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Student Support for Higher Education in England 2015: 2014/15 payments, 2015/16 awards

Introduction

This statistical first release presents figures on the student support awarded to applicants and paid to students or their Higher Education Provider. It shows final payment figures for five academic years and early in-year awards for academic year 2015/16.

It covers the awards and then payments to part-time students and postgraduate students as well as those to full-time students.

It covers applicants and students domiciled in England taking a designated Higher Education (HE) course at a University, Further Education (FE) College or Alternative Provider in the UK, as well as applicants and students domiciled in the EU (outside UK) taking a designated course in England.

Key points

- 1.08 million full-time applicants were awarded some form of support in academic year 2014/15 which amounted to £12.63 billion. This represents an increase of 0.3% on the number of full-time applicants awarded support in 2013/14, and an increase of 11% on the amount awarded (Table 2).
- In academic year 2014/15 Tuition Fee Loans were paid to HE institutions on behalf of 971,000 students, which amounted to £7.24 billion (Table 4B).
- £1.63 billion was awarded in total in Maintenance and Special Support Grants in 2014/15, an increase of 2% from the previous year (Table 3A).
- 961,500 students borrowed £3.74 billion in Maintenance Loans in academic year 2014/15, an increase of 1% from the amount paid in the previous year. On average, students took out an income contingent Maintenance Loan worth £3,890 in 2014/15, compared to £3,840 in 2013/14 (Table 4A).
- The 2014/15 payments are not yet final and will be revised in next year's publication. This is partly due to the alternative provider subset being subject to significant movement due to later course start dates.

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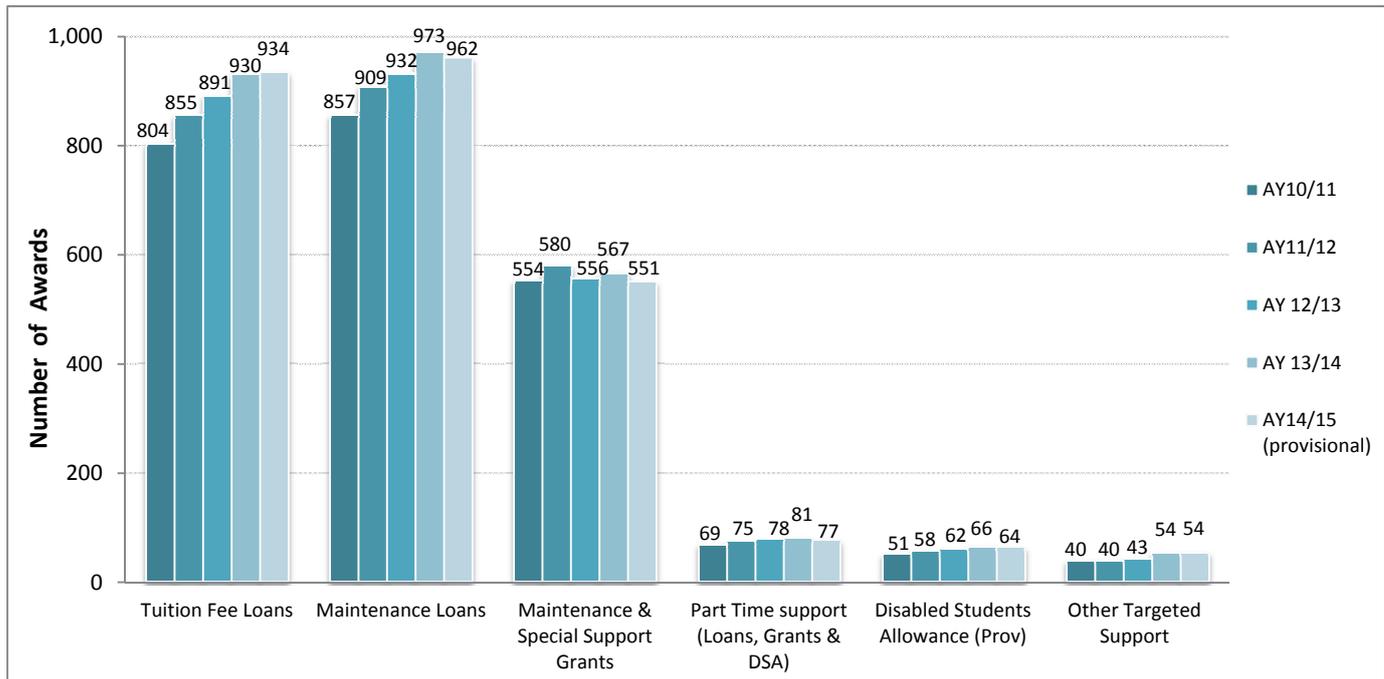
Definitions

Term	Definition
Alternative Provider	An Alternative Provider is any provider of higher education courses which is not in direct receipt of recurrent funding from the Higher Education Funding Council for England (HEFCE) or from equivalent bodies in the Devolved Administrations; or does not receive direct recurrent public funding (for example, from a local authority, or from the Secretary of State for Education); and is not a further education college. Only providers with courses designated for student support are included in the statistics.
Applicant	This is a person applying for student support. Not all applicants take up a place. Applicants become students once they take up a place and the SLC has received a confirmation of their attendance.
Award	If an applicant for student finance is assessed as meeting the eligibility criteria as stipulated within the student finance regulations then they will be awarded student support. Awards will be paid on condition that the applicant subsequently attends the Higher Education Provider at which point they will be considered a student and payments will be released according to the payment schedule for the support types awarded.
Country of Study	The country in which the HE Provider is located at which the applicant intends to/is studying at.
Domiciled	The country in which the applicant was normally resident in the three years prior to the start of the course. This publication covers those students domiciled in England who study anywhere in the UK and EU (outside UK) students studying in England.
Estimated Eligible Population	The numbers of students that are eligible to apply for student finance including those who do not apply. Figures for the estimated eligible population are supplied by the Department for Business, Innovation and Skills (BIS). BIS use data from the Higher Education Statistics Agency (HESA) and other sources with the closest approximation of eligibility criteria available from those sources.
Entry Cohort	Grouping of applicants according to the Education (Student Support) Regulations against which the applicant was assessed for support. Student finance applicants are generally covered by transitional protection which means they continue to be assessed against the regulations in place for their first year of study, but this is not always the case.
Fee Waiver	A discount to tuition fees applied at the HE Provider's discretion. Fee waivers may not be applied and therefore reflected in the Tuition Fee Loan statistics until late in the academic year, depending on each HE Provider's arrangements.
Final Figures	The final position refers to statistics in a steady state. Final figures are not expected to change significantly and should represent the final outcome.

Full-Time	This refers to the mode of study for which student support is being paid, primarily to undergraduate students. For the purposes of this publication, the full time data also includes part-time and flexible ITT students who started their courses before 2010/11, as these students were also eligible for full-time student support. Students starting the same courses after 2010/11 are not included.
Full Year Maintenance Loan	The amount of Maintenance Loan available to students varies between those studying in their final year and those studying in an earlier year of their course. Students in their final year will be entitled to a reduced amount to reflect the reduced length of time in attendance at their university over which maintenance support is required.
Higher Education Provider	For the purpose of this release it is an organisation designated for student support and can include Universities which receive the bulk of their funding from public sources, Further Education Colleges, and Alternative Providers.
Level of Support	Identifies if the applicant was awarded the full level of means tested grant, the partial level or no grant at all.
Maintenance Loan Rate	Applicants are entitled to a different amount of Maintenance Loans depending on their term-time residence. Rates differ for applicants living at home, in London or elsewhere (excluding London).
Provisional Figures	These are figures based on the status of applications processed by Mid-November (two months into the academic year).
Public Provider	A Public Provider is any provider of higher education courses which is in direct receipt of recurrent funding from HEFCE or from equivalent bodies in the Devolved Administrations; or in receipt of direct recurrent public funding (for example, from a local authority, or from the Secretary of State for Education); or is a further education college. Only providers with courses designated for student support are included in the statistics.
Residual Income	This is the income associated with the household where the applicant normally resides. It comprises of the taxable earned and unearned incomes of the applicant or those of the applicants parents' minus any allowable deductions.
Student	For the purpose of this publication, an applicant for student support becomes a student once the Student Loans Company has received confirmation that the person is attending a course with a Higher Education Provider. Not all applicants take up a place.
Student Support Arrangement	This is the arrangement available at the time of the application for support. It includes the range of support available, the eligibility rules and the income thresholds.
Take-up rate	The rate of which the Eligible Population chooses to apply for a Student Loan.
Targeted Support	These are grants and allowances provided to students meeting specific circumstances. Targeted support includes Disabled Students Allowance (DSA), Travel Grant, Parental Learning Allowance, Childcare Grant and Adult Dependents Grant. DSA figures are presented separately from the Other Targeted Support products in the publication.

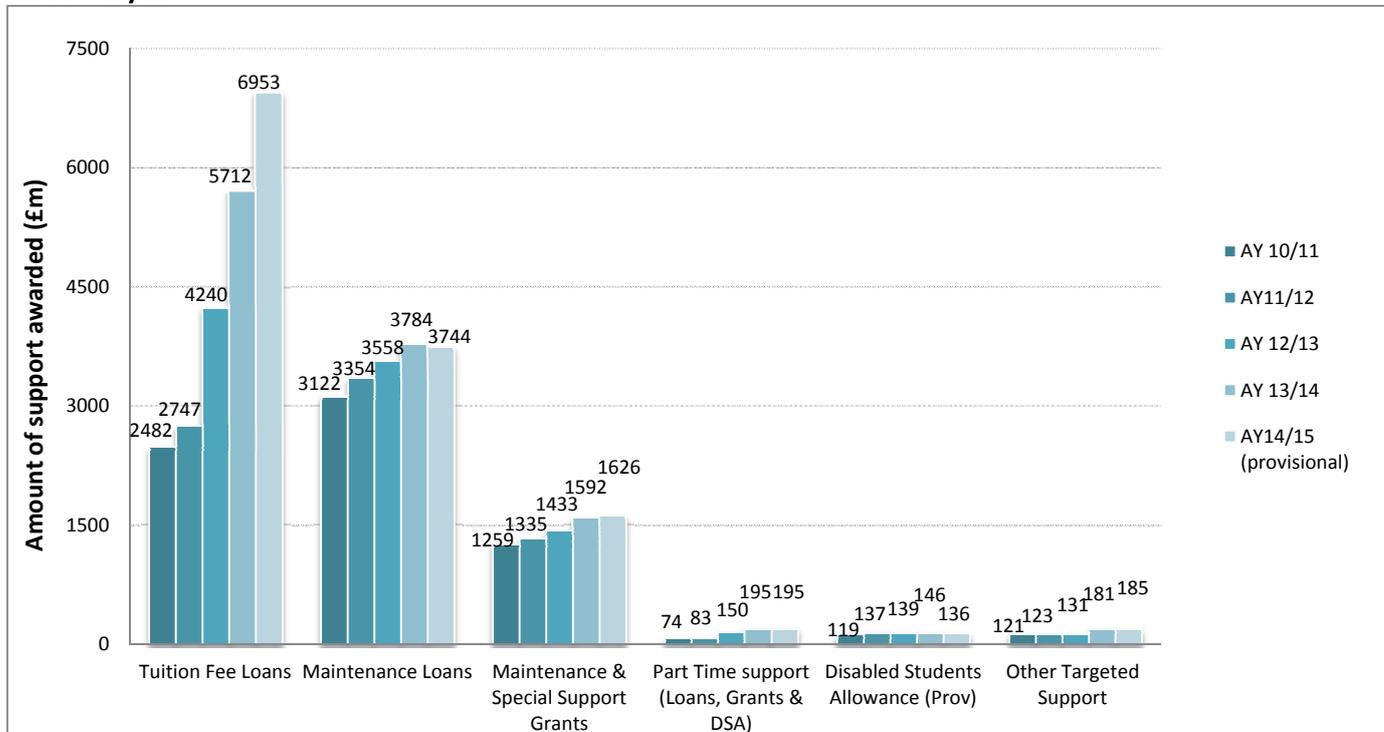
Statistical commentary

Chart 1: Number of Awards for Student Support Applicants domiciled in England (000's)



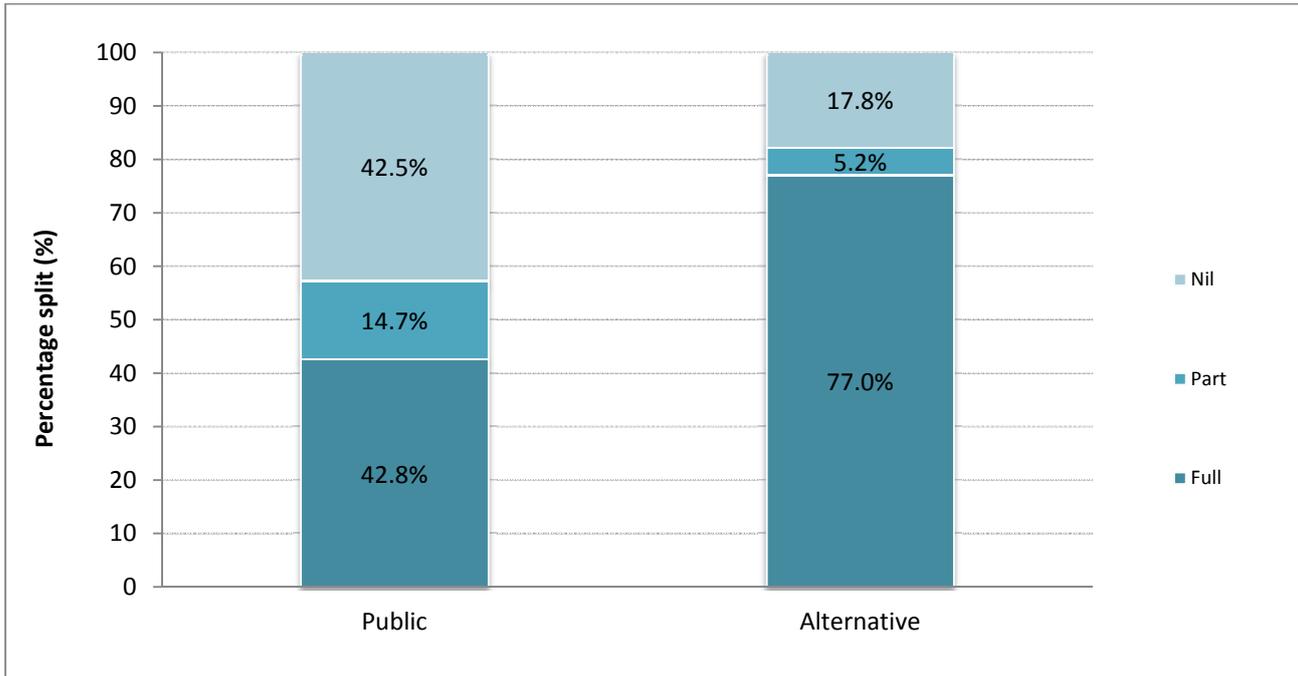
This chart shows the number of awards for all successful applications for Higher Education student finance from applicants domiciled in England. See Table 2.

Chart 2: Amount of support awarded (£m) for Student Support Applicants domiciled in England by product & academic year



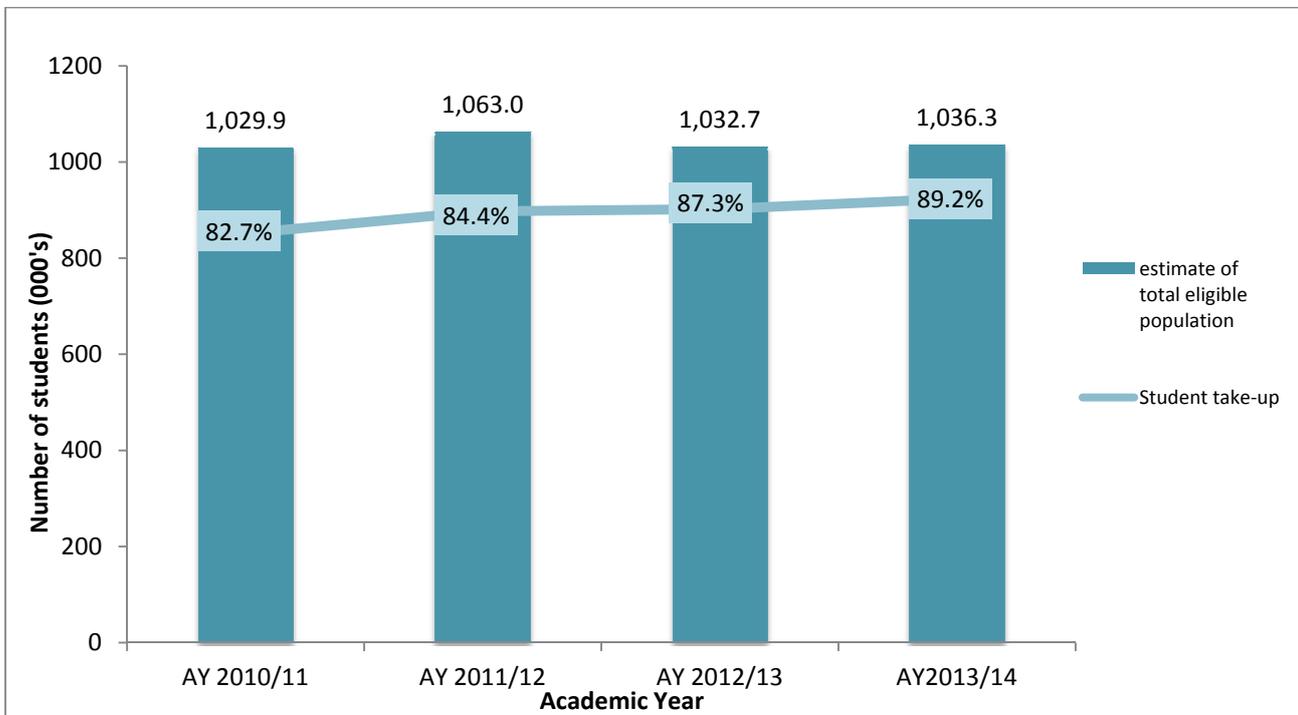
This chart highlights the increase in the amount of tuition fee loans awarded over the past five academic years which is a result of the shifting of the student body from the pre 2012/13 to the post 2012/13 fee system. See Table 2.

Chart 3: Maintenance and Special Support Grant distribution by level of support and provider type for post 2012/13 entry cohort in AY 2014/15 applicants domiciled in England AY 2014/15 (provisional)



This chart shows the full, part, nil split of Maintenance and Special Support Grants for English domiciled students in academic year 2014/15 (provisional). See Table 3A(ii).

Chart 4: Maintenance loan take up (%) by estimated full time eligible population (000's) for students domiciled in England



This chart shows the estimated eligible population for Maintenance Loans and the corresponding take up rate. See Table 4A(ii).

Chart 5: Tuition Fee Loans paid (£m) to Higher Education Providers for English domiciled students and EU students studying in England by provider type

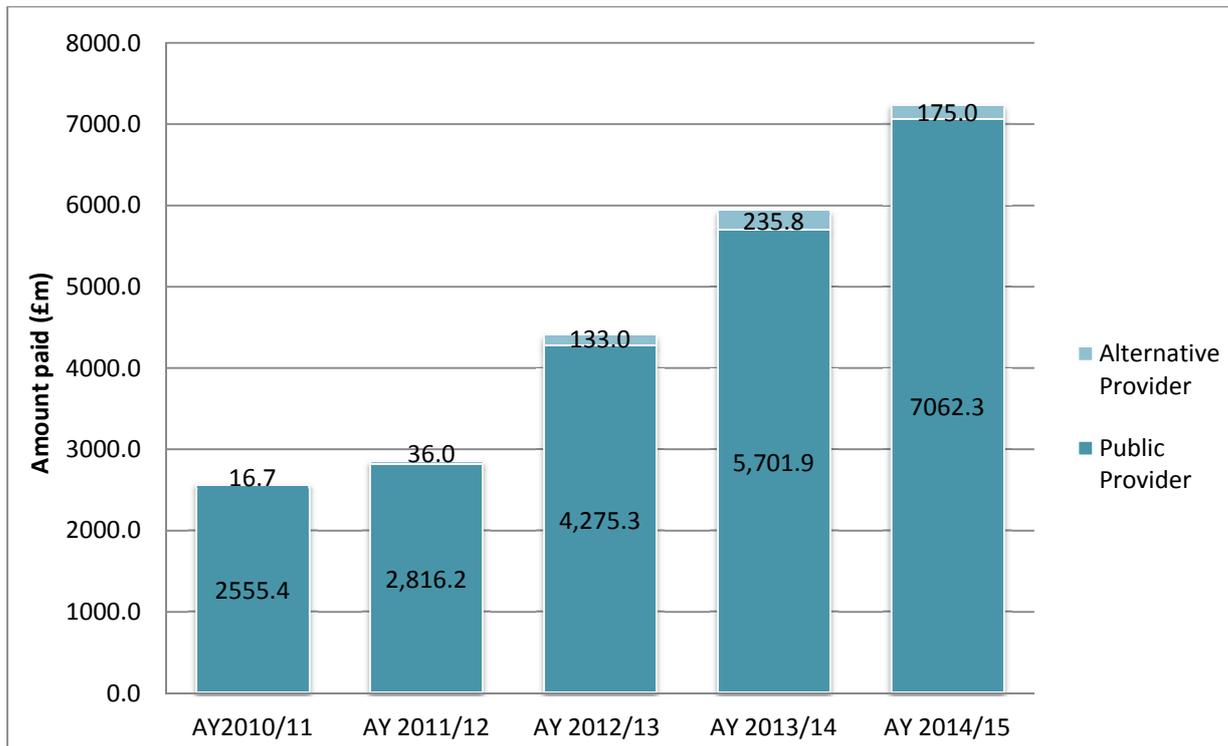
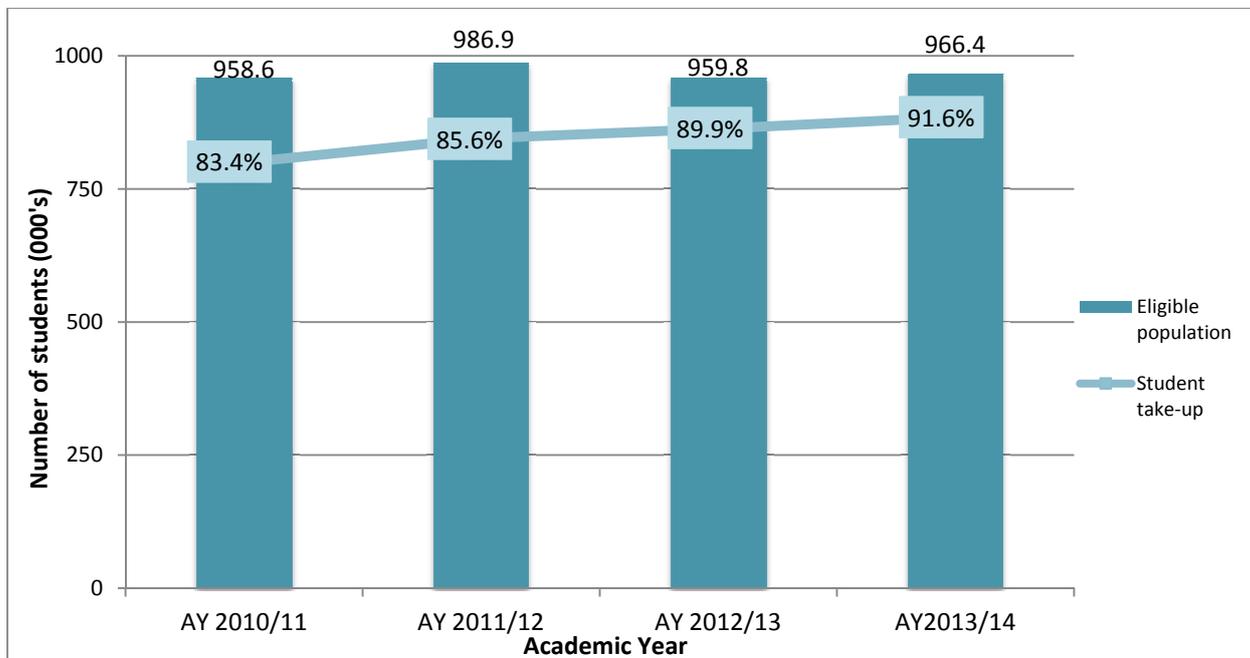


Chart 5 shows the breakdown of tuition fee payments to public and alternative providers over the last five academic years. See Table 4B(i).

Chart 6: Tuition Fee Loan take up for English domiciled students at public institutions



This chart shows the estimated eligible population for Tuition Fee Loans for English domiciled students at public institutions and the associated take up rate over four academic years. See Table 4B (ii).

Chart 7: Number of English domiciled students paid Tuition Fee support at public providers by entry cohort

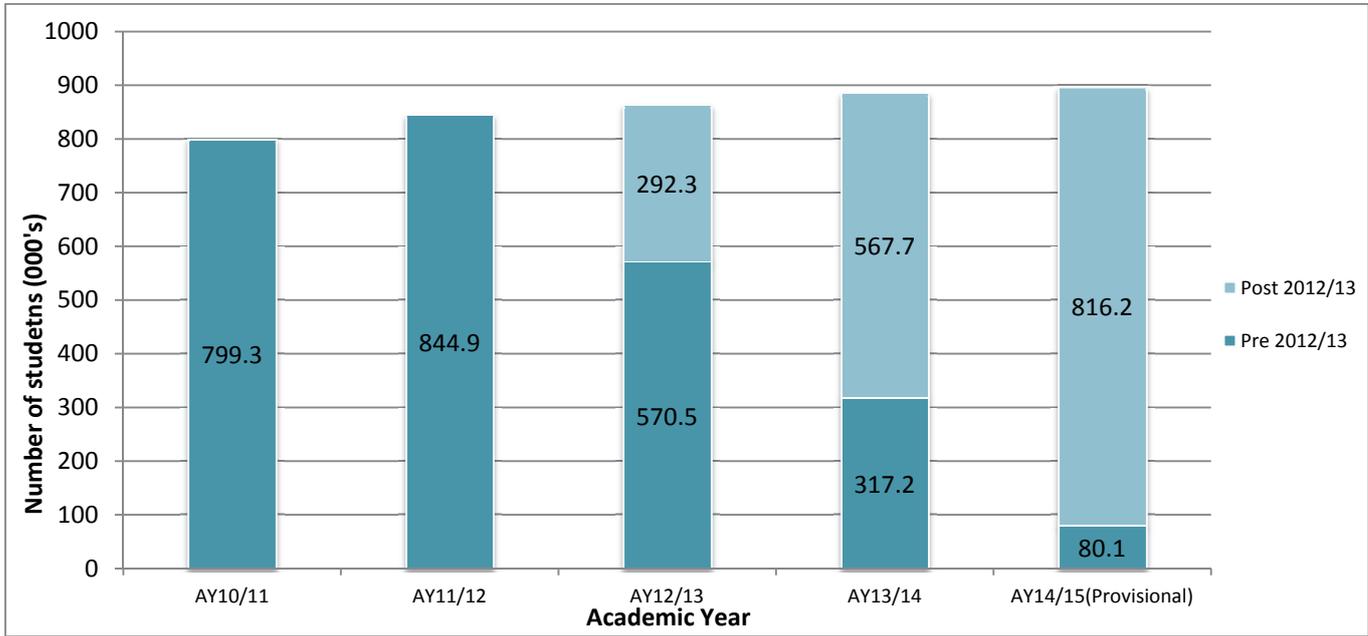


Chart 7 illustrates the shift from the old system of tuition fees (pre 2012/13 cohort) to the new system (post 2012/13 cohort) over five academic years. See Table 4B(i).

Chart 8: Number of Tuition Fee Loans paid to HE Providers on behalf of full time students domiciled in England according to country of study by academic year

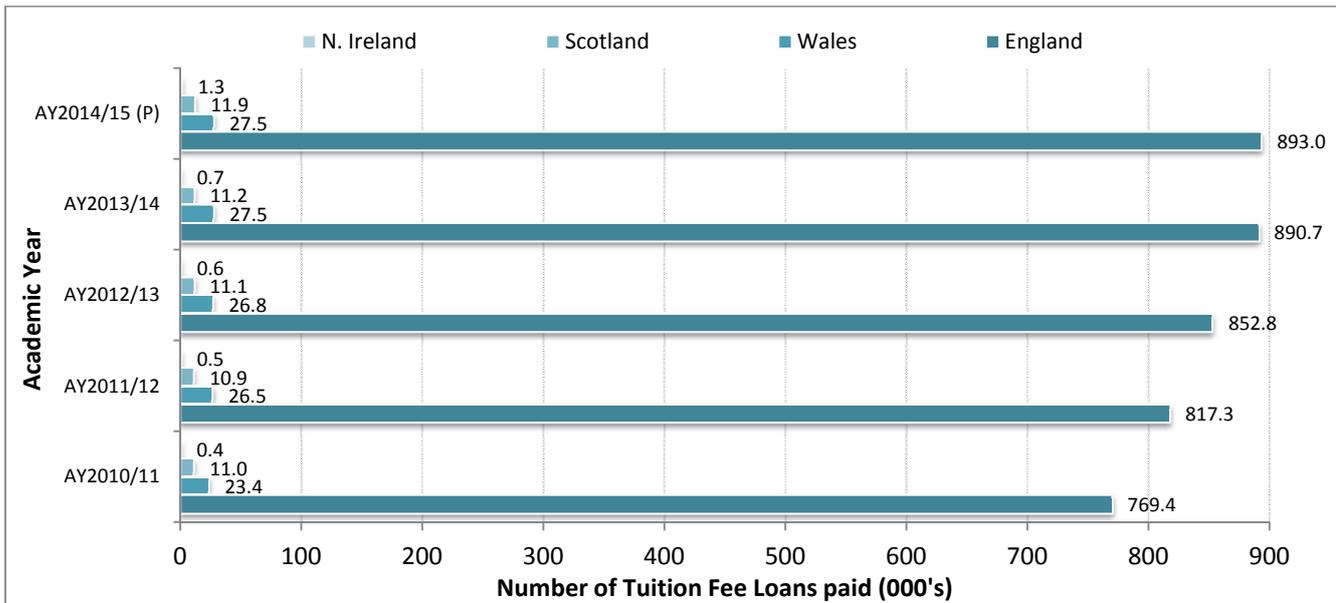
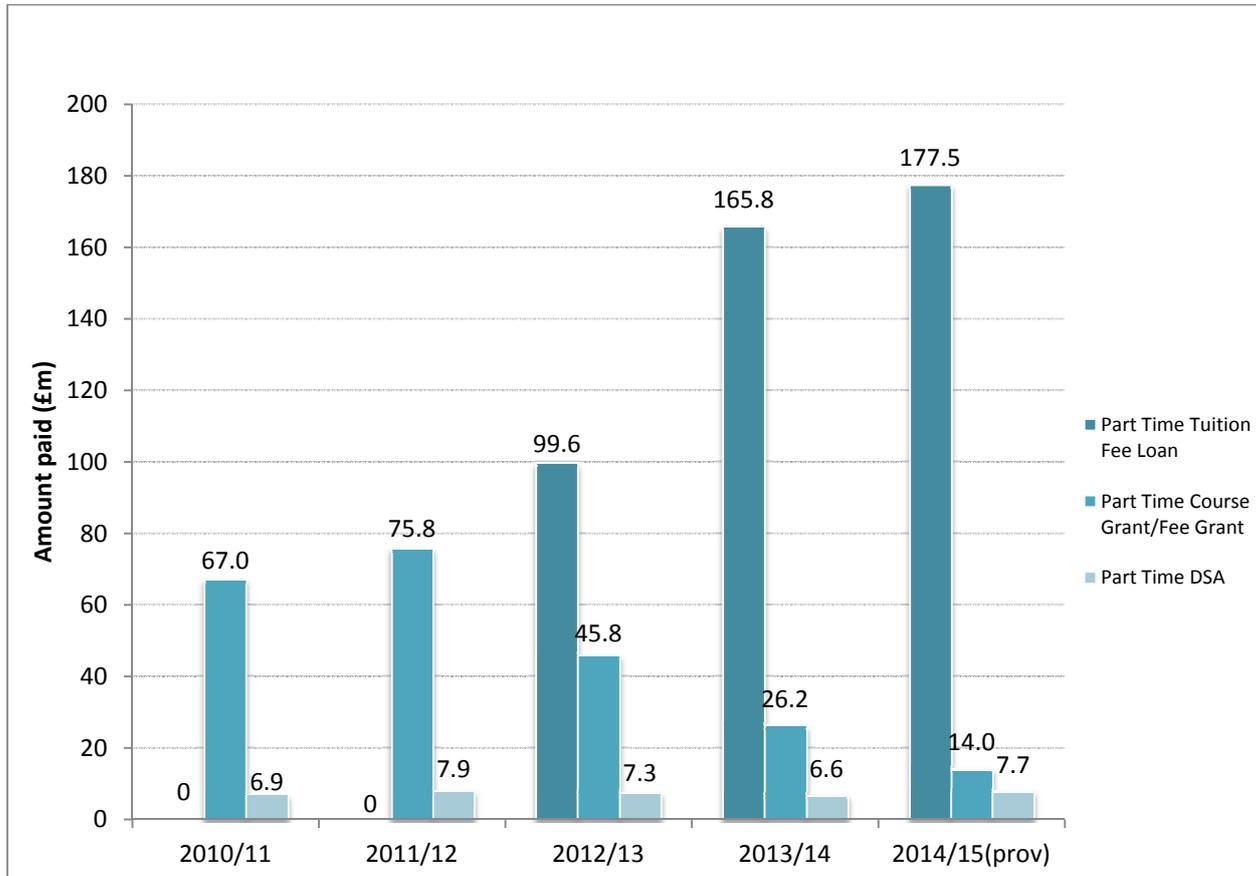


Chart 8 shows that the cross border flow for English domiciled students receiving tuition fee loans is stable year on year. See Table 4C.

Chart 9: Part-Time fee support for students domiciled in England and EU domiciled students studying in England



This chart shows the substitution of part-time course grants fee grants with the new part-time tuition fee loan product which was introduced in AY 2012/13.

See Table 5.

Overview – measuring payments and awards

1. The main aim of this release is to measure Payments to student support recipients funded by England over the course of each academic year. This is effectively what is provided for Maintenance Loan and Tuition Fee Loans in Tables 4A and 4B of the publication. It is not possible to split grant payments by product; for this reason the breakdowns of spending on Maintenance Grants, Disabled Students Allowance and other Targeted Support products are based on Awards. This approach is taken in Table 3 (which feeds specific rows of Table 2) of the publication.
2. Awards differ from Payments as they refer to the decision on how much will be paid if the awarded applicants are present for study for the full academic year, while Payments refer to actual amounts received by students and so can be lower if the student is not present for the full academic year or if the applicant does not attend at all or does not draw down the full awarded amount (e.g. they dropout mid-year).
3. For all types of support an early indication of what is being awarded two months into the latest academic year, this time 2015/16, is provided in Section 6 of the tables (see Table guide on page 15). The number of Awards made will change noticeably between this point and the end of the academic year as additional students apply for student support.
4. Payments referring to the most recent Academic Year (2014/15) are provisional because the Alternative Provider subset is subject to significant movement even after this point due to later course start dates.

Data sources

5. This publication uses data from a single source: administrative data from the SLC Customer Ledger Account Servicing System (CLASS). For details of the administrative sources see the published Statement of administrative sources published on the SLC website using the following link
http://www.slc.co.uk/media/520778/slc_statistics_-_statement_of_administrative_sources.pdf

Data quality

6. SLC has published the Quality Guidelines that it follows. As per those guidelines a Quality Plan is produced for each publication. The Quality Plan stipulates two stages of Quality Assurance. Data is extracted from the administrative systems then reviewed using a standard Quality Assurance checklist. The statistical tables created using that data are quality assured using the Statistical Quality guidelines. Further details can be found by following the link below
http://www.slc.co.uk/media/653716/slc_statistics_-_quality_guidelines.pdf

Data uses

7. SLC has published a Uses Made document for Official statistics. Further details can be found by following the link below
http://www.slc.co.uk/media/756631/slc_official_statistics_-_use_made.pdf

Revisions

8. Revisions within the data are denoted with an [r]. Some of these revisions are carried over from the previous year's publication and are, therefore, not revisions to this year's publication. Further details can be found by following the link below http://www.slc.co.uk/media/520775/slc_statistics_-_revisions_policy.pdf

9. Revision of Tables 4A(ii) and 4B(ii). The estimated eligible loan populations for all academic years presented have been revised upwards following an improvement in methodology. The methodological improvement affects the apportionment of students at Further Education Colleges between full-time and part-time study, and was necessary after BIS identified that a new data variable has increasingly provided a more accurate representation of student's modes of study in the Individualised Learner Record in recent years. The revision has resulted in an increase in the full-time eligible population estimates for Public Providers of higher Education ranging from around 12,000 in the earlier years to around 20,000 students in the latest years. The loan take-up rate, consequently, has been revised downwards by between 1.2 and 1.6 percentage points for both maintenance and tuition fee loans.

Notes on policy

10. Complete information on the student finance arrangements in England can be found at:
<http://www.practitioners.sl.c.o.uk/policy-information/student-support-information-notice.aspx>

THE STUDENT FINANCE SYSTEM - SUMMARY OF POLICY CHANGES FOR 2015/16

Key changes in 2015/16 new full-time entrants and full-time students who started their courses from 1st September 2012 onwards.

11. Tuition Fee Loans – Maximum tuition fees and tuition fee loans are maintained at 2014/15 levels in 2015/16.

12. Maintenance Grant – The maximum Maintenance Grant for eligible domiciled full-time students in England who start attending their courses on or after 1st September 2012 has been maintained at 2014/15 levels, £3,387 in 2015/16. The household income threshold for the maximum grant is £25,000 and the household income threshold for receipt of the minimum grant of £50 is £42,620 in 2015/16. Please see table 1A and 1B for further details of how Grant entitlement is calculated.

13. Loan for living costs - Maximum loans for living costs (also known as maintenance loans) have been increased by 3.34% in 2015/16: to £5,740 for students living away from home and studying outside London; £8,009 for students living away from home and studying in London; and £4,565 for students living at home.

14. The non means-tested element of the loans for living costs for new full-time students who start attending their courses on or after 1st September 2012 is 65% of the maximum loan amount and the means-tested element up to 35% of the maximum loan amount. The amount of loans for living costs available is reduced by £0.50 for every £1 of Maintenance Grant received.

15. Repayments – Students who began their course on or after 1st September 2012 are subject to a new income threshold for repayment which will be £21,000 from April 2016. They will make repayments at 9% of their income above the threshold. Borrowers would normally be liable to make repayments from the April after they leave their course, but for administrative reasons repayments will not be taken through the tax system until April 2016.

16. Interest – Students who began their course on or after 1st September 2012 will be charged interest at a rate of the Retail Price Index (RPI) + 3% while studying and up until when they become liable to repay. Once borrowers are due to repay, interest will be variable (between RPI and RPI + 3%) because it will be income contingent.

Key Changes for eligible students in 2015/16 who started their courses on or after 1st September 2009 and before 1st September 2012.

17. Tuition Fees and Loans – Students who started attending full-time courses which started before 1st September 2012 are subject to a maximum tuition fee of £3,465 in 2015/16 (maintained at 2014/15 levels in 2015/16) and can borrow up to this amount in the form of a tuition fee loan.

18. Maintenance Grant – Eligible full-time students domiciled in England who are attending full-time courses which started on or after 1st September 2009 and before 1st September 2012 can apply for a means-tested maximum Maintenance Grant of up to £3,110 in 2015/16 (maintained at 2014/15 levels in 2015/16). The household income threshold for the maximum grant remains at £25,000 in 2015/16 and the threshold for receipt of the minimum Maintenance Grant of £50 is £50,706.

19. Loan for living costs – Maximum loans for living costs for eligible English domiciled students who are attending full-time courses which started on or after 1st September 2009 and before 1st September 2012 have been increased by 3.22% in 2015/16 to £5,167 for students living away from home and studying outside London; £7,230 for students living away from home and studying in London; and £4,005 for students living at home.

20. The non means-tested element of the loans for living costs for new full-time students attending full-time courses which started on or after 1st September 2009 and before 1 September 2012 is 72% of the maximum loan amount and the means-tested element up to 28% of the maximum loan amount. The amount of loan for living costs available is reduced by £0.50 for every £1 of Maintenance Grant received.

21. Interest - For students who began courses before 1st September 2012, interest is set at RPI. However, the low interest rate cap also applies to this type of loan, which means that the actual rate of interest that will apply is the lower of either of the bank base rate plus 1%, or RPI.

Related statistical publications

22. Statistics on Loans and Grants awarded to students in HE in England in academic year 2014/15 (provisional) were published in SLC SFR 05/2014 on 27 November 2014. These can be found at <http://www.slc.co.uk/media/5423/slcsfr052014.pdf>

23. Statistics on the repayment of student loans for Higher Education in England in financial year 2013-14 were published on 18 June 2015 in SLC SFR 01/2014. These can be found at <http://www.slc.co.uk/media/5655/slcsfr012015.pdf>

Factors affecting time series

24. The academic years 2012/13 to 2015/16 show a step increase in tuition fee loan expenditure as a result of the shift in the student body from the pre 2012/13 to the post 2012/13 fee system.

Notes for users

25. The figures in this first release have been compiled by the Student Loans Company Limited (SLC). All student numbers and amounts have been rounded to the nearest 100 and £100,000 unless specified otherwise. All totals and averages are calculated from un-rounded numbers.

26. Details of the amounts of loans and grants available to students are publicly available See the Guide to Student Finance section on the GOV.UK web site: <https://www.gov.uk/student-finance>

User consultations

27. Consultation exercises are conducted by SLC on the Official Statistics it produces in order to understand who uses the publications, for what purpose, and to find out how they can be made more useful in terms of content, methodology, timeliness and presentation. As part of the consultation process SLC runs surveys. See the User Consultation Survey section of the SLC website at <http://www.slc.co.uk/statistics/statistics-user-consultation.aspx>

The most recent response to user feedback can be found at http://www.slc.co.uk/media/689853/consultation_response_nov-jan_13_v7.pdf

National statistics

28. The United Kingdom Statistics Authority has designated these statistics as National Statistics, in accordance with the Statistics and Registration Service Act 2007 and signifying compliance with the Code of Practice for Official Statistics.

Designation can be broadly interpreted to mean that the statistics:

- meet identified user needs;
- are well explained and readily accessible;
- are produced according to sound methods, and
- are managed impartially and objectively in the public interest.

Once statistics have been designated as National Statistics it is a statutory requirement that the Code of Practice shall continue to be observed.

Table guide

Section 1 - Student Support Available

Table 1A shows the maximum support available for maintenance in England through the Maintenance Grant and Maintenance Loans schemes for student support scheme students between academic years 2010/11 and 2014/15.

Table 1B shows the support package for new entrants in academic year 2014/15.

Chart 1 show the student support entitlements for different levels of household residual income under the student support arrangements for new students entering Higher Education in academic year 2014/15.

Section 2 - Overview of Support Awarded

Table 2 shows the overview of all the products for the student support scheme in England. It details the number of awards and the total amount of support awarded to England domiciled applicants between academic years 2010/11 and 2014/15.

Section 3 - Grants and Allowances

Tables 3A (i) to (ii) show the distribution of Maintenance Grants for England domiciled students by entry cohorts.

Tables 3B(i) to (ii) show the summary of Disabled Students Allowances (DSA) expenditure authorised for payment to full-time England domiciled students

Table 3C shows the summary of Other Targeted Support awards to England domiciled applicants between academic years 2010/11 and 2014/15.

Section 4 - Loans

Tables 4A(i) to (iii) show the number of applicants awarded and students paid a Maintenance Loan, the amount borrowed and the average loan value by student support scheme for students domiciled in England. The tables also include estimates of the take-up rate of Maintenance Loans.

Tables 4B(i) to (iii) show the number of Tuition Fee Loans taken out, the amount borrowed and the average loan value by student support scheme for all students domiciled in England and for EU (outside UK) students attending HE courses in England. The tables also include estimates of the take-up rate of Tuition Fee Loans.

Tables 4C shows the number of Tuition Fee Loans taken out, the amount borrowed and the average loan value for the student support scheme for all students domiciled in England broken down by the country of the HE Provider attended.

Table 4D shows the number of students paid Maintenance Loans and Tuition Fee Loans combined, the amount borrowed and the average loan value by student support scheme for students domiciled in England between academic years 2010/11 and 2014/15.

Section 5 – Part Time and Postgraduate Support

Table 5A shows the support given to part time students domiciled in England and EU (outside UK) students studying in England between academic years 2010/11 and 2014/15.

Table 5B shows the DSA support to Postgraduate students between academic years 2010/11 and 2014/15.

Section 6 – Early in-year awards

Table 6.1 shows the distribution of Maintenance and Special Support Grants Awarded to full-time Applicants domiciled in England – early indicative awards academic years 2011/15 and 2015/16.

Table 6.2 shows Disabled Students Allowance (DSA) Full-time students domiciled in England – early indicative figures academic years 2011/12 to 2015/16

Table 6.3 Awards of Maintenance Loan awarded to full-time Applicants domiciled in England – early indicative figures academic years 2011/12 to 2015/16

Table 6.4 Awards of Tuition Fee Loan to full-time Applicants domiciled in England and EU (Outside UK) Applicants studying in England by Provider Type – early indicative figures academic years 2011/12 to 2015/16