

**SFR 11/2003****29 April 2003****Coverage: England and  
Wales****Theme: Education and  
Training****Issued by**  
Department for Education  
and Skills  
Sanctuary Buildings  
Great Smith Street  
London SW1P 3BT**Telephone:**  
**Press Office**  
020 7925 6789  
**Public Enquiries**  
0870 000 2288**Statistician**  
Ramnik Jain  
020 7925 6737**Email**  
info@dfes.gsi.gov.uk**Internet**  
[http://www.dfes.gov.uk/  
statistics/DB/SFR/](http://www.dfes.gov.uk/statistics/DB/SFR/)

INVESTOR IN PEOPLE

**STUDENT SUPPORT: STATISTICS OF STUDENT SUPPORT FOR  
HIGHER EDUCATION IN ENGLAND AND WALES, ACADEMIC  
YEAR 2001/2002****INTRODUCTION**

This statistical first release presents provisional figures on higher education student support in England and Wales in the academic year 2001/02 and also shows comparable data for the previous academic years 1991/92 and 1997/98 to 2000/2001 inclusive.

Figures in the first release include the first information from Local Education Authorities on the fourth year of the student support arrangements in higher education which were introduced from the start of the 1998/99 academic year. Further information on these 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 higher education came into effect at the beginning of the 1998 academic year. In 1998/99, new entrants to full-time higher education courses were, with certain specified exceptions, expected to contribute up to £1,000 a year (£1,075 in 2001/02) towards the cost of their tuition. The amount depended on their own and, if appropriate, their parents' or spouse's income. The exceptions were treated as existing students and so were entitled to pre-1998/99 support arrangements. 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 higher education from 1998/99 onwards received support for maintenance expenditure entirely through loans, a quarter of which was income-assessed.

Statistical first release 29/2002 published on 21 November 2002 provides statistics on loans to students in higher education in the United Kingdom in financial year 2001-02 and academic year 2001/02 and earlier years.

## **KEY POINTS**

### **GENERAL**

- The maximum amounts available for all those receiving student support through the full-year loan and, where applicable, the basic mandatory grant were some 34% higher in cash terms (2% in real terms) than the maximum rates for those students in 1991/92 (refer to table 1). This includes both student support scheme students and mandatory scheme students (mostly those who had entered higher education before academic year 1998/99). 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 £3,120. The average mortgage style loan (applicable to mandatory scheme students) was £1,500 giving an overall average of £3,070. Some 81% of eligible students in the United Kingdom took out a student loan in 2001/02 compared with 78% in 2000/2001 (reference table 2D and Student Loans SFR 29/2002, published 21 November 2002).

### **STUDENT SUPPORT SCHEME AND MANDATORY AWARDS SCHEME : STUDENT NUMBERS AND EXPENDITURE**

- The total number of students eligible for support (student support scheme plus mandatory scheme) in England and Wales was 856 thousand of which 832 thousand were supported under the student support scheme funding arrangements, and some 24 thousand students were supported under the mandatory scheme arrangements. This represents an increase of 53% over the ten years since 1991/92 and an increase of 4% compared with 2000/2001 (refer to table 2B). 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 £405m and on fees administered by Local Education Authorities on mandatory scheme students was £24m. This represented an increase of 13% and a decrease of 78% in real terms respectively when compared with 2000/01. Average fees paid for all eligible student support scheme students (after assessment) was £510, whilst average fees paid for mandatory scheme students was £980. This reflects the continued movement towards students' contribution towards fees introduced in academic year 1998/99: that the student contributes up to £1,075 of an average total cost of around £4,000 per year, with the remainder paid directly to higher education institutions; the replacement of banded fees with a standard flat rate fee; and the discontinuation of payment of Oxbridge fees by Local Education Authorities from academic year 1999/2000 (refer to table 2B);
- In 2001/02 the proportion of higher education students who were assessed to make no contribution towards their fees (under the student support scheme funding arrangements) was 43%; of the remainder, 16% made a partial contribution towards their fees, and 41% (including those who opted out of income-assessment) made a full contribution towards their fees (refer to table 2C);
- Overall expenditure on maintenance support fell by 27% in real terms when compared to 2000/01 reflecting the continued move from a support system which was grant based to a full loan system for those students entering higher education from 1998/99 under the Student Support Scheme funding arrangements. Average maintenance payments to student support scheme students increased by 10% in real terms since the previous year to £160 (i.e. maintenance support to student support scheme students in the form of an additional allowance to assist with special needs); average maintenance payments to mandatory scheme students rose by 7% in real terms since the previous year to £1,230;

## **TABLES**

**Table 1** shows the maximum resources available to mandatory scheme students through the grants and loans schemes for the academic years 1991/92; and 1997/98 through to 2001/02 including the differentiation from 1998/99 for student support scheme students and mandatory scheme students.

**Table 2** is divided into four and shows:

- 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, student support scheme students in academic years 1998/99 through to 2001/02 showing separate information for student support scheme and mandatory scheme students;
- c) the distribution of fee support in academic year 2001/02; and
- d) the number and take up of student loans, the amount borrowed and the average loan.

## **NOTES FOR EDITORS**

1. The statistics in this first release were obtained from the Local Education Authorities (LEAs) in England and Wales on Form 503G.
2. The provisional data in this statistical first release are based on returns from 152 (out of 172) authorities who have so far returned data. Some data are yet to be considered 'clean'. Data have been grossed at LEA level to produce national figures to compensate for missing returns and for missing items where authorities have been unable to supply all of the data requested. Two grossing procedures are employed. Both are based on percentages calculated from the data received from responding authorities and take into account the type and nature of the missing authority thus reducing the risk of building in bias. For some fields, the previous year's data for the missing authority are increased (or decreased) by the percentage change reported this year by authorities who did provide data. Other fields - usually sub-fields - are calculated as a percentage of main fields.
3. Additional tables containing extra information on Student Support will be placed on the DfES Statistics internet site as soon as they become available. (<http://www.dfes.gsi.gov./statistics/>).
4. Details of the amounts of loans and grants available have been taken from the DfES booklets 'Financial Support for Higher Education Students in 2001/2002'.

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

5. The financial support arrangements in 2001/02 for existing mandatory award holders and other students on courses which began before 1 September 1998, and students who entered higher education 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 LEAs 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. All existing students remain eligible for loans repayable on a mortgage-style basis.
6. Loans under the scheme are available to most 'home' students in full-time non-postgraduate higher education (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.
7. The maximum loan and grant facilities for the academic years 1991/92; and 1997/98 through to 2001/02 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**

8. New student support arrangements came into effect from the start of the 1998/99 academic year. New entrants to higher education were, with certain specified exceptions, expected to contribute up to £1,000 a year (£1,075 in 2001/02) towards the average total tuition cost of around £4,000 per year. 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 higher education institutions.

9. 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 Local Education Authority. These students were estimated to number about 15,000.

### **MAINTENANCE SUPPORT**

10. 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 is through loans as grants have been discontinued.

### **STUDENT LOANS**

11. The amount available to students through loans has been increased to compensate for the reduction in grants. Repayment of these 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 (currently £10,000 but due to rise to £15,000 from April 2005).

12. Entrants to higher education from 1999/2000, and supported under the student support scheme funding arrangements, receive their basic support for living costs solely through loans approximately one quarter of which are income-assessed.

13. Statistics on loans to students in higher education in the United Kingdom in financial year 2001-02 and academic year 2001/02 were published in SFR 29/2002 on 30 November 2002.

### **ADDITIONAL GRANTS AND ALLOWANCES**

14. The Government retain as grants and allowances those relating to the personal circumstances of students, e.g. for student 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 AND HARDSHIP FUNDS**

15. The total amount of Hardship Funds available to and administered by higher education institutions has quadrupled from around £22m in 1997/98 to £93m in 2001/02. This includes £11m for Access Bursaries for student parents (these are part of the childcare package and replace the mature student bursaries paid in 2000/01); and £16m for Fee Waivers for part-time students on benefit and low income.

### **HARDSHIP LOANS**

16. Hardship Loans of up to £500 are also available for full-time undergraduate students. The budget is £25m for 2001/02. £36m has been set aside to provide up to 25,000 Opportunity Bursaries over the next three years starting in 2001/02 for younger students from disadvantaged backgrounds.

## **DISCRETIONARY AWARDS**

17. Discretionary awards are available to students on designated higher education courses who are personally ineligible to receive mandatory scheme or student support scheme support. Local education authorities meet the cost of discretionary awards from their own resources. 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.

18. New arrangements have replaced the previous scheme of Local Education Authority further education discretionary awards and were in place for September 1999. The new arrangements centre on expanded access funds delivered by colleges to FE students and by a new access fund for 16-19 year olds in schools delivered by Local Education Authorities. There is also support to colleges for childcare and study away from home and funding available to Local Education Authorities for the integration and co-ordination of post-16 transport in their areas. Local Education Authorities and colleges also take a strategic role through new Learning Partnerships which are asked to agree a local framework to promote consistency and co-ordination on issues such as home to school/college transport. The School Standards and Framework Act 1998 and the 1999 Post Compulsory Education Awards Regulations gives Local Education Authorities the power to continue to make awards to new FE and HE students and to post-16 pupils in schools from September 1999 if they wish to use it. Local Education Authorities have to decide annually whether to make use of this power.

## **EDUCATIONAL MAINTENANCE ALLOWANCES**

19. The Education Maintenance Allowance (EMA) is a means-tested payment targeted on students from low income families in schools and colleges. The EMA pilots have been operating in 56 LEA areas from September 1999. The aim of the pilots is to test whether paying an allowance to 16-19 year olds in full-time education is encouraging more young people to stay on at school or college and improve their qualifications. On the basis of positive evidence EMAs will be extended nationally from September 2004. The evaluation is now helping to inform development of the national model but it will continue to be based on the principle that young people must attend all sessions each week in order to get their weekly allowance.

20. Some LEAs also offer Educational Maintenance Allowances (EMAs) which may be available to school pupils over compulsory school age at the discretion of the local education authority. The purpose of the allowance is to enable pupils to take advantage of the educational facilities available to them without causing hardship to themselves or their parents.

## **LEARNER SUPPORT FUNDS**

21. Further Education Learner Support Funds are to help students who are, or whose families are, on a low income or in particular financial difficulty. These funds include, transport, childcare, residential and hardship. Learner Support Funds are used alongside Educational Maintenance Allowances and are focused to provide help where there is exceptional need.

22. The priority groups for Learner Support include: students with physical or other disabilities, those who face financial difficulties, those leaving care and those reaching 19 and losing benefits during their courses.

## DEFINITIONS

23. Assessments of eligibility for student support are made by Local Education Authorities in England and Wales of students who are ordinarily resident in their areas, who attend 'designated' higher education courses in the United Kingdom and who satisfy the conditions of either the Education (Mandatory Awards) Regulations (if they entered higher education 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 qualifications (including the Postgraduate Certificate in Education), a University Certificate or Diploma, Higher National Diploma and the Diploma of Higher Education. Under the Student Support Regulations, students attending courses of initial teacher training (whether full-time or part-time) are eligible for full-time support; students attending designated part-time courses other than courses of initial teacher training are eligible for part-time loans only. Under the Mandatory Awards Regulations, apart from courses of initial teacher training, only full-time and sandwich courses can be designated.

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

**Table 1 : Student Support - Awards and Loans provision, academic years 1991/92 and 1997/98 to 2001/02**  
**Basic rates of standard maintenance grant and full year loan (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]
<b>1991/92</b>	Elsewhere rate [3]	2,265	580	2,845	3,724
	London rate	2,845	660	3,505	4,588
	Home rate	1,795	460	2,255	2,952
<b>1997/98</b>	Elsewhere rate [3]	1,755	1,685	3,440	3,767
	London rate	2,160	2,085	4,245	4,649
	Home rate	1,435	1,290	2,725	2,984
<b>1998/99 [4]</b>	Elsewhere rate [3]	810	2,735	3,545	3,786
	London rate	1,225	3,145	4,370	4,667
	Home rate	480	2,325	2,805	2,996
<b>1998/99 [5]</b>	Elsewhere rate [3]	1,810	1,735	3,545	3,786
	London rate	2,225	2,145	4,370	4,667
	Home rate	1,480	1,325	2,805	2,996
<b>1999/2000 [4]</b>	Elsewhere rate [3]	.	3,635	3,635	3,802
	London rate	.	4,480	4,480	4,686
	Home rate	.	2,875	2,875	3,007
<b>1999/2000 [5]</b>	Elsewhere rate [3]	1,855	1,780	3,635	3,802
	London rate	2,280	2,200	4,480	4,686
	Home rate	1,515	1,360	2,875	3,007
<b>2000/2001 [4]</b>	Elsewhere rate [3]	.	3,725	3,725	3,811
	London rate	.	4,590	4,590	4,696
	Home rate	.	2,950	2,950	3,018
<b>2000/2001 [5]</b>	Elsewhere rate [3]	1,900	1,825	3,725	3,811
	London rate	2,335	2,255	4,590	4,696
	Home rate	1,555	1,395	2,950	3,018
<b>2001/2002 [4]</b>	Elsewhere rate [3]	.	3,815	3,815	3,815
	London rate	.	4,700	4,700	4,700
	Home rate	.	3,020	3,020	3,020
<b>2001/2002 [5]</b>	Elsewhere rate [3]	1,945	1,870	3,815	3,815
	London rate	2,390	2,310	4,700	4,700
	Home rate	1,590	1,430	3,020	3,020

. = not applicable

Source: DfES; ONS

[1] The rate of maintenance grant is applicable to students normally domiciled in England and Wales. Student loans are available to students domiciled in the United Kingdom. Extra help is also available for students in certain circumstances.

[2] In 2001/2002 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 new entrant students from 1998/99 onwards (except those who fall into one of the groups treated exceptionally as mandatory scheme students). 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.



## HIGHER EDUCATION

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

	All mandatory scheme students						
			Local Education Authority (LEA) expenditure (£m cash)				
	New awards (000s)	All awards (000s) [2]	Fees[2]	Maintenance	Total LEA expenditure[3]	Average LEA fee expenditure per award holder (£)[2][4]	Average LEA maintenance expenditure per award holder (£)[4][5]
<b>Academic years</b>							
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	2,130	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

See footnotes below

Source: Form F503G survey of local education authorities on student support

**Table 2B : Student Support and Mandatory Scheme students in England and Wales [1]: academic years 1998/99 to 2001/02 (provisional)**

	All mandatory scheme/student support scheme students						
			Public expenditure (£m cash)				
	New awards (000s)	All awards (000s) [2]	Fees [2][7][8]	Maintenance [10]	Total public expenditure [3]	Average LEA/SLC fee expenditure per student (£) [2][4][7][8]	Average LEA/SLC maintenance expenditure per student (£) [4][5][9][10]
<b>Academic years</b>							
<b>1998/99</b>							
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
<b>1999/2000</b>							
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
<b>2000/2001</b>							
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
<b>2001/02(provisional)</b>							
Student Support Scheme[9][10][11][13]	..	832	405	136	541	510	160
Mandatory Awards[12]	..	24	24	29	53	980	1,230
All students [3]	..	856	429	165	594	530	190
<b>Percentage change [14] 2000/01 - 2001/2002 (expenditure in real terms)</b>							
Student Support Scheme[9][10][11][13]	.	16	13	28	16	-2	10
Mandatory Awards[12]	.	-78	-78	-76	-77	-1	7
All students [3]	.	4	-8	-27	-14	-10	-30

. Not applicable .. Not available

Source: Form F503G survey of local education authorities on student support

- [1] Student Support Scheme students are assessed for eligibility by their local education 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 £530 in 2001/02.
- [3] Totals may not add through 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 LEAs; 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, 1999/2000, 2000/01 and 2001/02 were expected to contribute up to £1,000, £1,025, £1,050 or £1,075 respectively to the costs of their tuition depending on family income.
- [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 existing students 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, and in 2001/02 the number eligible is 789,000.
- [14] Expenditure percentage changes in 2001/02 prices based on the annual GDP deflator (issued in March 2003) 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.

## HIGHER EDUCATION

**Table 2C : Distribution of fee support : academic year 2001/02 (Provisional)**  
**Student Support Scheme students [1][2] : England and Wales**

	Dependent Students [3]		Independent Students [4]		Total All Students [5]	
	Student Numbers (000s) [6]	Percentage (%)	Student Numbers (000s) [6]	Percentage (%)	Student Numbers (000s) [6]	Percentage (%)
<b>Nil student/parent/spouse/partner contribution [7]</b>	240	36	94	88	334	43
<b>Partial student/parent/spouse/partner contribution</b>	123	18	4	4	127	16
<b>Full student/parent/spouse/partner contribution</b>	312	46	9	8	321	41
<b>Total [5]</b>	674	100	107	100	781	100

**Source: Form F503G survey of local education authorities on student support**

- [1] Mandatory awards are made by local education authorities to students normally domiciled in their area and studying in the UK. Student Support Scheme students are assessed for eligibility by their local education authorities; they are normally resident in their area and study in the UK.
- [2] Most student support scheme students in 2001/02 were assessed to contribute up to £1,075 to their fees depending on family income.
- [3] Dependent students are assessed for contribution towards fees based on the income of their parents and of the students themselves.
- [4] Independent students are assessed for a contribution towards fees based on their own income and that of their spouse/partner. A student is regarded as independent if he/she is aged 25 or over before the start of the academic year for which they are applying; have been married for at least 2 years before the start of the academic year for which they are applying; or have supported themselves for at least 3 years before the start of the academic year of their course. Other circumstances under which a student may be classed as independent are: their parents cannot be traced or it is not feasible to contact them; their parents live abroad or an assessment would put them in danger; they are permanently estranged from their parents; or they were in care of a local authority or voluntary organisation or were under a custodianship order on their 18th birthday or immediately before their course if they were not 18 when it began.
- [5] Totals may not add up due to roundings.
- [6] Student numbers rounded to the nearest thousand.
- [7] Includes students on courses where the fee support was not subject to income-assessment (e.g. PGCE courses, and some other ITT courses; and designated courses at private institutions).

**Table 2D : Student Loans in the United Kingdom [1]: academic years 1997/98 to 2001/02 (provisional)**

	Number of loans taken out (000s)	Take up of loans by eligible students (Percentage)	Total sum borrowed (£m)	Average value of loan (£) [2]
<b>1997/98 [3]</b>	615	64	941	1,530
<b>1998/99</b>				
Income Contingent Loans[4]	216	69	557	2,580
Mortgage style loans[3]	444	68	676	1,520
All students [5]	659	68	1,233	1,870
<b>1999/2000</b>				
Income Contingent Loans[4]	457	76	1,439	3,150
Mortgage style loans[3]	243	66	356	1,470
All students [5]	700	72	1,795	2,570
<b>2000/01</b>				
Income Contingent Loans[4]	666	80	2,068	3,100
Mortgage style loans[3]	94	65	135	1,450
All students [5]	760	78	2,204	2,900
<b>2001/02 (provisional)</b>				
Income Contingent Loans[4]	786	81	2,450	3,120
Mortgage style loans[3]	23	68	35	1,500
All students[5]	809	81	2,485	3,070

**Source : Student Loans Company Limited**

- [1] Student loans are available to eligible students normally domiciled in the United Kingdom. Data in table 2D are shown on a United Kingdom basis and therefore relate to a different student population from that shown in tables 2A/B/C.
- [2] Rounded to the nearest £10.
- [3] Students who entered higher education up to 1997/98 and those who entered in 1998/99 to whom existing arrangements still applied.
- [4] Students starting their course from 1998/99 under the new arrangements.
- [5] Totals may not add up due to roundings