



Llywodraeth Cymru
Welsh Government

Student Finance Wales Information Notice

SFWIN 02 /2023

Financial memorandum

Rates of student support for academic year 2023/24

June 2023

Introduction

This Information Notice describes the main and supplementary loan and grant rates, contribution scales and tuition fee rates for undergraduate and postgraduate support in the 2023/24 academic year. These are rates which may vary from year-to-year.

The figures shown in this Information Notice relate to students who started their course on or after 1 September 2012 or later where specified. Please refer to the 2017/18 version of this document for support rates for undergraduate students continuing on a course that started prior to 1 September 2012. This is available at https://www.studentfinancewales.co.uk/media/on4b4lwe/welsh-government-2017_18-financial-memorandum.pdf

These rates are subject to regulations being made. In the event of a difference between the regulations and this document, the regulations prevail.

This document is available from www.gov.wales/funding-and-finance-for-students

Glossary of terms

2012 cohort student	A student who began a full-time course on or after 1 August 2012.
2018 cohort student	A student who began a full-time course on or after 1 August 2018.
Accelerated graduate entry course	A course lasting no longer than four years which leads to qualification as medical doctor or dentist.
ITE courses	Courses of Initial Teacher Education.
Ordinary provider	An ordinary provider is a provider whose courses are designated by the student support regulations. See regulation 5 of the Education (Student Support) (Wales) Regulations 2017, and regulation 5 of the Education (Student Support) (Wales) Regulations 2018.
Private provider	A private provider is a provider whose courses are designated by the Welsh Ministers using their powers in the regulations. See regulation 5(8) of the Education (Student Support) (Wales) Regulations 2017, and regulation 8 of the Education (Student Support) (Wales) Regulations 2018.
SFW	Student Finance Wales
International Learning Exchange Programme (also known as Taith)	Taith is a Welsh Government programme that funds international opportunities for education and youth providers in Wales. It supports outward and inward exchange opportunities for students and staff.
Turing	The Turing Scheme is a UK Government programme to provide funding for outward international opportunities in education and training.

Location of student (2018 cohort)

Parental home	The student is living at the student's parent's home while undertaking the present course.
London	The student is living away from the student's parent's home while (i) undertaking a course at the University of London, (ii) undertaking a course at an institution requiring attendance in the academic year at a site that is wholly or partly in London where at least half of any quarter of the course is provided at such a site, or (iii) undertaking a sandwich course in the academic year at an institution that requires the student to undertake work experience, or a combination of work experience and study, in London where that work experience, or combination of work experience and study, is undertaken for at least half of any quarter.
Elsewhere	The student is living away from the student's parent's home but not studying in London, including attending an institution outside the United Kingdom as part of the student's course or undertaking an overseas work placement in an ERASMUS+ / TURING / ILE (known as TAITH) year.

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Section A

Fee and maintenance support for 2018 cohort full-time students

A1: Fee support

Full-time students who are ordinarily resident in Wales commencing their courses of higher education on or after 1 August 2018 may be eligible for a fee loan (table 1). The fee loan is not means-tested.

Table 1: Fee loan rates, 2018 cohort

	Maximum fee loan (£)
Ordinary provider	9,250
Private provider	6,165

The level of fee which students will be expected to pay will depend on where they choose to study. The maximum fee that ordinary higher education providers can charge in 2023/24 is £9,000 in Wales, and £9,250 in the rest of UK. Note that private providers are not subject to fee caps. The maximum fee for accelerated degree courses in England is £11,100. However, a fee loan will only be made available up to £9,250 and any shortfall must be met by the student. This applies to students undertaking accelerated degree courses and also students undertaking courses at providers which are not subject to a fee cap.

Maximum fee support in special cases

The regulations make provision for different amounts of fee support in certain cases.

Final year

The maximum tuition fee loan available will be reduced in the final academic year of courses where the course end date is earlier and which require reduced periods of study (less than 15 weeks of study). The tuition fee loan available for such courses will be up to £4,625 for those provided at an ordinary provider where up to £9,250 can be charged, and up to £3,080 for those provided at a private institution. Where the maximum fee is £9,000, the tuition fee loan available for such courses will be £4,500 for those provided at an ordinary provider.

Students at providers in Wales or England

2018 cohort students who undertake a year abroad study placement outside of the ERASMUS+/TURING/ILE (TAITH) scheme will be charged a tuition fee up to 15% of the provider's maximum fee cap. Eligible students who are ordinarily resident in Wales and study on a designated course will have access to fee support of up to the maximum tuition fee charged (£1,350 and £1,385, where the maximum fee is £9,000 and £9,250, respectively). The maximum fee loan entitlement for courses at a private institution in this situation will be up to £920¹.

2018 cohort students who undertake a year abroad placement for either study or work within the ERASMUS+/TURING/ILE (TAITH) scheme will be charged a tuition fee up to 15% of the provider's maximum fee cap. Eligible students who study on a designated course will have access to fee support of up to the maximum tuition fee charged (£1,350² and £1,385³, where the maximum fee is £9,000 and £9,250, respectively). Private institutions do not participate in the ERASMUS+ scheme. Providers in England which are either registered on the Office for Students register or have recognised Degree-Awarding Powers are eligible to participate in the TURING scheme.

Recognised or regulated providers and private institutions in Wales are eligible to participate in the ILE (TAITH) scheme.

2018 cohort students who undertake a work placement year as part of a sandwich course will be charged a tuition fee up to 20% of the provider's maximum fee cap. Eligible students will have access to a tuition fee loan of up to the maximum tuition fee charged (£1,800 and £1,850, where the maximum fee is £9,000 and £9,250, respectively). The maximum fee loan entitlement for courses at a private institution in this situation will be up to £1,230⁴.

Students at providers in Scotland

2018 cohort students at ordinary providers in Scotland who undertake a year abroad study or work placement outside of the ERASMUS+/TURING/ scheme will be charged a tuition fee up to 50% of the provider's maximum fee cap. Eligible students will have access to a fee loan for the tuition fee charged up to £4,625. The maximum

¹ £920 is 15% of £6,165 rounded down to the nearest whole £5.

² £1,350 is 15% of £9,000 rounded down to the nearest whole £5.

³ £1,385 is 15% of £9,250 rounded down to the nearest whole £5.

⁴ £1,230 is 20% of £6,165 rounded down to the nearest whole £5

tuition loan entitlement for courses at a private institution in this situation will be £3080 (Category 4).

2018 cohort students at ordinary providers in Scotland who undertake a year abroad placement for either study or work within the ERASMUS+/TURING scheme will be charged a tuition fee up to 15% of the provider's maximum fee cap. Eligible students will have access to a fee loan for the tuition fee charged up to £1,385. Private institutions do not participate in the ERASMUS+/TURING/ scheme (Category 6).

2018 cohort students at providers in Scotland, and who are undertaking a sandwich work placement year 2023/24, will have access to a tuition fee loan of up to £4,625 (50% of maximum fee loan). The maximum fee loan entitlement for courses at a private institution in this situation will be £3,080 (Category 3).

Students at providers in Northern Ireland

2018 cohort students on courses at providers in Northern Ireland, and who are undertaking a part year abroad for a study or work placement outside of the ERASMUS+/TURING scheme (Northern Ireland providers provide a fee waiver to ERASMUS+/TURING students and no fee support is necessary) will have access to a tuition fee loan of up to £4,625. The maximum tuition loan entitlement for courses at a private institution in this situation will be £3,080.

2018 cohort students at providers in Northern Ireland, and who are undertaking a sandwich work placement year in 2023/24, will have access to a tuition fee loan of up to £4,625. The maximum fee loan entitlement for courses at a private institution in this situation will be £3,080.

Students undertaking an accelerated graduate entry course in the UK

Students undertaking an accelerated graduate entry course at an ordinary provider in the UK are eligible for a fee loan of up to £5,785.

A2: Maintenance support

Students commencing their courses on or after 1 August 2018 are entitled to maintenance support for living and study costs by means of a base grant, a maintenance grant and a maintenance loan.

Full-time students may be eligible, subject to certain exceptions, to the non-means-tested base grant of £1,000.

The maintenance grant is available to those with a household income of up to £59,200. The maximum amount of grant is available to those with a household income of £18,370 or below. The total amount of maintenance support and the balance between loan and grant is dependent on where the student is living and studying, and their household income, as follows.

- Students living at home are entitled to a maximum amount of maintenance support of £9,950. The maximum grant is £6,885. This is reduced by £1 for every additional £6.937 of income above £18,370. The balance to the maximum amount of £9,950 can be taken as loan.
- Students studying away from home, in London, are entitled to a maximum amount of maintenance support of £14,635. The maximum grant is £10,124. This is reduced by £1 for every additional £4.475 of income above £18,370. The balance to the maximum amount of £14,635 can be taken as loan.
- Students studying away from home, outside London, are entitled to a maximum amount of maintenance support of £11,720. The maximum grant is £8,100. This is reduced by £1 for every additional £5.75 of income above £18,370. The balance to the maximum amount of £11,720 can be taken as loan.

An illustration of the amounts of grant and loan support available at various levels of income is shown in table IT1 of section I.

Special Support Payment

Students in receipt of certain benefits will have part of the student support they receive from the Welsh Government disregarded for the purpose of calculating their income when applying for those benefits.

Eligible students include those who:

- have dependent children and do not have a partner;
- have dependent children and their partner is also a full-time student; or
- are eligible for certain specified disability benefits.

The process for calculating entitlement is complex. Two tables are provided in regulations to enable a calculation to be performed.

Table 2: Applicable amount of living support, 2018 cohort

Location of student	Applicable amount of living support for special support student (£)
Living at home	9,950
Living away from home, studying in London	14,635
Living away from home, studying elsewhere	11,720

Table 3: Minimum amount of maintenance loan payable to special support students, 2018 cohort

Location of student	Minimum amount of maintenance loan payable to special support students (£)
Living at home	4,475
Living away from home, studying in London	6,815
Living away from home, studying elsewhere	5,360

An illustration of the amounts of grant and loan support available at various levels of income is shown in table IT2 of section I.

Reduced rate maintenance loans

Certain students are eligible for a reduced maintenance loan only (and grant support as described above). These are:

- students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate; and
- students who are eligible for means-tested NHS bursaries in Wales or means-tested Scottish Health Care allowances (see section F).

The rates are as recorded in table 4. The reduced rate in Table 4 is half the full rate rounded down to the nearest whole £5.

Table 4: Maintenance loan rates, 2018 cohort

	Reduced rate (£)	Full rate (£)
Parental home	4,475	8,950
London	6,815	13,635
Elsewhere	5,360	10,720

Dependent child deduction

An amount of income may be disregarded when calculating the household income to be taken into account when determining the level of maintenance grant. This applies where there is a dependent child in the household who is not the student.

In calculating the household income of full-time 2018 cohort students, £1,130 may be disregarded.

Section B

Fee and maintenance support for full-time 2012 cohort students

B1: Fee support

The level of fee which full-time students who are 2012 cohort students on courses of higher education in 2023/24 will be expected to pay will depend on where they choose to study. Students who normally live in Wales and study on a designated course where they are charged up to £9,250 will be able to apply for a non-means-tested fee loan of up to £5,035 to cover all or part of their tuition fee. Those who study on a designated course where they are charged up to £9,000 will be able to apply for a non-means-tested fee loan of up to £4,785, to cover all or part of their tuition fee. These students will also be eligible to apply for a non-means-tested fee grant of up to £4,215. The non-means-tested fee grant does not have to be repaid.

Full-time students who will be 2012 cohort students in higher education in 2023/24 studying specifically designated courses at a private institution will have access to a non-means-tested fee loan of up to £6,165 to cover all or part of the costs of their tuition fee. No fee grant is payable for courses at a private institution.

The level of fee which students will be expected to pay will depend on where they choose to study. The maximum fee which higher education providers can charge in 2023/24 is £9,000 in Wales, and £9,250 in the rest of UK.

Students undertaking an accelerated graduate entry course in the UK

Students undertaking an accelerated graduate entry course at an ordinary provider in the UK are eligible for a fee loan of up to £5,785.

Maximum fee support in special cases

The regulations make provision for different amounts of fee support in certain cases.

Final year

The maximum tuition fee support available will be reduced to half the full rate rounded down to the nearest whole £5 in the final academic year of courses which require reduced levels of study at both ordinary and private providers. The tuition fee support available for such courses will be up to £4,625 for those provided at an ordinary provider where £9,250 is being charged (fee loan of up to £2,450 and fee

grant of up to £2,175) and a fee loan of up to £3,080 for those provided at a private institution. Where the maximum fee is £9,000 the tuition fee support available will be £4,500 for those provided at an ordinary provider (fee loan of up to £2,325 and fee grant of up to £2,175).

Students at providers in Wales or England

2012 cohort students who undertake a year abroad placement (for either study or work within the ERASMUS+/TURING/ILE (TAITH) scheme, and for a study placement outside of the ERASMUS+/TURING/ILE (TAITH) scheme) will be charged a tuition fee up to 15% of the provider's maximum fee cap. Students who study on a designated course where they are charged up to £9,250 will be able to apply for up to £710 fee loan and £675 fee grant, totalling £1,385. Where £9,000 is the maximum fee a student is able to apply for up to £675 fee loan and £675 fee grant, totalling £1,350. The maximum fee loan entitlement for courses outside of the ERASMUS+/TURING/ILE scheme at a private institution will be £920⁵.

2012 cohort students who undertake a work placement year as part of a sandwich course will be charged a tuition fee up to 20% of the provider's maximum fee cap. Students who study on a designated course, where they are charged up to £9,250 will be able to apply for up to £950 fee loan and £900 fee grant, totalling £1,850. Where £9,000 is the maximum fee, a student is able to apply for up to £900 fee loan and £900 fee grant, totalling £1,800. The maximum fee loan entitlement for courses at a private institution in this situation will be £1,230⁶.

Students studying at providers in Scotland

2012 cohort students at providers in Scotland who are undertaking a part year abroad placement (for either study or work within the ERASMUS+/TURING schemes) will be charged a tuition fee up to 15% of the provider's maximum fee cap (up to £1,385). Eligible students will have access to fee support of up to the maximum tuition fee charged made up of £710 fee loan and £675 fee grant.

2012 cohort students at providers in Scotland who are undertaking a sandwich work placement year or a study or work placement outside of the ERASMUS+/TURING schemes in 2023/24, will continue to be subject to the student support arrangements that applied in 2014/15. The maximum tuition fee support available for these students will be £4,625. This is made up of £2,450 fee loan and £2,175 fee grant.

⁵ £920 is 15% of £6,165 rounded down to the nearest whole £5

⁶ £1,230 is 20% of £6,165 rounded down to the nearest whole £5

The maximum fee loan entitlement for courses at a private institution in this situation will be £3,080.

Students studying at providers in Northern Ireland

2012 cohort students on courses at providers in Northern Ireland who are undertaking a part year abroad work or study placement (outside of the ERASMUS+/TURING schemes, as Northern Ireland providers provide a fee waiver to ERASMUS+/TURING students) or a sandwich work placement year in 2023/24 will continue have access to the maximum tuition fee support of £4,625. This is made up of £2,450 fee loan and £2,175 fee grant. The maximum fee loan entitlement for courses at a private institution in this situation is £3,080.

B2: Maintenance support

Full-time 2012 cohort students are entitled to maintenance support by means of a grant and a loan. Students will be able to apply for:

- a means-tested grant for living costs of up to £5,161; and
- a loan, 75% of which will not be subject to income assessment.

Certain students may be eligible for a Special Support Grant instead of the maintenance grant. The maximum amount of support to which students who are, and are not, eligible for a Special Support Grant are different.

The total amount of maintenance support and the amount of loan and grant is dependent on where the student is living and studying, and their household income.

Maintenance loans

Loan rates are recorded in table 5.

The maximum amount of loan will be reduced by 50p for every £1 of maintenance grant received, up to a maximum £2,580 reduction.

Reduced rate loans

Certain students are eligible for a reduced loan only (and grant support as described above). These are:

- eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate; and

- students who are eligible for means-tested NHS bursaries in Wales and England, or means-tested Scottish Health Care allowances (see section F).

Final year loans

Students in the final year of their course are eligible for different rates than in non-final years. Reduced rates for those in their final year are adjusted accordingly.

Table 5: Maintenance loan rates, 2012 cohort

Maximum rates of full year loan	Reduced rate (£)	Full rate (£)
Parental home	2,980	6,277
London	5,585	11,357
Elsewhere	3,973	8,108
Overseas	4,752	9,667
Maximum rates of final year loan	Reduced rate (£)	Full rate (£)
Parental home	2,265	5,683
London	4,271	10,342
Elsewhere	3,096	7,511
Overseas	3,474	8,408

Non-income assessed students

Students who do not provide information needed to calculate household income are eligible for different rates of loan. Table 6 provides those rates, the 'non-income assessed' rates. Table 6 also records the main loan rate and the additional loan to which those who do provide information needed to calculate household income are eligible.

Table 6: Maintenance loan rates for non-income assessed students, 2012 cohort

Full year students	Non-income assessed* (£)	Income assessed† (£)	Full rate (£)
Parental home	4,708	1,569	6,277
London	8,518	2,839	11,357
Elsewhere	6,081	2,027	8,108
Overseas	7,250	2,417	9,667

Final year students	Non-income assessed* (£)	Income assessed† (£)	Full rate (£)
Parental home	4,262	1,421	5,683
London	7,757	2,585	10,342
Elsewhere	5,633	1,878	7,511
Overseas	6,306	2,102	8,408

* 75% of full rate, rounded to the nearest £1.

† 25% of full rate.

Maintenance grants

Amount of grant

The maximum amount of maintenance grant is £5,161, irrespective of where the student lives and studies.

The total amount of maintenance support and the amount of loan and grant is dependent on where the student is living and studying, and their household income. The maximum amount of maintenance support is available to students with a household income up to £18,370.

- Students living at the parental home are entitled to a maximum amount of maintenance support of £8,858. Those with higher household incomes are entitled to less.
- Students living away from home and studying in London, are entitled to a maximum amount of maintenance support of £13,938. Those with higher household incomes are entitled to less.

- Students living away from home and studying outside London, are entitled to a maximum amount of maintenance support of £10,689. Those with higher household incomes are entitled to less.

The amount of loan for which students are eligible will be reduced by 50p for every £1 of grant to which they are entitled. The maximum reduction in loan based on grant will be £2,580.

For income between £18,371 and £26,500, maintenance grant is reduced by £1 for every complete £3.653 by which income exceeds £18,370. For income between £26,501 and £34,000, the grant is reduced by £1 for every complete £4.18 by which income exceeds £26,500. For income between £34,001 and £50,020, the grant is reduced by £1 for every complete £14.67 by which income exceeds £34,000.

A student whose income is £50,020 will be eligible for the minimum grant of £50. A student whose income exceeds £50,020 will not be eligible for any grant. Where students' income exceeds £50,753, the amount of loan to which they are entitled is reduced by £1 for every complete £5 by which income exceeds £50,753 until 75% of the full maintenance loan remains.

An illustration of the amounts of grant and loan support available at various levels of income is shown in table IT3 of section I.

Amount of Special Support Grant

Some students are eligible for a Special Support Grant rather than a maintenance grant. These are those who:

- have dependent children and do not have a partner;
- have dependent children and their partner is also a full-time student; or
- are eligible for certain disability benefits.

Students who are eligible for the Special Support Grant are eligible for higher rates of loan support than those who are not, meaning their overall level of support is also higher.

The maximum amount of Special Support Grant is £5,161, irrespective of where the student lives and studies. The maximum amount is available to all eligible students with a household income up to £18,370.

The total amount of maintenance support and the amount of loan and Special Support Grant is dependent on where the student is living and studying, and their household income, as follows.

- Students living at the parental home are entitled to a maximum amount of maintenance support of £11,438. Those with higher household incomes are entitled to less.
- Students living away from home and studying in London, are entitled to a maximum amount of maintenance support of £16,518. Those with higher household incomes are entitled to less.
- Students living away from home and studying outside London, are entitled to a maximum amount of maintenance support of £13,269. Those with higher household incomes are entitled to less.

For income between £18,371 and £26,500, the grant is reduced by £1 for every complete £3.653 by which income exceeds £18,370. For income between £26,501 and £34,000, the grant is reduced by £1 for every complete £4.18 by which income exceeds £26,500. For income between £34,001 and £50,020, the grant is reduced by £1 for every complete £14.67 by which income exceeds £34,000.

A student whose income is £50,020 will be eligible for the minimum grant of £50. A student whose income exceeds £50,020 will not be eligible for any grant. Where students' income exceeds £50,753, the amount of loan to which they are entitled is reduced by £1 for every complete £5 by which income exceeds £50,753 until 75% of the full maintenance loan remains.

An illustration of the amounts of grant and loan support available at various levels of income is shown in table IT4 of section H.

2012 cohort students on ITE courses

The support available for 2012 cohort students on ITE courses will depend on whether it is undertaken on a full-time or part-time basis. The maintenance grant and Special Support Grant are fully means-tested for all students who start their studies on a full-time basis on or after 1 September 2010.

2012 cohort students who are on a part-time course of ITE, including the flexible provision provided by the Open University in Wales, are eligible for the standard part-time student support package set out at section C.

Household contributions

Contributions will be calculated as follows:

- Household income of £50,753 or less: no contribution.
- Household income of between £50,753 and £81,793: contribution of £1 for each additional £5 of household income.
- Household income of over £81,793: contribution of £6,208.

The maximum contribution is £6,208.

An illustration of the amounts of household contributions is shown in table IT5 of section I.

Dependent child deduction

An amount of income may be disregarded when calculating the household income to be taken into account when determining the level of maintenance grant. This applies where there is a dependent child in the household who is not the student.

In calculating the household income of full-time 2012 cohort students, £1,130 may be disregarded.

Section C

Fee and maintenance support for part-time students

C1: Fee loans after 1 September 2014

Maximum fee loans for courses which commenced on or after 1 September 2014 are recorded in table 7.

Table 7: Fee support for part-time study, after 1 September 2014

	£
Students ordinarily resident in Wales	
At ordinary providers	
Welsh providers	2,625
The Open University	2,625
Other UK providers	6,935
At private institutions	
Welsh institutions	2,625
Other UK institutions	4,625
EU students on courses at Welsh providers	2,625

C2: Fee grants before 1 September 2014

Fee grants for those beginning a course before September 2014 are dependent on the intensity of study and household income, as follows. Students beginning a course before September 2014 are also entitled to a course grant, see Table 9.

Table 8: Fee support for part-time study, prior to 2014

Household income	Intensity of study		
	Up to 60% (£)	60–74% (£)	75% and greater (£)
Less than £16,865	690	820	1,025
£16,865	640	770	975
£16,865–£25,434	See note 1.		
£25,435	50	50	50
Greater than £25,435	0	0	0

Note 1.

With a household income of £16,865 to £25,434

- studying at an intensity of up to 60% – £640 less £1 for every £14.52 of income over £16,865
- studying at an intensity of 60–74% – £770 less £1 for every £11.90 of income over £16,865
- studying at an intensity of 75% or more – £975 less £1 for every £9.26 of income over £16,865

Income deduction

Income deductions are applied to those students with partners and dependent children:

- £2,000 of household income is disregarded for a student with a partner; and
- £2,000 of household income is disregarded for the first dependent child, and £1,000 for each subsequent child.

C3. Maintenance support for 2018 students

Eligible students commencing their courses on or after 1 August 2018 are entitled to maintenance support by means of a base grant, a maintenance grant and a maintenance loan. All eligible students are entitled to a non-means-tested base grant, the amount of which is determined by the intensity of study. This is based on the £1,000 minimum available to full-time students, so a part-time student studying at 50 per cent intensity would receive a base grant of £500.

The amount of maintenance grant and loan depends on the intensity of study and household income. For 2023/24, support for part-time students is based on a full-time equivalent amount of £8,650, prorated by intensity of study. However, to be classed as a part-time course the maximum hours of study is considered to be 75 per cent of those on a full-time course (i.e. 75 per cent intensity). Therefore, the maximum amount of loan and grant combined available to part-time students is 75 per cent of £8,650, which is £6,488

The amount of grant is based on a full-time equivalent of £6,000, reduced by £1 for every additional £6.84 of income above £25,000, and prorated by intensity of study.

The maximum grant is, therefore, £4,500, based on 75% study intensity. As with full-time students, the amount lost in this way can be replaced by a loan.

For students eligible for a Special Support Payment, any maintenance grant they receive will be designated as such.

An illustration of the amounts of grant and loan support available at various levels of income is shown in table IT6 of section I.

C4. Maintenance support for 2014 students

Part-time and part-time distance learner students (studying at an intensity of 50% or more), who began their courses on or after 1 September 2014 and before 1 August 2018, are eligible for a maintenance grant of up to £1,155 for books, travel and other expenditure relating to their course (the 'course grant'). This grant is income assessed, with the amount of grant decreasing by £1 for every £1.886 of reckonable income above £26,095.

Full-time distance learner students who started their course before 1 September 2012 are eligible for this grant. (Full-time distance learning students who start their course on or after 1 September 2012 are eligible for the full-time fee support package (see section A or B).)

Table 9: Maintenance support for part-time study, 2014 students

Income	Grant entitlement
£26,095 and below	£1,155
£26,096 to £28,179	£1,155 less £1 for every £1.886 of income over £26,095
£28,180	£50
£28,181 and over	No support

Income deduction

Income deductions are applied to those students with partners and dependent children:

- £2,000 of household income is disregarded for a student with a partner; and
- £2,000 of household income is disregarded for the first dependent child, and £1,000 for each subsequent child.

C5. Part-time ITE courses

Eligible students who started a part-time course of ITE on or after 1 September 2014 and before 1 September 2018 are eligible for the fee support described in section C1 and the maintenance support set out in section C4.

Those who started a part-time course of ITE on or after 1 September 2018 are eligible for the fee support described in section C1 and the maintenance support set out in section C3.

Section D

Disabled Student's Grant

Undergraduate and postgraduate students, studying full time or part time, may be eligible for a grant to assist with additional expenditure which the student is obliged to incur as a direct result of their disability. It is not means-tested or pro-rated based on the intensity of study. The maximum amount of grant in 2023/24 will be £33,146 and covers the following areas of expenditure:

- Non-medical personal helper;
- Major items of specialist equipment; and
- Other disability related expenditure

A separate uncapped travel allowance will also be available for students who incur additional study related travel costs due to their disability.

Section E

Additional support for full-time students

This support is available to all full-time students who began their courses after 1 September 2012.

E1: Increased maintenance loans for extended years

Additional maintenance loan is available to full-time students for study in academic years which last longer than 30 weeks and 3 days.

Table 10: Additional maintenance loan in extended years

	Additional loan per week (£)
Parental home	93
London	179
Elsewhere	141
Overseas*	196

* The overseas rate only applies to 2012 cohort students. 2018 cohort students studying abroad are eligible for the 'studying elsewhere' rate.

Students eligible for the reduced rate of loan are not eligible for an additional amount.

E2: Grants for Dependants

Adult Dependant's Grant

An Adult Dependant's Grant may be payable to a student who has a dependent partner or other adult dependant. Where applicable, the maximum grant in 2023/24 in respect of a spouse will be £3,322. Where the student does not have a partner, a student may be eligible for this grant in respect of one adult dependant whose net income does not exceed £3,923.

Childcare Grant

A Childcare Grant is made available to assist an eligible student with the costs of childcare incurred while attending a course.

The amount of grant payable will be based on 85% of actual childcare costs, subject to a maximum grant of £187 per week for one child, or £321 per week for two or more children.

Where a childcare provider has not been identified, the amount of childcare grant payable in 2023/24 will be based on 85% of actual childcare costs, subject to a maximum grant of £144 per week. This lower rate payment will be made until details of the childcare provider have been submitted, and may only be paid for one academic quarter (usually a term).

Parents' Learning Allowance/Grant

A Parents' Learning Allowance/Grant is made available to students who have children.

The maximum amount of Parents' Learning Allowance payable in 2023/24 will be £1,896 and the minimum £52.

Dependants Income Disregards

An amount of income is disregarded when calculating entitlement to Grants for Dependants. Different disregards apply to 2012 and 2018 cohorts.

Table 11: Grants for Dependants income disregards

	Disregard (£)	
	2012 cohort	2018 cohort
No dependent child	1,180	6,272
Not a lone parent, one dependent child	3,537	8,629
Not a lone parent, more than one dependent child	4,717	9,809
Lone parent, one dependent child	4,717	9,809
Lone parent, more than one dependent child	5,904	10,996

E3: Grant for Travel

A grant for travel is made available to students on medicine or dentistry courses and also to students who study or work overseas as part of their course under certain circumstances. The actual amount incurred is reimbursed, less a disregard.

The amount to be disregarded in any assessment of claims will be £303 for all students, except 2018 cohort students that are not income assessed or have a household income above £59,200, for whom the disregard is £1,000. This means that students have to self-fund the first £303 or £1,000 of their travel costs as applicable before any travel grant is paid.

Section F

Additional support for part-time students

F1: Grants for Dependants (revised to include intensity of study bandings)

Adult Dependants Grant

An Adult Dependents Grant may be payable to a student who has a dependent partner or other adult dependant. The maximum grant in 2023/24 in respect of an adult dependant will be £3,322 (subject to intensity of study calculations).

Childcare Grant

A Childcare Grant is made available to assist an eligible student with the costs of childcare incurred while attending a course.

The amount of childcare grant payable will be based on 85% of actual childcare costs, subject to a maximum grant of £187 per week for one child only or £321 per week for two or more children (subject to intensity of study calculations for part-time courses).

Where a childcare provider has not been identified, the amount of childcare grant payable in 2023/24 will be based on 85% of actual childcare costs, subject to a maximum grant of £144 per week (subject to intensity of study calculations). This lower rate payment will be made until details of the childcare provider have been submitted, and may only be paid for one academic quarter (usually a term).

Parents' Learning Allowance/Grant

A Parents' Learning Allowance/Grant is made available to students who have children.

The maximum amount payable in 2023/24 will be £1,896 (subject to intensity of study calculations for students undertaking part-time courses) and the minimum amount payable is £52 subject to means-testing.

Part-time Intensity of Study Bandings

From academic year 2023/24, students undertaking part-time courses will be eligible to apply for Grants for Dependants (GfDs) when studying at an intensity of study of at least 25 per cent of a full-time equivalent course. The intensity of study bandings used to calculate the amount of GfDs payable are as follows:

- 25 per cent where the intensity of study for the academic year is at least 25 per cent and below 30 per cent;
- 30 per cent where the intensity of study for the academic year is at least 30 per cent and below 40 per cent;
- 40 per cent where the intensity of study for the academic year is at least 40 per cent and below 50 per cent;
- 50 per cent where the intensity of study for the academic year is at least 50 per cent but less than 60 per cent;
- 60 per cent where the intensity of study for the academic year is at least 60 per cent but less than 75 per cent; and
- 75 per cent where the intensity of study for the academic year is at least 75 per cent or more.

Section G

Support for students on NHS courses

Refer to [Student Awards Services - NHS Wales Shared Services Partnership](#) for comprehensive information.

G1: Medicine and dentistry

Four year courses

Fee and maintenance support is available for those on accelerated graduate entry courses, which are four years in duration, as indicated in tables 12 (fee support) and 13 (maintenance support). This applies to students on courses beginning on or after the 2012/13 academic year.

Fee and maintenance support is provided by both the NHS and the Welsh Government (via SFW). NHS support is by way of non-repayable bursaries and SFW support by way of repayable loans.

Fee support in year one comprises a loan of up to £5,785. Students must fund the remainder of the tuition fee themselves. In the following years, an NHS bursary is paid and a loan is available to meet the balance of the tuition fee.

Table 12: Fee support for medicine and dentistry (four year)

Year	NHS tuition fee bursary	Tuition fee loan
1	No	Up to £5,785
2	Up to £3,465	Up to £5,785
3	Up to £3,465	Up to £5,785
4	Up to £3,465	Up to £5,785

Maintenance support comprises a mixture of repayable loan from SFW and non-repayable bursaries from the NHS.

Table 13: Maintenance support for medicine and dentistry (four year)

Year	Loan†	NHS bursary	
		Means-tested	Non-means-tested (£1,000)
1	Full rate	No	No
2	Reduced rate	Yes	Yes
3	Reduced rate	Yes	Yes
4	Reduced rate	Yes	Yes

† See table 1.

Five-year courses

Fee and maintenance support is available for those on five-year courses as indicated.

Fee and maintenance support is provided by both the NHS and the Welsh Government (via SFW). NHS support is by way of non-repayable bursaries and Welsh Government support by way of repayable loans and non-repayable grants.

Fee support in years one through four is in the form of a loan (up to the statutory maximum of £9,250). Fee support in year five is a non-repayable NHS bursary.

Table 14: Fee support for medicine and dentistry (five year)

Year	NHS bursary	Loan†
1	No	Yes
2	No	Yes
3	No	Yes
4	No	Yes
5	Yes	No

† See table 1.

If a student has an honours degree from a UK institution, they will not be eligible for fee loan support for a five year course.

For students who undertake a five year medical / dentistry course as a first undergraduate degree, they are eligible to apply for means-tested maintenance grant and maintenance loan in years 1 to 4 of the course. In year 5, NHS support is

provided via a non-repayable bursary and students can also apply for a reduced rate of maintenance loan from SFW.

Table 15: Maintenance support for medicine and dentistry (five year)

Year	SFW Maintenance		NHS bursary	
	† Means-tested Grant and Loan	Non-means-tested -reduced rate	Means-tested	Non-means-tested (£1,000)
1	Yes	n/a	No	No
2	Yes	n/a	No	No
3	Yes	n/a	No	No
4	Yes	n/a	No	No
5	No	Yes	Yes	Yes

† See table 1.

For students who undertake five year medicine / dentistry courses as a second or subsequent undergraduate degree, no maintenance grant support is provided, and they can apply for a maintenance loan only from SFW in years 1 to 4 of the course. In year 5, NHS bursary support will be provided and students can also apply for a reduced rate of maintenance loan from SFW.

G2: Nurses and other health professionals

Other health professionals include:

- Chiropodists (including Podiatrists)
- Dieticians
- Radiographers
- Speech and Language Therapists
- Dental hygienists
- Healthcare scientists
- Paramedics
- Dental therapists
- Occupational therapists
- Physiotherapists

Study in Wales

Eligible nursing and other qualifying health professional students, who are ordinarily resident in Wales and studying in Wales, will have their fees are paid in full by the NHS bursary.

Since 2018/19, eligible students studying in Wales who apply for an NHS bursary, must commit to work in Wales for a period of two years post-qualification. Support is in the form of a non-repayable bursary from the NHS. NHS students on a first degree, including NHS students on a second or subsequent undergraduate degree, may also be eligible for a repayable maintenance loan from SFW. This loan from SFW is at a reduced rate, as indicated in table 16.

Eligible students who do not commit to the two year period are not eligible for the NHS bursary and may apply for the student support package applicable to full or part-time students (see section A or C), subject to satisfying the previous study rules.

Table 16: Reduced rate loans for nurses and other health professionals studying in Wales

Living arrangement	Reduced rate (£)
Parental home	4,475
London	6,815
Elsewhere	5,360

Students may also be eligible for other grants and allowances.

Section H

Support for students on postgraduate courses

H1: Master's

From 1 August 2019, students ordinarily resident in Wales, and those from the EU studying at a Welsh provider, may be entitled to a combination of loan and grant, as a contribution to costs, if studying a designated postgraduate Master's degree course. The total amount of support available is non-means-tested and paid directly to the student. The grant element is means-tested, with the appropriate amount of loan available up to the maximum total support level.

The support available is as follows:

- A £1,000 non-means-tested base grant is available to all eligible students;
- A maximum means-tested grant of £6,885 (including the £1,000 base grant) is available to those with a household income of up to £18,370 per annum. For every £6.937 of household income per annum above this threshold, £1 of grant will be lost until the minimum £1,000 is reached;
- In addition to the grant, a non-means-tested loan is available to provide total support (grant plus loan) of up to £18,770. The amount of loan available is equal to the total support less the total grant a student is eligible for.

Courses can be full or part-time and between one and four years in length.

Payments are made in tranches across the number of years of the postgraduate Master's degree course.

Existing arrangements will continue for continuing postgraduate students who started their courses in academic year 2017/18 or 2018/19.

Courses starting from academic year 2019/20 or later (i.e. on or after 1 August 2019) but prior to 1 August 2023 are eligible for support at the rates applicable to the academic year they started (ie 2019/20, 2020/21, 2021/22 or 2022/23).

An illustration of the amounts of grant and loan support available at various levels of income is shown in table IT7 of section I.

H2: Doctoral

Support is available to those ordinarily resident in Wales studying in the UK, and those from the EU studying at a Welsh provider. Eligible students are able to borrow up to a maximum of £28,395, as a contribution to costs, over the period of the doctoral programme. Courses can be full or part-time and between three and eight years in length. Payments are made in tranches across the number of years of the doctoral programme. The maximum amount of support payable in any one academic year is capped at 50 per cent, rounded down to the nearest whole £5 of the total maximum amount of support of £28,395.

Those in receipt of studentship funding from any of the seven UK Research Councils (whether full or fees only) are not eligible to receive a loan. Those receiving other direct forms of Government support for maintenance and fees costs, including any salary contributions or fees provided by the NHS for the purposes of doctoral study, are not eligible. Additionally students who are undertaking a Doctoral Degree in Educational Psychology at Cardiff University and are in receipt of a bursary are not eligible.

Courses starting from academic year 2018/190 or later (i.e. on or after 1 August 2018) but prior to 1 August 2023 are eligible for support at the rates applicable to the academic year they started (ie 2019/20, 2020/21, or 2021/22 or 2022/23).

Section I

Illustrative tables

Table IT1: Maintenance grant and loan entitlement by level of income, 2018 cohort (£s) ^(a)

Income	Grant	Loan	Total
<i>Parental home</i>			
18,370	6,885	3,065	9,950
20,000	6,651	3,299	9,950
25,000	5,930	4,020	9,950
30,000	5,209	4,741	9,950
35,000	4,488	5,462	9,950
40,000	3,767	6,183	9,950
45,000	3,047	6,903	9,950
50,000	2,326	7,624	9,950
55,000	1,605	8,345	9,950
59,200	1,000	8,950	9,950
<i>London</i>			
18,370	10,124	4,511	14,635
20,000	9,760	4,875	14,635
25,000	8,643	5,992	14,635
30,000	7,526	7,109	14,635
35,000	6,408	8,227	14,635
40,000	5,291	9,344	14,635
45,000	4,174	10,461	14,635
50,000	3,056	11,579	14,635
55,000	1,939	12,696	14,635
59,200	1,000	13,635	14,635
<i>Elsewhere</i>			
18,370	8,100	3,620	11,720
20,000	7,817	3,903	11,720
25,000	6,947	4,773	11,720
30,000	6,078	5,642	11,720
35,000	5,208	6,512	11,720
40,000	4,339	7,381	11,720
45,000	3,469	8,251	11,720
50,000	2,600	9,120	11,720
55,000	1,730	9,990	11,720
59,200	1,000	10,720	11,720

(a) All numbers have been rounded to the nearest £1 and therefore grants and loan amounts displayed in tables may not always add to the total support

Table IT2: Maintenance grant and loan entitlement for those eligible for Special Support Payment by level of income, 2018 cohort (£s) ^(a)

Income	Grant	Loan	Total
<i>Parental home</i>			
18,370	6,885	4,475	11,360
20,000	6,651	4,475	11,126
25,000	5,930	4,475	10,405
30,000	5,209	4,741	9,950
35,000	4,488	5,462	9,950
40,000	3,767	6,183	9,950
45,000	3,047	6,903	9,950
50,000	2,326	7,624	9,950
55,000	1,605	8,345	9,950
59,200	1,000	8,950	9,950
<i>London</i>			
18,370	10,124	6,815	16,939
20,000	9,760	6,815	16,575
25,000	8,643	6,815	15,458
30,000	7,526	7,109	14,635
35,000	6,408	8,227	14,635
40,000	5,291	9,344	14,635
45,000	4,174	10,461	14,635
50,000	3,056	11,579	14,635
55,000	1,939	12,696	14,635
59,200	1,000	13,635	14,635
<i>Elsewhere</i>			
18,370	8,100	5,360	13,460
20,000	7,817	5,360	13,177
25,000	6,947	5,360	12,307
30,000	6,078	5,642	11,720
35,000	5,208	6,512	11,720
40,000	4,339	7,381	11,720
45,000	3,469	8,251	11,720
50,000	2,600	9,120	11,720
55,000	1,730	9,990	11,720
59,200	1,000	10,720	11,720

(a) All numbers have been rounded to the nearest £1 and therefore grants and loan amounts displayed in tables may not always add to the total support

Table IT3: Maintenance grant and loan entitlement by level of income, 2012 cohort (£s) ^(a)

Income	Contribution	Grant	Loan	Total
<i>Parental home</i>			Maximum loan £6,277(*)	
18,370	0	5,161	3,697	8,858
20,000	0	4,715	3,920	8,635
25,000	0	3,347	4,604	7,951
26,500	0	2,936	4,809	7,745
30,000	0	2,099	5,228	7,327
34,000	0	1,142	5,706	6,848
40,000	0	734	5,910	6,644
45,000	0	393	6,081	6,474
50,020	0	50	6,252	6,302
50,753	0	0	6,277	6,277
55,000	849	0	5,428	5,428
58,601	1,569	0	4,708	4,708
<i>London</i>			Maximum loan £11,357(*)	
18,370	0	5,161	8,777	13,938
20,000	0	4,715	9,000	13,715
25,000	0	3,347	9,684	13,031
26,500	0	2,936	9,889	12,825
30,000	0	2,099	10,308	12,407
34,000	0	1,142	10,786	11,928
40,000	0	734	10,990	11,724
45,000	0	393	11,161	11,554
50,020	0	50	11,332	11,382
50,753	0	0	11,357	11,357
55,000	849	0	10,508	10,508
64,951	2,839	0	8,518	8,518
<i>Elsewhere</i>			Maximum loan £8,108(*)	
18,370	0	5,161	5,528	10,689
20,000	0	4,715	5,751	10,466
25,000	0	3,347	6,435	9,782
26,500	0	2,936	6,640	9,576
30,000	0	2,099	7,059	9,158
34,000	0	1,142	7,537	8,679
40,000	0	734	7,741	8,475
45,000	0	393	7,912	8,305
50,020	0	50	8,083	8,133
50,753	0	0	8,108	8,108
55,000	849	0	7,259	7,259
60,890	2,027	0	6,081	6,081

* The amount of loan for which students are eligible will be reduced by 50p for every £1 of grant to which they are entitled, up to a maximum of £2,580. Additionally, where residual household income exceeds £50,753 the amount of loan is reduced by £1 for every complete £5 by which income exceeds £50,753 until 75% of the full loan remains. (a) All numbers have been rounded to the nearest £1 and therefore grants and loan amounts displayed in tables may not always add to the total support

Table IT4: Special Support Grant and loan entitlement by level of income, 2012 cohort (£s) ^(a)

Income	Contribution	Grant	Loan	Total
<i>Parental home</i>			Maximum loan £6,277(*)	
18,370	0	5,161	6,277	11,438
20,000	0	4,715	6,277	10,992
25,000	0	3,347	6,277	9,624
26,500	0	2,936	6,277	9,213
30,000	0	2,099	6,277	8,376
34,000	0	1,142	6,277	7,419
40,000	0	734	6,277	7,011
45,000	0	393	6,277	6,670
50,020	0	50	6,277	6,327
50,753	0	0	6,277	6,277
55,000	849	0	5,428	5,428
58,601	1,569	0	4,708	4,708
<i>London</i>			Maximum loan £11,357(*)	
18,370	0	5,161	11,357	16,518
20,000	0	4,715	11,357	16,072
25,000	0	3,347	11,357	14,704
26,500	0	2,936	11,357	14,293
30,000	0	2,099	11,357	13,456
34,000	0	1,142	11,357	12,499
40,000	0	734	11,357	12,091
45,000	0	393	11,357	11,750
50,020	0	50	11,357	11,407
50,753	0	0	11,357	11,357
55,000	849	0	10,508	10,508
64,951	2,839	0	8,518	8,518
<i>Elsewhere</i>			Maximum loan £8,108(*)	
18,370	0	5,161	8,108	13,269
20,000	0	4,715	8,108	12,823
25,000	0	3,347	8,108	11,455
26,500	0	2,936	8,108	11,044
30,000	0	2,099	8,108	10,207
34,000	0	1,142	8,108	9,250
40,000	0	734	8,108	8,842
45,000	0	393	8,108	8,501
50,020	0	50	8,108	8,158
50,753	0	0	8,108	8,108
55,000	849	0	7,259	7,259
60,890	2,027	0	6,081	6,081

(a) All numbers have been rounded to the nearest £1 and therefore grants and loan amounts displayed in tables may not always add to the total support

Table IT5: Assessment of household contribution by level of income, 2012 cohort (£s) ^(a)

Income	Contribution	Income	Contribution	Income	Contribution
50,753	0	61,000	2,049	72,000	4,249
51,000	49	62,000	2,249	73,000	4,449
52,000	249	63,000	2,449	74,000	4,649
53,000	449	64,000	2,649	75,000	4,849
54,000	649	65,000	2,849	76,000	5,049
55,000	849	66,000	3,049	77,000	5,249
56,000	1,049	67,000	3,249	78,000	5,449
57,000	1,249	68,000	3,449	79,000	5,649
58,000	1,449	69,000	3,649	80,000	5,849
59,000	1,649	70,000	3,849	81,000	6,049
60,000	1,849	71,000	4,049	81,793	6,208

(a) All numbers have been rounded to the nearest £1 and therefore grants and loan amounts displayed in tables may not always add to the total support

Table IT6: Part-time grant and loan entitlement by level of income and intensity of study, 2018 cohort (£s) ^(a)

Income	Grant	Loan	Total
<i>75% intensity</i>			
25,000	4,500	1,988	6,488
30,000	3,953	2,535	6,488
35,000	3,404	3,083	6,488
40,000	2,856	3,632	6,488
45,000	2,308	4,180	6,488
50,000	1,760	4,728	6,488
55,000	1,211	5,276	6,488
59,200	750	5,738	6,488
<i>50% intensity</i>			
25,000	3,000	1,325	4,325
30,000	2,635	1,690	4,325
35,000	2,270	2,056	4,325
40,000	1,904	2,421	4,325
45,000	1,539	2,787	4,325
50,000	1,173	3,152	4,325
55,000	808	3,518	4,325
59,200	500	3,825	4,325
<i>25% intensity</i>			
25,000	1,500	663	2,163
30,000	1,318	845	2,163
35,000	1,135	1,028	2,163
40,000	952	1,211	2,163
45,000	769	1,393	2,163
50,000	587	1,576	2,163
55,000	404	1,759	2,163
59,200	250	1,913	2,163

(a) All numbers have been rounded to the nearest £1 and therefore grants and loan amounts displayed in tables may not always add to the total support

Table IT7: Postgraduate Master’s grant and loan entitlement by level of income (£s) ^(a)

Income (£)	Grant (£)	Loan (£)	Total (£)
<i>One year course duration</i>			
18,370	6,885	11,885	18,770
20,000	6,651	12,119	18,770
25,000	5,930	12,840	18,770
30,000	5,209	13,561	18,770
35,000	4,488	14,282	18,770
40,000	3,767	15,003	18,770
45,000	3,047	15,723	18,770
50,000	2,326	16,444	18,770
55,000	1,605	17,165	18,770
59,200	1,000	17,770	18,770

(a) All numbers have been rounded to the nearest £1 and therefore grants and loan amounts displayed in tables may not always add to the total support