with HE students were allocated £70m in 2004/05 to help students from low income backgrounds and those in financial difficulty to gain access to and stay in HE.

HARDSHIP LOANS

20. Hardship Loans of up to £500 were available for full-time undergraduate students up to and including academic year 2003/04. The budget was £25.5m for 2002/03. Hardship Loans were discontinued in 2004/05 following the introduction of the HEG. £36m was set aside to provide up to 25,000 Opportunity Bursaries over the three years starting in 2001/02 for younger students from disadvantaged backgrounds.

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

NATIONAL STATISTICS

24. 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 - Awards and Loans provision, academic years 1995/96, and 2001/02 to 2005/06
Basic rates of standard maintenance grant and full year loan: England and Wales [1]

Academic years		Standard maintenance grant (cash terms)	Maximum amount of loan (cash terms)	Standard maintenance grant plus student loan (cash terms)	Standard maintenance grant plus student loan (constant prices) [2]	£
1995/96	Elsewhere rate [3]	1,885	1,385	3,270	4,149	
	London rate	2,340	1,695	4,035	5,119	
	Home rate	1,530	1,065	2,595	3,292	
2001/2002 [4]	Elsewhere rate [3]	.	3,815	3,815	4,179	
	London rate	.	4,700	4,700	5,149	
	Home rate	.	3,020	3,020	3,308	
2001/2002 [5]	Elsewhere rate [3]	1,945	1,870	3,815	4,179	
	London rate	2,390	2,310	4,700	5,149	
	Home rate	1,590	1,430	3,020	3,308	
2002/2003 [4]	Elsewhere rate [3]	.	3,905	3,905	4,191	
	London rate	.	4,815	4,815	5,167	
	Home rate	.	3,090	3,090	3,316	
2002/2003 [5]	Elsewhere rate [3]	1,990	1,915	3,905	4,191	
	London rate	2,450	2,365	4,815	5,167	
	Home rate	1,625	1,465	3,090	3,316	
2003/2004 [4]	Elsewhere rate [3]	.	4,000	4,000	4,176	
	London rate	.	4,930	4,930	5,148	
	Home rate	.	3,165	3,165	3,305	
2003/2004 [5]	Elsewhere rate [3]	2,040	1,960	4,000	4,176	
	London rate	2,510	2,420	4,930	5,148	
	Home rate	1,665	1,500	3,165	3,305	
2004/2005 [4][6]	Elsewhere rate [3]	1,000	4,095	5,095	5,222	
	London rate	1,000	5,050	6,050	6,201	
	Home rate	1,000	3,240	4,240	4,346	
2004/2005 [5]	Elsewhere rate [3]	2,090	2,005	4,095	4,197	
	London rate	2,570	2,480	5,050	5,176	
	Home rate	1,705	1,535	3,240	3,321	
2005/2006 [4][6]	Elsewhere rate [3]	1,000	4,195	5,195	5,195	
	London rate	1,000	5,175	6,175	6,175	
	Home rate	1,000	3,320	4,320	4,320	
2005/2006 [5]	Elsewhere rate [3]	2,140	2,055	4,195	4,195	
	London rate	2,635	2,540	5,175	5,175	
	Home rate	1,745	1,575	3,320	3,320	

Source: DFES; ONS

. = not applicable

[1] The rate of maintenance grant is applicable to students normally domiciled in England and Wales. The maximum Student Loan amounts are the same as for the whole of the United Kingdom although the means-tested element can vary between devolved administrations. Extra help is also available for students in certain circumstances.

[2] In 2005/06 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.

Table 2A : Mandatory awards in England and Wales [1]: academic years 1991/92 to 1997/98

Academic Years	All mandatory scheme students						
	New awards (000s)	All awards (000s) [2]	Local Authority (LA) expenditure (£m cash)			Average LA fee expenditure per award holder (£) [2][4]	Average LA maintenance expenditure per award holder (£) [4][5]
			Fees [2]	Maintenance [10]	Total LA expenditure [3]		
1991/92 [6]	230	560	1,262	842	2,104	2,250	1,540
1992/93	271	666	1,537	1,046	2,582	2,310	1,610
1993/94	291	739	1,549	1,202	2,751	2,100	1,670
1994/95	286	779	970	1,159	2,129	1,250	1,520
1995/96	290	788	984	1,075	2,059	1,250	1,390
1996/97	285	781	978	948	1,926	1,250	1,240
1997/98	292	786	987	932	1,918	1,260	1,210

Source: Form F503G survey of local authorities on student support

Table 2B : Student Support and Mandatory Scheme students in England and Wales [1]: academic years 1998/99 to 2002/03

Academic Years	All student support scheme/mandatory scheme students						
	New awards (000s)	All awards (000s) [2]	Public expenditure (£m cash)			Average LA/SLC fee expenditure per student (£)[2][4][7][8]	Average LA/SLC maintenance expenditure per student (£)[4][5][9][10]
			Fees [2][7][8]	Maintenance [10]	Total public expenditure [3]		
1998/99							
Student Support Scheme[9][10][11][13]	241	241	143	166	309	590	690
Mandatory Awards[12]	31	536	536	617	1,153	1,000	1,190
All students [3]	272	778	679	783	1,462	870	1,030
1999/2000							
Student Support Scheme[9][10][11][13]	292	494	261	62	323	550	120
Mandatory Awards[12]	18	317	294	347	642	930	1,150
All students [3]	310	810	556	409	965	700	510
2000/01							
Student Support Scheme[9][10][11][13]	..	716	350	103	454	510	140
Mandatory Awards[12]	..	108	104	119	223	970	1,130
All students [3]	..	824	455	222	677	570	270
2001/02							
Student Support Scheme[9][10][11][13]	..	766	382	129	511	530	170
Mandatory Awards[12]	..	25	25	31	57	990	1,250
All students [3]	..	791	408	160	568	540	200
2002/03							
Student Support Scheme[9][10][11][13]	..	812	407	153	560	530	190
Mandatory Awards[12][14]	..	..	..	..	..	..	..
All students [3][14]	..	..	..	..	..	..	..

Source: Form F503G survey of local authorities on student support

Table 2C : Student Support Scheme students in England and Wales [1]: academic years 2003/04 to 2005/06 (provisional)

Academic Years	All student support scheme students						
	New awards (000s)	All awards (000s)[2][15]	Public expenditure (£m cash)			Average LA/SLC fee expenditure per student (£)[2][3][4][6]	Average LA/SLC maintenance expenditure per student (£)[3][4][5]
			Fees [2][7][8]	Maintenance [10][17]	Total public expenditure		
2003/04 Student Support Scheme [9][10][11][13]	.	829	414	180	594	550	220
2004/05 Student Support Scheme [9][10][11][13]	..	823	422	215	637	560	260
Percentage change 2003/04 - 2004/05 (expenditure in real terms) [16] Student Support Scheme [9][10][11][13]		-1	0	17	5	0	17
2005/06 (provisional) [18] Student Support Scheme [9][10][11][13]	..	801	410	228	638	550	280

Source: Student Loans Company (SLC)

Table 2C(i) : Student Support Scheme students in England [1]: academic years 2003/04 to 2005/06 (provisional)

Academic Years	All student support scheme students						
	New awards (000s)	All awards (000s)[2][15]	Public expenditure (£m cash)			Average LA/SLC fee expenditure per student (£)[2][3][4][6]	Average LA/SLC maintenance expenditure per student (£)[3][4][5]
			Fees [2][7][8]	Maintenance [10][17]	Total public expenditure		
2003/04 Student Support Scheme [9][10][11]	.	781	387	169	556	540	220
2004/05 Student Support Scheme [9][10][11]	..	776	395	201	597	560	260
Percentage change 2003/04 - 2004/05 (expenditure in real terms) [16] Student Support Scheme [9][10][11]		-1	0	17	5	0	17
2005/06 (provisional) [18] Student Support Scheme [9][10][11]	..	755	384	213	597	540	280

Source: Student Loans Company (SLC)

Table 2C(ii) : Student Support Scheme students in Wales [1]: academic years 2003/04 to 2005/06 (provisional)

Academic Years	All student support scheme students						
	New awards (000s)	All awards (000s)[2][15]	Public expenditure (£m cash)			Average LA/SLC fee expenditure per student (£)[2][3][4][6]	Average LA/SLC maintenance expenditure per student (£)[3][4][5]
			Fees [2][7][8]	Maintenance [10][17]	Total public expenditure		
2003/04 Student Support Scheme [9][10][11]	.	49	28	11	39	550	230
2004/05 Student Support Scheme [9][10][11]	..	47	27	13	41	610	280
Percentage change 2003/04 - 2004/05 (expenditure in real terms) [16] Student Support Scheme [9][10][11]		-2	-6	21	2	3	22
2005/06 (provisional) [18] Student Support Scheme [9][10][11]	..	45	26	15	41	600	330

Source: Student Loans Company (SLC)

. Not applicable .. Not available

TABLE 2 NOTES

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

[3] Totals may not add due to roundings.

[4] Rounded to the nearest £10.

[5] Average maintenance for mandatory scheme students excludes fees only placement year sandwich students.

[6] 1991/92 figures do not include data in respect of the London Residuary Body, estimated to be 9,000 mandatory awards with fee expenditure of £20m and maintenance expenditure of £18m.

[7] Public expenditure on fees assessed for payment from public funds. In 1998/99 these payments were made by LAs; from 1999/2000 these payments in respect of student support scheme students were made by the Student Loans Company.

[8] 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 £1,175 in 2005/06

[9] 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.

[10] Data on maintenance expenditure for student support scheme students from 1999/2000 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.

[11] Students starting their course from 1998/99 under the new arrangements. Note that, in 1998/99 this includes an estimated 15,000 students who, because they did not expect to receive a contribution to their fees from public funds, did not make an application to their local authority.

[12] Students who entered higher education up to 1997/98 and those who entered in 1998/99 to whom the existing arrangements still applied.

[13] The number of Student Support Scheme students eligible for fee support in 1999/00 was 479,000, this figure has been used to calculate the average fee. In 2000/2001, the number eligible for fee support is 687,000, in 2001/02 the number eligible is 727,000, in 2002/03 the number eligible is 763,000, in 2003/04 the number eligible is 753,000, and in 2004/05 the number eligible is 754,000. From 2003/04 onwards those students who are not in attendance in December are not reported. This change in reporting practise accounts for the drop in numbers shown as being eligible for fee support.

[14] Data were not collected for mandatory award scheme students from 2002/03 in view of the low numbers of students involved.

[15] 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.

[16] Expenditure percentage changes in 2004/05 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.

[17] The maintenance figures for 2004/05 and 2005/06 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.

[18] The fee support and maintenance figures for 2005/06 are based on the position as at 18/11/2005. 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 fee support : academic year 2004/05
Student Support Scheme students [1] [2]: England and Wales**

	England		Wales		Total All Students	
	Student Numbers (000s) [3]	Percentage (%)	Student Numbers (000s) [3]	Percentage (%)	Student Numbers (000s) [3]	Percentage (%)
Nil student/parent/spouse/partner contribution [4]	306	43	21	47	327	43
Partial student/parent/spouse/partner contribution	94	13	7	15	100	14
Full student/parent/spouse/partner contribution	310	44	17	38	327	43
Total	710	100	44	100	754	100

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 2004/05 were assessed to contribute up to £1,150 to their fees depending on family income.

[3] Student numbers rounded to the nearest thousand.

[4] 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 4 : Student Loans in England & Wales [1]: academic years 2001/2002 to 2005/06 (provisional)
Eligibility and take-up of Student Support Scheme loans [2]**

Academic Year	Eligible population (000s)	Number of loans taken out (000s)	Take up of loans by eligible students (Percentage)	Total sum borrowed (£m)	Average value of loan (£) [3]
2001/02	814	669	82	2,136	3,190
2002/03	866	708	82	2,298	3,250
2003/04	892	724	81	2,400	3,310
2004/05 (provisional)	910	734	81	2,487	3,390
2005/06 (provisional)		733 [4]		2,560	3,490

Source: Student Loans Company Limited (SLC); DfES

**Table 4 (i) : Student Loans in England [1]: academic years 2001/2002 to 2005/06 (provisional)
Eligibility and take-up of Student Support Scheme loans [2]**

Academic Year	Eligible population (000s)	Number of loans taken out (000s)	Take up of loans by eligible students (Percentage)	Total sum borrowed (£m)	Average value of loan (£) [3]
2001/02	768	629	82	2,007	3,190
2002/03	816	666	82	2,161	3,250
2003/04	840	682	81	2,258	3,310
2004/05 (provisional)	857	692	81	2,342	3,390
2005/06 (provisional)		691 [4]		2,413	3,490

Source: Student Loans Company Limited (SLC); DfES

**Table 4 (ii) : Student Loans in Wales [1]: academic years 2001/2002 to 2005/06 (provisional)
Eligibility and take-up of Student Support Scheme loans [2]**

Academic Year	Eligible population (000s)	Number of loans taken out (000s)	Take up of loans by eligible students (Percentage)	Total sum borrowed (£m)	Average value of loan (£) [3]
2001/02	46	40	86	128	3,220
2002/03	50	42	83	137	3,270
2003/04	52	42	82	142	3,340
2004/05 (provisional)	53	42	80	145	3,410
2005/06 (provisional)		42 [4]		147	3,530

Source: Student Loans Company Limited (SLC); DfES

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

[2] Students starting their course from 1998/99 received loans under the Student Support Scheme.

They are repayable on an income-contingent basis and, hence, are also referred to as Income Contingent Loans.

Students who entered higher education up to 1997/98 and those who entered in 1998/99 under pre-existing arrangements received Mortgage Style loans. In 2003/04 just over 1,000 loans of this type were taken out.

Due to the low numbers now involved Mortgage Style loans are no longer reported in this table.

[3] Rounded to the nearest £10.

[4] The number of loans taken out for 2005/06 is based on the number of loans approved as at 23/11/2005.

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