Assessing Financial Entitlement Guidance

Higher Education Student Finance in Wales

Academic Year 26/27 – Version 2.0

Summary

This guidance provides details and illustrative examples of financial entitlement assessments for the core financial support package for eligible full-time (FT) students.

Disclaimer

This guidance is designed to assist with the interpretation of the Student Support (Wales) Regulations as they stand at the time of publication. It does not cover every aspect of student support or constitute legal advice or a definitive statement of the law. Whilst every endeavour has been made to ensure the information contained is correct at the time of publication, no liability is accepted with regard to the contents and the Regulations remain the legal basis of the student support arrangements for the academic year (AY) 26/27. In the event of anomalies between this guidance and the Regulations, the Regulations prevail. Please note the Regulations are subject to amendment.

This guidance is for Student Finance Wales (SFW) students only.

Regulation References

There are two sets of Regulations governing student support in Wales. As these Regulations often have mirroring provisions, the regulatory references throughout this guidance will be followed by either '(2017') or '(2018)' to denote which set of Regulations are being referred to.

'(2017)' denotes the 'The Education (Student Support) (Wales) Regulations 2017 (2017/47)' (as amended)
'(2018)' denotes the 'The Education (Student Support) (Wales) Regulations 2018 (2018/191)' (as amended)

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Abbreviations

Abbreviation	Full description
ADG	Adult Dependants' Grant
APP	Access and Participation Plan
AY	Academic year
CCG	Childcare Grant
CertHE	Certificate of Higher Education
DaDA	Dance and Drama Award
DfE	Department for Education
DipHE	Diploma of Higher Education
DL	Distance Learning
DoH	Department of Health
DSA	Disabled Students' Allowance
DWP	Department for Work and Pensions
ESFA	Education and Skills Funding Agency
EU	European Union
FT	Full-time
GfDs	Grants for Dependants
HE	Higher Education
HHI	Household income
HMRC	His Majesty's Revenue and Customs
HNC	Higher National Certificate
HND	Higher National Diploma
IA	Income-assessed
ILE	International Learning and Exchange Programme (also known as Taith)

ISA	Individual Savings Account
ITTOIA	Income Tax (Trading and Other Income) Act 2005
ITT	Initial teacher training
MG	Maintenance Grant
ML	Maintenance loan
NHS	National Health Service
OFFA	Office For Fair Access
OfS	Office for Students
PCLS	Pension Commencement Lump Sum
PEP	Personal Equity Plan
PLA	Parents' Learning Allowance
PT	Part-time
RRML	Reduced Rate Maintenance Loan
SCITT	School-Centred Initial Teacher Training
SFE	Student Finance England
SFW	Student Finance Wales
SLC	Student Loans Company Limited
SSG	Special Support Grant
TEF	Teaching Excellence Framework
TESSAs	Tax-exempt Special Savings Accounts
TFG	Tuition Fee Grant
TFL	Tuition Fee Loan
UK	United Kingdom
WG	Welsh Government

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1 Document Overview

1.1 Introduction

This guidance explains how an eligible full-time (FT) student's entitlement to Maintenance Loan (ML) for living costs, Maintenance Grant (MG), Special Support Grant (SSG), Travel Grant, and grants and loans for tuition fees are assessed.

Any section that is unique to a cohort will specifically reference which cohort it applies to. Where a section does not refer to a specific cohort, it applies to all cohorts in the same way.

This guidance should be read in conjunction with the Student Finance Wales (SFW) AY 26/27 'Assessing Eligibility' guidance.

1.2 Definitions

The cohort groups described in this guidance are as follows:

- '2018 cohort' students
- '2012 cohort' students

See Annex A for definitions of student cohorts.

In AY 26/27, the following core living costs and fee support is available to FT students:

Product	2012 cohort students	2018 cohort students
Tuition Fee Loan	✓ (Up to £5,615)	✓ (Up to £9,790)
Tuition Fee Grant	✓ (Up to £4,175)	N/A
MG	✓ (Up to £5,161)	✓ (Up to £10,325*)
SSG	✓ (Up to £5,161)	✓ (Up to £5,181**)
ML	✓ (Up to £11,880***)	✓ (Up to £14,700***)

*Represents the maximum MG available; this is in respect of students living outside of the parental home and studying in London. Different maximum amounts will apply to those who live at home or live elsewhere and study outside of London.

**Represents the maximum SSG. Note that SSG is not a separate payment and up to £5,181 of the MG will be classified as SSG. SSG is for students who claim certain income-related benefits and is intended to help with costs such as books, course equipment and travel.

***Represents the maximum ML available; this is in respect of students living outside of the parental home and studying in London. Different maximum amounts will apply to those who live at home or live elsewhere and study outside of London.

All cohort groups may be eligible for additional grants for living costs if they have dependants or have certain travel costs. Students with a disability may be eligible for extra support on top of their other student finance to help pay for study-related costs.

Guidance on Disabled Students' Allowance (DSA) is contained in the AY 26/27 'Disabled Students' Allowance' guidance.

Guidance on the Adult Dependants' Grant (ADG), Childcare Grant (CCG) and Parents' Learning Allowance (PLA) is contained in the AY 26/27 'Grants for Dependants' guidance.

The following students may be ineligible for ML (there are other groups of students who may be ineligible and, where appropriate, this guidance provides information):

- **FT distance learning students (2012 cohort).** An exception applies for students who are on a course that normally requires attendance at an HE provider but are unable to attend the course and study from home due to their disability. These students are entitled to the same support as a student who is attending their HE provider. Note that this exception does not apply where the student is undertaking a distance learning course. See the 'Grants for Dependants' guidance for more information about eligibility for Grants for Dependants while studying on a distance learning course.

- **Prisoners who started a FT course on or after 1 September 2012 and are eligible prisoners under regulations 2(1) (2017) and Schedule 1, paragraph 6(1)(2018)** are eligible for tuition fee support only while imprisoned. They are eligible for non-tuition fee support on a pro-rated daily basis only for those periods of time not spent in prison. Where the student started the course prior to 1 September 2012, they will be eligible for tuition fee support and DSA for those periods when they are imprisoned.

Note that students who are in a secure hospital or unit, for example a person detained under the Mental Health Act, should not be treated in the same way as an eligible student prisoner if they are not deemed to be a prisoner under the student support regulations. They should be processed as per any other applicant for tuition fees, grants, and loans for living costs, Grants for Dependants (GfDs), Travel Grant and DSA. Such students may choose to complete

a Student Loans Company Limited (SLC) pro-forma providing details of their occupational therapist as a third-party contact.

Academic year

An 'academic year' means the period of twelve months beginning on 1 January, 1 April, 1 July, or 1 September of the calendar year in which the course in question begins, according to whether that academic year begins (regulation 2(1) (2017) and Schedule 1 paragraph 1 (2018)):

- on or after 1 January and before 1 April
- on or after 1 April and before 1 July
- on or after 1 July and before 1 August
- on or after 1 August and on or before 31 December

Transfers

Where a student has had their eligibility transferred from a previous course that started before 1 August 2026 to a course beginning on or after 1 August 2026 and:

- the mode of study remains the same following the transfer (for example, FT to FT), the student is treated for student finance purposes as having started their period of eligibility in the academic year relevant to the first course they transferred from,

- the mode of study has changed following the transfer (for example, from part-time (PT) to FT or FT distance learning to FT in attendance), they are treated for student finance purposes, where applicable, as belonging to a new cohort from the start of the second course.

End-on courses

Where the student's course is taken 'end-on' to another course (see definition below) the student will be treated for student finance purposes as having started their period of eligibility at the beginning of the academic year in which they started the previous course. The definition of an 'end-on' course is set out in regulation 2(1) of the 2017 Student Support Regulations and Schedule 1, paragraph 6 (1) of the 2018 Student Support Regulations and is as follows:

- a FT non-Initial Teacher Training (ITT) first degree course which the student begins to attend immediately following certain FT Higher National Certificate (HNC), Higher National Diploma (HND), Certificate of Higher Education (Cert HE) or Diploma HE (Dip HE) courses (disregarding the intervening vacation), or

- a FT honours degree which the student begins to attend immediately following certain FT foundation degree courses (disregarding the intervening vacation).

The intervening vacation is not stipulated in Regulations but in most cases the gap in study between the two courses is five months or less.

As per the above definitions, a course cannot be defined as 'end-on' to a previous course where the mode of study changes.

2 Living costs products

Maintenance Grant (MG) is generally payable to all eligible cohort groups who are attending:

- a full-time (FT) course,
- a sandwich course (but not generally in the sandwich year – see regulations 23(6) and 23(7) (2017)/regulation 44(1), exception 6 and 44(2) to (4) (2018)).

An eligible student will not qualify for MG if:

- they qualify for support under an eligible student residency category in Schedule 1 (2017) or Schedule 2 (2018) which attracts tuition fee support only (see the 'Assessing Eligibility' guidance for information on eligible student residency categories),
- they are eligible for an income assessed healthcare bursary.
- they qualify for Special Support Grant (SSG)*,
- their entitlement to support is impacted by previous study or because they already hold a qualification of the same (or higher) level than the qualification to which their current course leads (see the 'Assessing Eligibility' guidance for information on previous study rules).

*Except in respect of students starting courses on or after 1 August 2018, who may qualify for some MG to be classified as SSG. For pre-August 2018 students they can only receive MG or SSG.

There are no age restrictions in relation to MG. 2018 cohort students aged 60 or over on the first day of the first academic year of their course may qualify for some of their MG to be classified as SSG. 2012 cohort students who are aged 60 or over will receive SSG instead of MG. In either case, such students will not be eligible for a Maintenance Loan.

2.1 Special Support Grant (SSG) overview

Some students are eligible for income assessed welfare benefits, for example, income support, housing benefit or Universal Credit, from the Department for Work and Pensions (DWP) while studying on a FT course.

Under current DWP regulations, DWP will take into account a student's maintenance support for living costs when assessing their entitlement to income assessed welfare benefits. DWP is responsible for a student's assessment to welfare benefits, and any benefit related enquiries should be directed to them.

Students eligible for certain income assessed welfare benefits may qualify for part of their MG to be treated as SSG. The SSG amount will be disregarded by DWP when assessing a student's entitlement for income assessed welfare benefits.

SSG may be available in academic years where the student:

- falls within one of the categories of people prescribed for the purposes of section 124(1)(e) of the Social Security Contributions and Benefits Act 1992 in regulation 4ZA of the Income Support (General) Regulations 1987 (1987/1967), or
- is treated as being liable* to make payments in respect of a dwelling prescribed for the purposes of section 130(2) of the Social Security Contributions and Benefits Act 1992 in regulation 56 of the Housing Benefit Regulations 2006 (2006/213) or the Universal Credit Regulations 2013 (2013/376).
  *solely or jointly with another person

The categories of students who are potentially eligible for SSG are set out below (it is likely that some of these categories will only rarely apply to HE students):

- the student is a lone parent responsible for a child or a young person aged under 20 who is a member of the student's household and is in FT education,
- the student is a lone foster parent of a child or young person aged under 20,
- the student has a partner who is also a FT student and one or both of them are responsible for a child or young person aged under 20 who is in FT non-advanced education,
- the student has a disability and qualifies for a Disability Premium or Severe Disability Premium,
- the student has been treated as incapable of work for a continuous period of at least 28 weeks (two or more periods of incapacity separated by a break of no more than 8 weeks count as one continuous period),
- the student is deaf and qualifies for Disabled Students' Allowance (DSA),

- the student is waiting to go back to a course having taken approved time out because of an illness or caring responsibility that has now come to an end for a period not exceeding one year,
- the student is aged 60 or over,
- the student is entitled to Personal Independence Payment, Armed Forces Independence Payment, or Disability Living Allowance.

In addition, a student qualifies for SSG if:

- the student is entitled to housing benefit or the housing element of Universal Credit,
- the student has a disability and qualifies for income-related Employment Support Allowance.

A student will not qualify for SSG if:

- they qualify for support under an eligible student residency category in Schedule 1 (2017) or Schedule 2 (2018) which attracts tuition fee support only (see the 'Assessing Eligibility' guidance for information on eligible student residency categories),
- they are eligible to apply for an income assessed healthcare bursary,
- they are on a sandwich course and the periods of FT study are in aggregate less than 10 weeks (this does not apply if the periods of work experience constitute periods of unpaid service),
- their entitlement to support in a particular academic year is impacted by their previous study or they already hold a qualification of the same (or higher) level than the qualification to which their current course leads (see the 'Assessing Eligibility' guidance for information on previous study rules).

A student who falls within a prescribed category of person in the Income Support (General) Regulations 1987 (as amended) need not be entitled to or in receipt of benefits such as Income Support to qualify for SSG. For example, a lone parent student who is responsible for a child or young person aged under 20 who is a member of their household and in FT non-advanced education would be eligible for SSG, even if they did not in fact qualify for Income Support, had never applied for it or were not in receipt of it for the whole year.

Where a student's circumstances change so that they become eligible for SSG part way through the academic year, they may be awarded SSG in respect of the whole of that year. For example, a student who separates from their partner part way through the academic year and therefore becomes a lone parent may be awarded SSG in respect of the whole of that academic year, subject to income assessment. The student does not need to have actually received, applied for or be eligible for Income Support. If the student was already receiving MG, this would be reassessed and part of their MG will be classified as SSG in its place. Any maintenance loan substitution that has taken place would also be reassessed and the student invited to apply for the additional amount of loan if they wish to do so.

2018 cohort students who qualify for MG and are eligible for SSG will have part of their MG classified as SSG.

2.2 Travel Grant overview

Please note that, for 2012 cohort students, Travel Grant is only available to income assessed students. 2018 cohort students may access Travel Grant whether they are income assessed or not; however, confirmation of their household income (HHI) will be required to establish which disregard is applicable for them.

Travel Grant is payable in respect of reasonable expenditure incurred for travel during that academic year, subject to cohort-specific disregards and income reductions which are outlined in the Travel Grant entitlement sections below.

SLC has discretion to pay the grant in advance of the student incurring the expenditure.

Travel grant is not considered a supplementary grant and is tied to a student's maximum period of eligibility (see the 'Assessing Eligibility' guidance for information on previous study rules).

For Travel Grant Case studies please see Annex B.

2.2.1 Mileage

Some students claiming a Travel Grant may undertake their journey by car. For the purpose of deciding the cost of the journey by car, a rate of 45p per mile should be used; for a motorcycle a rate of 24p per mile should be used. These rates are the same as that provided for mileage and fuel rates from His Majesty's Revenue and Customs (HMRC).

2.2.2 Students attending courses in medicine and dentistry

Students attending courses in medicine and dentistry who are not eligible for income assessed bursaries or awards from the applicable devolved administration's health department, are entitled to a Travel Grant for costs of travel associated with their clinical training, where they are required to attend at a hospital or other premises in the UK. This does not cover any attendance involving residential study.

2.2.3 Students attending an overseas provider

Students attending an overseas provider as part of their UK course during a qualifying quarter (whether obligatory or optional) are eligible for Travel Grant for travel costs within and

outside the UK for the purpose of attending the overseas provider, including necessary daily travel costs while abroad. A qualifying quarter is an academic quarter during which the student attends the overseas provider for at least 50% of that quarter. It would be reasonable to allow for three return journeys between the UK and the overseas provider during the academic year in such cases.

Account should be taken of the aggregate amount of eligible travel expenditure which a student is obliged to incur in order to attend their course, excluding any expenditure in respect of which a grant is payable under regulations 24 (2017) and 63 (2018). Student Finance Wales (SFW) assessors must be satisfied that the method and class of travel are appropriate and that all costs are reasonably and necessarily incurred.

If students have applied for funding via the Erasmus+, Turing or Taith scheme they should make their initial claim for travel expenses to the relevant scheme. Students who qualify for grant funding for their travel expenses through the Erasmus+, Turing or Taith scheme will not qualify for travel grant through the Student Support Regulations to cover those costs already covered by Erasmus+, Turing or Taith. However, where students have exhausted their support from the Erasmus+, Turing or Taith schemes, they are able to apply for Travel Grant for any further costs incurred. Students applying for support in these circumstances will need to evidence that support from the associated scheme has been exhausted before their claim for reimbursement can be reviewed.

Note that that the Erasmus+ and Turing schemes are for students UK-wide; however, Taith is only available for students enrolled at Welsh HE providers.

There may be cases where single parents who are on courses that involve study overseas must take their child (or children) abroad with them. In such cases, the cost of the child's/children's fare from the UK to the overseas country may also be covered by the Travel Grant for up to three return journeys during the academic year.

Students attending an overseas provider as part of their course for at least 50% of any academic quarter may need to insure themselves against liability for the costs of medical treatment provided outside the UK. Regulations 33(3)(a) (2017) and 66(3a) (2018) provides that such students shall be eligible for additional Travel Grant equal to the amount incurred. This expenditure is not subject to the £303/£1,000 disregard (detailed in Section 3.3 Travel Grant Entitlement (2018 Cohort) and Section 4.3 Travel Grant Entitlement (pre-2018 Cohorts)). For example, if a student claimed grant on a total expenditure of £320, comprising travel costs of £250 and medical insurance costs of £70, the student would be eligible for a grant of £70. SFW must be satisfied that the costs incurred for insurance are reasonable.

Such students may also have to meet the costs of items such as visas and medical costs (regulations 33(3b & c) (2017) and 66(3b & c) (2018)). Where these are a mandatory condition

of entry into the host country, they are legitimate costs incurred in order to attend the course and they can also attract travel grant support. Where vaccinations are strongly recommended (including instances of high risk) by the Foreign and Commonwealth Office these would be eligible for payment.

2.3 Maintenance Loan (ML) overview

ML (also referred to as loan for living costs) is generally payable to all cohort groups who are attending:

- a FT course,
- a sandwich course.

An eligible student will not qualify for ML if they qualify for support under a residency category in Schedule 1 (2017) or Schedule 2 (2018) which attracts tuition fee support only. See the AY 26/27 'Assessing Eligibility' guidance for information on eligible residency categories.

2.3.1 Age limit

Eligible students need to be below the age of 60 on the first day of the first academic year of the specified designated course in order to qualify for ML.

For example:

- **Julie** starts a four-year degree course on 1 September 2026, aged 59. As they are under the age of 60 on the first day of the first academic year of their course, Julie will qualify for ML in AY 26/27 and in future academic years of the course.

- **Caitlin** starts a two-year FT Foundation Degree on 1 September 2024, aged 59. They qualify for ML for the Foundation Degree which they complete in AY 25/26. They then start a FT 'end-on' honours degree course in September 2026. As Caitlin was under 60 when they started the Foundation Degree, they qualify for ML for the 'end-on' Honours course.

- **Alfie** starts a two-year FT Foundation Degree on 1 September 2026, aged 60. As they are aged 60 on the first day of the first academic year of their course, they do not qualify for ML in AYs 26/27 and 27/28. However, they qualify for SSG in both years.

2.3.2 Loans for extra weeks attendance

Additional loan for extra weeks of attendance over 30 weeks and 3 days in an academic year is available at a fixed amount per extra week/part week, up to 45 weeks of study. Students

studying for 45 weeks or more in any 52-week period are paid as if they are studying for the full 52 weeks.

The amount of extra weeks loan payable is determined by reference to the category into which the student falls (regulations 50 (2017) and 57 (2018)).

Extra weeks loan can be awarded in respect of any academic year of a designated course. HE providers should determine the length of their courses on the basis of the number of weeks during term time when students are attending lectures, undertaking course work or taking exams on a FT basis. Course length should also include reading periods and revision weeks up to when the student takes examinations. It does not include periods at the end of the academic year after FT study and examinations have been completed when students are awaiting results, and/or writing up dissertations.

From AY 26/27, for new and continuing 2018 cohort students, extra weeks loan is not available in an academic year—

- the student is in receipt of an income assessed healthcare bursary (whether or not the income assessment result in zero bursary), or
- of a sandwich course, where the periods of full-time study are in aggregate less than 10 weeks, unless the periods of work experience constitute unpaid service.

For 2018 cohort students, for the purposes of qualifying for the extra weeks loan "unpaid service" means—

- unpaid service in a hospital or in a public health service laboratory or with a primary care trust in the United Kingdom,
- unpaid service with a local authority in the United Kingdom acting in the exercise of their functions relating to the care of children and young persons, health or welfare, or with a voluntary organisation providing facilities or carrying out activities of a like nature in the United Kingdom,
- unpaid service in the prison or probation and aftercare service in the United Kingdom,
- unpaid research in an institution in the United Kingdom or, in the case of an eligible student attending an overseas institution as part of the eligible student's course, in an overseas institution, or
- unpaid service with—
    - a Special Health Authority established pursuant to section 28 of the National Health Service Act 2006,
    - a Local Health Board established pursuant to section 11 of the National Health Service (Wales) Act 2006 or a Special Health Authority established pursuant to section 22 of that Act,

- a Health Board or a Special Health Board constituted under section 2 of the National Health Service (Scotland) Act 1978,
- the Regional Agency for Public Health and Social Well-being established under section 12 of the Health and Social Care (Reform) Act (Northern Ireland) 2009,
- NHS England, the body corporate established under section 1H of the National Health Service Act 2006 or an integrated care board established under Chapter A3 of Part 2 of that Act, or
- the National Institute for Health and Care Excellence established under section 232 of the Health and Social Care Act 2012.

2.3.3 Rates of extra weeks loan

Rate	Weekly Amount
Parental Home	£98
London	£188
Elsewhere	£147
Overseas (2012 cohort only)*	£205

*2018 cohort students who are studying overseas will receive the "elsewhere" rate.

2.3.4 Students on accelerated courses

Eligible students on accelerated degrees which last for two academic years (or one academic year fewer than the standard course length, if starting a course in England in AY 19/20 or later) and that require students to undertake more than 40 weeks in the final year, are entitled to the full-year loan rate in the final year and also extra weeks loan for the extra weeks attendance over 30 weeks and 3 days. Eligible students on designated fast-track degrees or compressed degrees, also delivered over two long academic years, are entitled to the same support package, but are not required to be in attendance for the full duration of the award.

2.3.5 Changes during the year

Broadly, ML is payable for three quarters of the academic year. With the exception of ML paid to compressed degree students, ML is not payable in the quarter in which the longest vacation falls. Where ML is payable to a compressed degree student, the Welsh Ministers will determine the quarter in respect of which the loan is not payable.

Where students are subject to two different rates of ML based on their living/studying location in an academic year quarter, they will be entitled to the rate of loan which applies to the longest period in the quarter (regulation 48 (2017) and 86 (2018)). For example, a student

attending an overseas provider for 60% of the quarter and studying in London (not residing at home) for the remaining 40% of the quarter would qualify for the overseas rate (2012 cohort) or the elsewhere rate (2018 cohort) of ML in that quarter.

Where a student has more than one change of circumstance in the academic year quarter, they qualify for the rate of ML covering the longest study period in that quarter (regulation 48(c)(i) (2017) and 86(2) (2018)). For example, a student spending 40% of a quarter studying at the parental home, 30% away from home outside London and 30% studying in London, would be entitled to the parental home rate of loan.

Where students are subject to two different rates of ML for equal periods in an academic year quarter, they will be entitled to the higher of the two possible rates of loan (see regulations 48(c)(ii) (2017) and 86(3) (2018)). For example, a student attending an overseas provider for 50% of the quarter and studying in London (not residing at home) for the remaining 50% of the quarter would qualify for the London rate of loan in that quarter.

3 Living costs entitlement (2018 cohort)

3.1 Maintenance Grant (MG) and Maintenance Loan (ML) (2018 Cohort)

Students starting a course in AY 18/19 or later are eligible for an income assessed Maintenance Grant (MG) topped up by Maintenance Loan (ML) to a total support cap.

A taper rate is used to calculate a reduction in the MG. There are different taper rates for each of the ML rates (parental home, London, elsewhere) as outlined in the table below.

Note that 2018 cohort students who study overseas are awarded the 'elsewhere' rate of support.

ML entitlement will be the total support available amount minus the student's MG entitlement. No assessed contribution is calculated for 2018 cohort students.

MG is reduced as follows:

- An eligible student will be entitled to the maximum MG at household income (HHI) of £18,370 or lower. For eligible students with HHI between £18,370 and £59,200, the MG amount will be reduced by £1 for every complete applicable taper figure.
- The minimum MG amount of £1,020 will be available to eligible students with HHI of £59,200 or higher.

Eligible students who choose not to provide the necessary details required to be income assessed will be entitled to the minimum £1,020 MG and the maximum available ML.

AY 26/27 total support amounts, tapers and MG/ML split at upper and lower HHI thresholds:

			Income Threshold			
			Lower		Higher	
			£18,370		£59,200	
Rate	MG + ML (Max)	Grant Taper	MG	ML	MG	ML
Parental Home	£10,685	£6.805	£7,020	£3,665	£1,020	£9,665
London	£15,720	£4.387	£10,325	£5,395	£1,020	£14,700
Elsewhere	£12,590	£5.639	£8,260	£4,330	£1,020	£11,570

In practice this means every eligible student who is entitled to full support (not those who are entitled to ML only (reduced or full rate)) will be awarded a minimum of £1,020 MG and will be eligible for the same total amount of support. The income assessment only determines the ML/MG grant split, rather than the maximum support available.

The calculation used to determine entitlement to MG, and ML is:

Step 1:	HHI - lower threshold	=	income difference
Step 2:	income difference ÷ rate taper	=	MG reduction
Step 3:	max MG - MG reduction	=	MG entitlement
Step 4:	total support - MG entitlement	=	ML entitlement

Examples:

James is starting a degree at York University in AY 26/27 and is living away from the parental home while studying. James has chosen to be income assessed and their HHI is £15,000.

As James qualifies for the 'elsewhere' rate of support and has HHI below the lower income threshold of £18,370, they are entitled to the following support:

Total Support: £12,590 MG: £8,260 ML: £4,330

Ted is starting a degree at Bristol University in AY 26/27 and is living away from the parental home while studying. Ted has chosen to be income assessed and their HHI is £25,000.

As Ted qualifies for the 'elsewhere' rate of support and has an income above the lower threshold their entitlement is calculated as follows:

Step 1:	£25,000 - £18,370	=	£6,630
Step 2:	£6,630 ÷ 5.639	=	£1,175*
Step 3:	£8,260 - £1,175	=	£7,085
Step 4:	£12,590 - £7,085	=	£5,505

Ted is entitled to the following support:

Total Support: £12,590 MG: £7,085 ML: £5,505

Zac is starting a degree at University College London in AY 26/27. Zac is living in London away from the parental home while studying. Zac has chosen to be income assessed and their HHI is £40,000.

As Zac qualifies for the 'London' rate of support and has an income above the lower threshold their entitlement is calculated as follows:

Step 1-4 is as per the above example.

Step 1:	£40,000 - £18,370 =	£21,630
Step 2:	£21,630 ÷ £4.387 =	£4,930*
Step 3:	£10,325 - £4,930 =	£5,395
Step 4:	£15,720 - £5,395 =	£10,325

Zac is entitled to the following support:

Total Support: £15,720 MG: £5,395 ML: £10,325

*amount is rounded down, as the reduction is £1 for every full taper amount.

3.1.1 Students with different loan rates within an academic year

Students may receive different rates of support (parental home, London, elsewhere) within the academic year if their circumstances change. In these cases, the total MG and ML support amounts will be the average of the applicable rates within the academic year. The MG and ML split will be determined per term to account for the differences in tapers and amounts between the rates. The amount paid per term will be split 33% / 33% / 34%.

This maintains the key concepts of a uniform upper limit for students on the same rates, and minimum grant entitlement of £1,020 over the academic year.

For example:

Sandra is a 2018 cohort student who is living in the parental home while studying at Bangor University. Their HHI is £30,000. Before term 3 Sandra moves out of the parental home and informs Student Finance Wales (SFW).

As a result, Sandra is entitled to two terms of support at the parental home rate and one term at the elsewhere rate. The total support Sandra receives for the academic year will be calculated as follows:

£3,526.05 + £3,526.05 + £4,280.60 = £11,332.70

Sandra's breakdown of support per term would be:

Term	MG	ML	Total Support
1	£1752.63	£1773.42	£3,526.05
2	£1752.63	£1773.42	£3,526.05
3	£2107.32	£2173.28	£4,280.60
Total	£5,612.58	£5,720.12	£11,332.70

3.1.2 Maintenance loan – students with reduced entitlement

Students studying an applicable sandwich year are entitled to a non-income assessed Reduced Rate Maintenance Loan (RRML) at the following amounts:

Rate	RRML amount
Parental home	£4,830
London	£7,350
Elsewhere	£5,785

3.2 Special Support Grant (SSG) entitlement (2018 cohort)

2018 cohort students are eligible to apply for Special Support Grant (SSG). The maximum SSG available in AY 26/27 is £5,181. Where a student is entitled to SSG, their minimum ML will be the RRML of the applicable rate.

As the maximum amount of SSG is lower than the maximum MG available at all rates, 2018 cohort students may be eligible for SSG, MG and ML.

Grant entitlement (SSG/MG) will be reduced as follows:

- An eligible student will be entitled to the maximum grant at HHI of £18,370 or lower. For eligible students with HHI between £18,370 and £59,200, the grant amount will be reduced by £1 for every complete applicable taper figure.
- The minimum grant amount of £1,020 will be available to eligible students with HHI of £59,200 or higher.

Please see the table in **Section 4.1 Maintenance Grant (MG) Entitlement (2012 cohort)** for the maximum grant entitlement for each rate.

The calculation used to calculate entitlement to SSG/MG, and ML is:

Step 1:	HHI - lower threshold =		income difference
Step 2:	income difference ÷ rate taper	=	grant reduction
Step 3:	max grant amount - grant reduction =		grant entitlement
Step 4 (a):	Where grant entitlement is higher than £5,181		
(i)	SSG entitlement	=	£5,181 of grant entitlement
(ii)	grant entitlement – £5,181	=	MG entitlement
(iii)	rate maximum - grant entitlement =		ML entitlement*

*ML entitlement will not be lower than RRML for the applicable rate

Step 4 (b):	Where grant entitlement is equal to or lower than £5,181		
(i)	SSG entitlement	=	grant entitlement
(ii)	rate maximum - grant entitlement	=	ML entitlement*

*ML entitlement will not be lower than RRML for the applicable rate

Step 5:	ML entitlement + grant entitlement =		total support

Examples:

Anthony is starting a Foundation Degree at Cardiff University in AY 26/27 and is living away from the parental home while studying. Anthony has provided evidence that they are in a special support category with a HHI of £16,500.

As Anthony qualifies for the 'elsewhere' rate of support and has HHI below the lower income threshold of £18,370, they are entitled to the maximum grant of £8,260.

As this amount is higher than £5,181, we would use step 4(a) of the calculation to establish their entitlement to support as follows:

Step 4 (a):	Where grant entitlement is higher than £5,181		
(i)	£5,181 of grant entitlement =		SSG entitlement
(ii)	£8,260 – £5,181	=	£3,079 MG (HE) entitlement
(iii)	£12,590 – £8,260	=	£4,330*

*As £4,330 is less than the RRML for the elsewhere rate, ML entitlement defaults to the RRML of £5,785.

Step	£8,260 + £5,785 =	£14,045

Anthony is entitled to the following support:

Total Support: £14,045 SSG: £5,181 MG: £3,079 ML: £5,785

Nancy is starting a degree at Bangor University in AY 26/27 and is living away from the parental home while studying. Nancy has provided evidence that they are in a special support category with a HHI of £25,000.

As Nancy qualifies for the 'elsewhere' rate of support their grant entitlement is calculated using steps 1-3 of the calculation:

Step 1:	£25,000 - £18,370 =	£6,630
Step 2:	£6,630 ÷ £5.639 =	£1,175**
Step 3:	£8,260 - £1,175 =	£7,085

**amount is rounded down, as the reduction is £1 for every full taper amount.

As the grant entitlement is higher than £5,181 we would use step 4(a) of the calculation to establish their ML entitlement as follows:

Step 4 (a):	Where grant entitlement is higher than £5,181		
(i)	£5,181 of grant entitlement =		SSG entitlement
(ii)	£7,085 – £5,181	=	£1,904 MG entitlement
(iii)	£12,590 – £7,085	=	£5,505*

*As £5,505 is less than the RRML for the 'elsewhere' rate, ML entitlement defaults to the RRML of £5,785.

Step 5:	£7,085 + £5,785 =	£12,870

Nancy is entitled to the following support:

Total Support: £12,870 SSG: £5,181 MG: £1,904 ML: £5,785

Harley is starting a degree at Leeds University in AY 26/27, and is living away from home in Leeds while studying. Harley has provided evidence that they are in a special support category with a HHI of £40,000.

As Harley qualifies for the 'elsewhere' rate of support, their grant entitlement is calculated using steps 1-3 of the calculation:

Step 1:	£40,000 - £18,370	=	£21,630
Step 2:	£21,630 ÷ 5.639	=	£3,835**
Step 3:	£8,260 - £3,835	=	£4,425

**amount is rounded down, as the reduction is £1 for every full taper amount.

As the grant entitlement is lower than £5,181, we would use step 4(b) of the calculation to establish entitlement to support as follows:

Step 4 (b):	Where grant entitlement is equal to or lower than £5,181		
(i)	SSG entitlement	=	£4,425
(ii)	£12,590 – £4,425	=	£8,165 ML entitlement
Step 5:	£4,425 + £8,165	=	£12,590

Harley is entitled to the following support:

Total Support: £12,590 SSG: £4,425 ML: £8,165

Note that 2018 cohort students aged 60 or over on the first day of the first academic year of the course are entitled to SSG and MG (where applicable) and no ML.

For example:

If Anthony, in the previous example, was 60 or over on the first day of the first academic year of the course, their entitlement would be £5,181 SSG, £,3079 MG and no ML.

If Harley, in the previous example, was 60 or over on the first day of the first academic year of the course, their entitlement would be £4,425 SSG only with no MG or ML.

3.3 Travel Grant entitlement (2018 cohort)

A 2018 cohort student who is eligible to apply for a Travel Grant must make a contribution towards their travel costs and the amount applied is dependent on the HHI, unless the student meets the regulatory definition of a care leaver, in which case the amount applied is the lower of the two contribution rates (£303).

HHI is calculated under **Section 7 General Income Assessment**. See the below thresholds and related contribution:

- If the student's HHI is equal to or less than £59,200 (or the student meets the regulatory definition of a care leaver) they will be subject to a contribution of £303.
- If the student's HHI is greater than £59,200, or where the student is not income assessed, they will be subject to a contribution of £1,000.

Once the total amount of reasonable additional expenditure has been established in line with Section 2.2 Travel Grant Overview, the student's entitlement is calculated using the following formula:

(X - Y) + Z = Travel Grant entitlement

Where:

- X is the aggregate of the reasonable travel costs incurred in a qualifying quarter
- Y is either
  - £303 where the HHI is £59,200 or less, or
  - £1,000 where the HHI is more than £59,200 or HHI details have not been provided.
- Z is the aggregate cost of overseas medical insurance, visas and any mandatory medical costs which are a condition of entry to an overseas country.

Please note that where the student qualifies for Travel Grant as a result of attending a course in medicine or dentistry, Z = 0 in respect of years of study in the UK, as Z is only applicable to years of study overseas.

The remaining amount is paid to the student as Travel Grant.

Unless the student has selected to be non-means tested, in which case the contribution of £1,000 will apply, or the student is a care leaver, in which case the contribution of £303 will apply, HHI must be obtained to confirm the appropriate contribution under Y.

4 Living costs entitlement (2012 cohort)

4.1 Maintenance Grant (MG) entitlement (2012 cohort)

Where the household income (HHI) is £18,370 or less, the student will be entitled to receive the maximum grant of £5,161. This will be reduced by £1 for every complete £3.653 above £18,370, up to a HHI of £26,500. Where the HHI exceeds £26,500, the grant will decrease by a further £1 for every complete £4.18 of HHI above this threshold, up to a HHI of £34,000. Where the HHI exceeds £34,000, the grant will decrease by a further £1 for every complete £14.67 above this threshold up to a HHI of £50,020. Where the HHI is £50,020, a minimum grant of £50 will be payable. No grant is payable where the HHI is more than £50,020.

Examples:

2012 Cohort – HHI of £20,000		
A	HHI	£20,000
B	MG threshold below HHI	£18,370
C	HHI between £20,000 and £18,370 (difference A – B)	£1,630
D	Divide C by £3.653 and round down to the nearest pound	£446
E	£5,161 minus D = MG payable	£4,715

2012 Cohort – HHI of £30,000		
A	HHI	£30,000
B	MG threshold below HHI	£26,500
C	Grant entitlement at £26,500 threshold (maximum MG – grant reduction amount)	£2,936
D	HHI between £30,000 and £26,500 (difference A – B)	£3,500
E	Divide D by £4.18 and round down to the nearest pound	£837
F	£2,936 minus E = MG payable	£2,099

2012 Cohort – HHI of £50,020		
A	HHI	£50,020
B	MG threshold below HHI	£34,000
C	Grant entitlement at £34,000 threshold (maximum MG – grant reduction amount)	£1,142
D	HHI between £50,020 and £34,000 (difference A – B)	£16,020
E	Divide D by £14.67 and round down to the nearest pound	£1,092
F	£1,142 minus E = MG payable	£50

4.2 Special Support Grant (SSG) Entitlement (2012 cohort)

Where the HHI is £18,370 or less, the student will be entitled to receive the maximum grant of £5,161. This will be reduced by £1 for every complete £3.653 above £18,370, up to a HHI of £26,500. Where the HHI exceeds £26,500, the grant will decrease by a further £1 for every complete £4.18 of HHI above this threshold, up to a HHI of £34,000. Where the HHI exceeds £34,000, the grant will decrease by a further £1 for every complete £14.67 above this threshold up to a HHI of £50,020. Where the HHI is £50,020, a minimum grant of £50 will be payable. No grant is payable where the HHI is more than £50,020.

Examples:

2012 Cohort – HHI of £20,000		
A	HHI	£20,000
B	SSG threshold below HHI	£18,370
C	HHI between £20,000 and £18,370 (difference A – B)	£1,630
D	Divide C by £3.653 and round down to the nearest pound	£446
E	£5,161 minus D = SSG payable	£4,715

2012 Cohort – HHI of £30,000		
A	HHI	£30,000
B	SSG threshold below HHI	£26,500
C	Grant entitlement at £26,500 threshold (maximum SSG – grant reduction amount)	£2,936
D	HHI between £30,000 and £26,500 (difference A – B)	£3,500
E	Divide D by £4.18 and round down to the nearest pound	£837
F	£2,936 minus E = SSG payable	£2,099

2012 Cohort – HHI of £50,020		
A	HHI	£50,020
B	SSG threshold below HHI	£34,000
C	Grant entitlement at £34,000 threshold (maximum SSG – grant reduction amount)	£1,142
D	HHI between £50,020 and £34,000 (difference A – B)	£16,020
E	Divide D by £14.67 and round down to the nearest pound	£1,092
F	£1,142 minus E = SSG payable	£50

4.3 Travel Grant entitlement (2012 cohort)

A 2012 cohort student must be income assessed to be eligible for Travel Grant. The HHI is used to calculate an assessed contribution as outlined in Step 4 of the income assessment, see section **7.4 Step 3 – Calculation of Residual Income and HHI**

Once the total amount of reasonable additional expenditure has been established in line with section **2.2 Travel Grant Overview**, the student's entitlement is calculated using the following formula:

(X - £303) + Y = Travel Grant entitlement

Where:

- X is the aggregate of the reasonable travel costs incurred in a qualifying quarter and
- Y is the aggregate cost of overseas medical insurance, visas and any mandatory medical costs which are a condition of entry to an overseas country.

Please note that where the student qualifies for Travel Grant as a result of attending a course in medicine or dentistry, Y = 0 in respect of years of study in the UK, as Y is only applicable to years of study overseas.

Travel Grant entitlement is then further reduced by any remaining assessed contribution (following its application to Grants for Dependants (GfDs) and ML).

Any remaining amount is paid to the student as Travel Grant.

4.4 Maintenance loan (ML) entitlement (2012 cohort)

ML rates vary according to where the student lives and studies. Regulations 43-52 (2017) set out the maximum amounts applicable in each case. Please note the conditions under which the London rate of loan is applicable (regulation 52(b) (2017)) and the related definition of the former Metropolitan Police District in regulation 2(1) (2017).

Students are entitled to ML of at least 75% of the maximum rate applicable to them (unless substitution with MG applies, in which case the loan entitlement may be less than 75% of the maximum). Entitlement to the remaining 25% of the loan is dependent on the student's HHI.

Please see below for the loans rates for 2012 cohort students:

FULL-YEAR STUDENTS	MAIN RATE (100%)	NON-INCOME ASSESSED (75%)	INCOME ASSESSED (25%)
Parental home	£6,565	£4,924	£1,641
London	£11,880	£8,910	£2,970
Elsewhere	£8,481	£6,361	£2,120
Overseas	£10,113	£7,585	£2,528
FINAL YEAR STUDENTS	MAIN RATE (100%)	NON-INCOME ASSESSED (75%)	INCOME-ASSESSED (25%)
Parental home	£5,945	£4,449	£1,496
London	£10,818	£8,114	£2,704
Elsewhere	£7,857	£5,893	£1,964
Overseas	£8,795	£6,596	£2,199

4.4.1 Financial assessment of maintenance loan (2012 cohort)

All students in the case studies below are living elsewhere, they are living away from the parental home and studying outside of London and are in a non-final course year.

2012 cohort students who receive MG have their ML entitlement reduced by £0.50 for every £1 of MG awarded up to a maximum reduction of £2,580 (regulation 43 (2017)).

2012 cohort students who qualify for SSG do not have their ML reduced.

Students with a HHI of £50,753 are entitled to the full ML. Students with HHI above this threshold will be assessed to contribute to their support, which will be calculated at £1 for every £5 of income above £50,753. The ML will be reduced on this basis until 75% of the loan remains.

<u>'Elsewhere' rate examples:</u>

Eligible for MG – HHI £30,000		
A	MG payable	£2,099
B	ML payable (£8,481 less £1,049 MG substituted for loan)	£7,432

Eligible for SSG – HHI £30,000		
A	SSG payable	£2,099
B	ML payable (no substitution applied)	£8,481

Eligible for MG – HHI £34,000

A	MG payable	£1,142
B	ML payable (£8,481 less £571 MG substituted for loan)	£7,910

Eligible for MG – HHI £40,000		
A	MG payable	£734
B	ML payable (£8,481 less £367 MG substituted for loan)	£8,114

Eligible for SSG –HHI £40,000		
A	SSG payable	£734
B	ML payable (no substitution applied)	£8,481

Eligible for MG – HHI £50,020		
A	MG payable	£50
B	ML payable (£8,481 less £25 MG substituted for loan)	£8,456

HHI – £50,021 to £50,753		
A	MG or SSG payable	£0
B	ML payable (no income above £50,753 therefore no assessed contribution)	£8,481 (100% loan)

HHI – £61,356		
A	HHI	£61,356
B	ML threshold	£50,753
C	HHI difference above threshold (A – B)	£10,603
D	Divide by £5 and round down to the nearest pound to give income assessed element of loan	£2,120
E	£8,481 – D = ML payable	£6,361 (75% non-means tested element of maximum entitlement to loan)

4.4.2 Maintenance loan – students with reduced entitlement (2012 cohort)

Different rates of ML apply to students who are:

- on certain types of sandwich year courses
- in their final year of study
- eligible to apply for income assessed National Health Service (NHS) bursaries

Students who choose not to be income-assessed will only be able to apply for a reduced rate of maintenance loan, which is 75% of the maximum entitlement as detailed in the non-income

assessed column of the table in Section 4.4.1 2012 Cohort Students (regulation 45 (1)(c) and regulation 45 (2)(c) (2017)). Please note students on a bursary year who are overseas will receive the elsewhere rate.

Please find below the reduced entitlement rate for 2012 cohort students:

LOAN RATE	**REDUCED LOANS – FULL-YEAR LOAN**
Parental	£3,117
London	£5,842
Elsewhere	£4,156
Overseas	£4,971
LOAN RATE	**REDUCED LOANS – FINAL-YEAR LOAN**
Parental	£2,369
London	£4,467
Elsewhere	£3,239
Overseas	£3,634

5 Tuition fee support

5.1 2018 cohort students

5.1.1 Full-year fee rates

2018 cohort students may qualify for a Tuition Fee Loan (TFL) towards the cost of their tuition fees, subject to certain criteria which include the provisions on previous study (as set out in the 'Assessing Eligibility' guidance).

The maximum TFL for 2018 cohort students for AY 26/27, where the course is provided by a publicly funded/regulated provider is £9,790 (HE provider in Wales/Scotland/Northern Ireland).

Where the course is provided by an alternative/privately funded provider, a TFL of up to £6,525 will be available.

Following regulatory changes made under the Higher Education Research Act 2017, HE providers in England must be registered in either the Approved or Approved (fee cap) categories with the Office for Students (OfS) to access the student support system. The maximum tuition fee an Approved (fee cap) provider can charge will be set in the Access and Participation Plan (APP) approved by the OfS's Director of Fair Access and Participation.

Therefore, the maximum TFL for 2018 cohort students studying in England in AY 26/27 is £9,790, where the course is provided by an Approved (Fee Cap) provider with an APP.

Where the course is provided by an Approved (Fee Cap) provider without an APP or an Approved provider, a TFL of up to £6,525 will be available.

5.1.2 Fee rates in special cases

Special fee rates apply in the circumstances described below.

Students on a sandwich work placement in an academic year:

- during which any periods of full-time (FT) study are in aggregate less than 10 weeks, or
- in respect of that academic year and any previous academic year of the course, the aggregate of any one or more periods of attendance which are not periods of full-time (FT) study at the provider (disregarding intervening vacations) exceeds 30 weeks

Sandwich work placements at HE providers in England and Wales:

- where £9,790 is the full-year fee being charged, the fee cap in this case is £1,955
- where the TFL cap of £6,525 applies, the maximum TFL available is £1,305

Sandwich work placements in Scotland and Northern Ireland:

- where £9,790 is the full-year fee being charged, the fee cap in this case is £4,895
- where the TFL cap of £6,525 applies, the maximum TFL available is £3,260

Students studying on a course provided in conjunction with an overseas provider (non-Erasmus+/Turing Scheme/Taith (ILE)), where in an academic year:

- any periods of FT study at the UK provider are in aggregate less than 10 weeks, or
- in respect of that academic year and any previous academic years of the course, the aggregate of any one or more periods of attendance which are not periods of FT study at the UK provider (disregarding intervening vacations) exceed 30 weeks.

Overseas (non-Erasmus+/Turing Scheme/Taith (ILE)) placements in England and Wales:

- where £9,790 is the full-year fee being charged the fee cap in this case is £1,465
- where the TFL cap of £6,525 applies, the maximum TFL available is £975

Overseas (non-Erasmus+/Turing Scheme/Taith (ILE)) placements in Scotland and Northern Ireland:

- where £9,790 is the full-year fee being charged, the fee cap in this case is £4,895.
- where the fee loan cap of £6,525 applies, the maximum fee loan available is £3,260.

Students studying on an Erasmus+/ Turing Scheme/Taith (ILE) year where at least one period of study or work placement is attended at a provider or workplace outside the UK and:

- any periods of FT study at the UK provider are in aggregate less than 10 weeks, or
- in respect of that academic year and any previous academic years of the course, the aggregate of any one or more periods of attendance which are not periods of FT study at the UK provider (disregarding intervening vacations) exceed 30 weeks.

Erasmus+/Turing Scheme/Taith (ILE) year at an HE provider in Wales, England, and Scotland:

- where £9,790 is the full-year fee being charged the fee cap in this case is £1,465.
- Erasmus+/Turing Scheme years are not available at private HE providers.

Erasmus+/Turing Scheme/Taith (ILE) at an HE provider in Northern Ireland:

- no fee is charged for an Erasmus+/Turing Scheme/ Taith (ILE) year where the student is studying at an HE provider in Northern Ireland

Short final years where the study is less than 15 weeks (HE providers in England, Wales, Northern Ireland and Scotland):

- where £9,790 is the full-year fee being charged, the fee cap in this case is £4,895.
- where the TFL cap applies of £6,525, the maximum TFL available is £3,260.

5.1.3 Accelerated degree fee rates

From AY 19/20, fee caps for accelerated degree courses undertaken at Approved (Fee Cap) providers with an APP in England are set at 1.2 times the standard maximum amount. Fees are uncapped for accelerated degree courses undertaken at Approved (Fee Cap) providers without an APP or Approved providers in England.

Welsh domiciled students will only be able to access standard fee support for accelerated degree courses at a HE provider in England. Therefore, the maximum TFL available in AY 26/27 for Welsh students starting on a designated accelerated degree course in England is as follows:

Students studying on a FT accelerated degree course:

- £9,790 where the course is provided by an Approved (Fee Cap) provider with an APP,
- £6,525 where the course is provided by an Approved (Fee Cap) provider without an APP or an Approved provider.

Students on a work placement sandwich year:

- £1,955 where the course is provided by an Approved (Fee Cap) provider with an APP,
- £1,305 where the course is provided by an Approved (Fee Cap) provider without an APP or an Approved provider.

Students on an overseas study year (either Erasmus+/Turing Scheme/Taith (ILE) or non-Erasmus+/Turing Scheme/Taith (ILE)):

- £1,465 where the course is provided by an Approved (Fee Cap) provider with an APP.

5.2 2012 cohort students

5.2.1 Full-year fee rates

2012 cohort students may qualify for a TFL and Tuition Fee Grant (TFG) towards the cost of their tuition fees, subject to certain criteria which include the provisions on previous study (as set out in the 'Assessing Eligibility' guidance).

The maximum TFL for 2012 cohort students for AY 26/27, where the course is provided by a publicly funded/regulated provider (with Teaching Excellence Framework (TEF)) is £5,615. Regulation 16 (2017) provides that where the tuition fee exceeds £5,615, a 2012 cohort student on a course provided by a publicly funded provider will qualify for TFG of up to a maximum of £4,175.

Where the fee exceeds £9,000, the remainder up to a maximum of £790 additional TFL is available (Regulation 20 (2017)). For example, where the tuition fee charged is £9,100, the student will be awarded a TFL of £4,825, a TFG of £4,175 and an additional TFL of £100. The total fee loan and grant will not exceed £9,970 in any academic year (regulations 16, 19 and 20 (2017)).

Where the course is provided by an alternative/privately funded provider, no fee grant is available. A TFL of up to £6,525 will be available (Regulation 21 (2017)).

Following regulatory changes made under the Higher Education Research Act 2017, HE providers in England must be registered in either the Approved or Approved (fee cap) categories with the OfS to access to the student support system. The maximum tuition fee an Approved (fee cap) provider can charge will be set in the APP approved by the OfS's Director of Fair Access and Participation. However, 2012 cohort students studying in England can apply for the maximum tuition fee support in line with the above information.

5.2.2 Fee rates in special cases

Special fee rates apply in the circumstances described below:

Students on a sandwich work placement of an academic year:

- during which any periods of FT study are in aggregate less than 10 weeks, or
- in respect of that academic year and any previous academic year of the course, the aggregate of any one or more periods of attendance which are not periods of FT study at the provider (disregarding intervening vacations) exceeds 30 weeks.

Sandwich work placements at HE providers in England and Wales:

- where £9,790 is the full-year fee being charged, the fee cap in this case is £1,955. This is made up of £1,055 loan/£900 grant.
- where the TFL cap of £6,525 applies, the maximum fee loan available is £1,305.

Sandwich work placements in Scotland and Northern Ireland (approx. half full-year fee):

- where £9,790 is the full-year fee being charged, the fee cap in this case is £4,895. This is made up of £2,745 TFL/ £2,150 TFG.
- where the TFL cap of £6,525 applies, the maximum fee loan available is £3,260.

Students studying on a course provided in conjunction with an overseas provider (non-Erasmus+/Turing Scheme/Taith (ILE)), where in an academic year:

- any periods of FT study at the UK provider are in aggregate less than 10 weeks, or
- in respect of that academic year and any previous academic years of the course, the aggregate of any one or more periods of attendance that are not periods of FT study at the UK provider (disregarding intervening vacations) exceed 30 weeks.

Overseas (non-Erasmus+/Turing Scheme/Taith (ILE)) placements in Scotland and Northern Ireland:

- where £9,790 is the full-year fee being charged, the fee cap in this case is £4,895. This is made up of £2,745 TFL/ £2,150 TFG.
- where the TFL cap of £6,525 applies, the maximum TFL available is £3,260.

Overseas (non-Erasmus+/Turing Scheme/Taith (ILE)) placements in England and Wales:

- where £9,790 is the full-year fee being charged the fee cap in this case is £1,465. This is made up of £790 TFL/ £675 TFG
- where the TFL cap of £6,525 applies, the maximum fee loan available is £975.

Students studying on an Erasmus+/Turing Scheme/Taith (ILE) year where at least one period of study or work placement is attended at a provider or workplace outside the UK and:

- any periods of FT study at the UK provider are in aggregate less than 10 weeks, or
- in respect of that academic year and any previous academic years of the course, the aggregate of any one or more periods of attendance which are not periods of FT study at the UK provider (disregarding intervening vacations) exceed 30 weeks.

Erasmus+/Turing Scheme/Taith (ILE) year at an HE provider in Wales, England, and Scotland:

- where £9,790 is the full-year fee being charged the fee cap in this case is £1,465. This is made up of £790 loan/£675 grant.
- Erasmus/Turing Scheme years are not available at private HE providers.

Erasmus+/Turing Scheme/Taith (ILE) at an HE provider in Northern Ireland

No fee is charged for an Erasmus+/Turing Scheme year where the student is studying at an HE provider in Northern Ireland.

Short final years where the study is less than 15 weeks (HE providers in England, Wales, Northern Ireland and Scotland):

- where £9,790 is the full-year fee being charged, the fee cap in this case is £4,895. This is made up of £2,745 TFL/£2,150 TFG additional TFL.
- where the TFL cap of £6,525 applies, the maximum fee loan available is £3,260

5.3 Fee support summary (2018 and 2012 cohorts)

5.3.1 Fee support for Welsh domiciled students studying in Scotland, Wales and Northern Ireland

Maximum FT fee support in AY 26/27 for Welsh domiciled students studying in Scotland, Wales, and Northern Ireland				
Rate	Public/Alternative Provider (or in Wales, Regulated/Not Regulated)	Maximum Fee Loan – Scotland (£)	Maximum Fee Support – Wales (£)	Maximum Fee Loan – Northern Ireland (£)
Full year	Public/Regulated	9,790	9,790	9,790

Final year (<15 weeks attendance)	Public/Regulated	4,895	4,895	4,895
Work placement sandwich year	Public/Regulated	4,895	1,465	4,895
Overseas study year	Public/Regulated	4,895	1,465	4,895
Erasmus+/Turing/Taith (ILE) Scheme year	Public/Regulated	1,465	1,465	Fee Waiver
Full year	Alternative/Not Regulated	6,525	6,525	6,525
Final year (<15 weeks attendance)	Alternative/Not Regulated	3,260	3,260	3,260
Work placement sandwich year	Alternative/Not Regulated	3,260	3,260	3,260
Overseas study year	Alternative/Not Regulated	3,260	975	3,260
Erasmus+/Turing/Taith (ILE) Scheme year	Alternative/Not Regulated	N/A	£975 (Taith only)	N/A
Graduate Entry Medicine*	Public	£6,325	£6,325	£6,325

*Students must self-fund the fees balance of £3,465 in year 1 and the National Health Service (NHS) pays this balance in years 2-4).

5.3.2 Fee support for Welsh domiciled students studying in England

Maximum FT fee support in AY 26/27 for Welsh domiciled students studying in England			
Category	Approved with Plan/Approved without Plan or Approved	Maximum fee support	
		Standard AY	Accelerated AY
Full year	Approved Fee Cap with APP Plan	£9,790 (with TEF award)	£9,790

		£9,525 (no TEF award)	
Final year (if <15 weeks attendance)	Approved Fee Cap with APP Plan	£4,895	£4,895
Work placement sandwich year (category 3 of regulation 40(3) (2018))	Approved Fee Cap with APP Plan	£1,955 (with TEF award) or £1,905	£1,955
Overseas study year (non-Erasmus+/Turing Scheme (category 4 of regulation 40(3) 2018)	Approved Fee Cap with APP Plan	£1,465 (with TEF award) or £1,425	£1,465
Erasmus+/Turing Scheme year (category 6 of regulation 40(3) (2018)	Approved Fee Cap with APP Plan		
Full year	Approved (fee cap) without APP Plan or Approved	£6,525 (with TEF award) £6,350 (no TEF award)	£6,525
Final year (if <15 weeks attendance)	Approved (fee cap) without APP Plan or Approved	£3,260 (with TEF award) or £3,175	£3,260
Work placement sandwich year (category 3 of regulation 40(3) 2018)	Approved (fee cap) without APP Plan or Approved	£1,305 (with TEF award) or £1,270	£1,305
Overseas study year (non-Erasmus+/Turing Scheme (category 4 of regulation 40(3) 2018)	Approved (fee cap) without APP Plan or Approved	£975 (with TEF award) or £950	£975

Erasmus+/Turing Scheme year (category 6 of regulation 40(3) 2018)	Approved	N/A (Erasmus+/ Turing Scheme year cannot be undertaken at an Approved Provider)	
	Approved (fee cap) without APP	£975 (with TEF award) or £950	£975
Graduate Entry Medicine/Dentistry	Approved Fee Cap with Plan	£6,325 (£3,465 self-funded in year 1 and NHS bursary years 2-4)	N/A
School-Centred Initial Teacher Training (SCITT) providers unregistered with Office for Students (OfS)**	Public Office For Fair Access (OFFA)	£9,790 (£9,525 without TEF)	£9,790
	Public Non-OFFA	£6,525	£6,525
	Private	£6,525	£6,525

**SCITT providers who do not register with the OfS may be specifically designated. When this occurs SLC will be advised of their fee cap and will allocate these HE Providers/Institutions public or private status. Rates in special circumstances (placements, ERASMUS+/Turing Scheme, final year etc) will derive from the caps shown in the same manner as those for their OfS registered equivalents.

6 Course specific conditions

6.1 Calculation of weeks of full-time (FT) study – sandwich courses

The calculation of '10 weeks' for the purpose of determining an academic year of a sandwich course referenced in Section 5.1.2 Fee Rates in Special Cases for 2018 cohort students and 5.2.2 Fee Rates in Special Cases for 2012 cohort students, should include weeks of full-time (FT) study and any days of FT study which fall in any week which also includes work experience. Only days of FT study (not part days) should be counted. Also, when counting days of study to make up a number of weeks of study, the divisor should be 5 rather than 7. For example, 50 days would produce 10 weeks.

In relation to references to 10 weeks, 15 weeks and 30 weeks in previous sections, parts of weeks cannot be counted.

Study includes learning in the workplace, where that is a course requirement. Please see the definition of learning in the workplace which can be found in the 'Assessing Eligibility' guidance.

6.2 Students on sandwich courses including periods of unpaid service (grants for living costs)

Students who are on certain specified unpaid placements in the public or voluntary sectors are potentially entitled to grants for living costs, subject to income assessment, even if the periods of FT study in the academic year are less than 10 weeks (regulation 23(6) (2017) and 44 (2018)).

Placements which attract this support as specified in the 2017 Regulations are:

a. unpaid service in a hospital or in a public health service laboratory or with a primary care trust in the UK.

b. unpaid service with a local authority in the UK acting in the exercise of its functions relating to the care of children and young persons, health, or welfare, or with a voluntary organisation providing facilities or carrying out activities of a like nature in the UK.

c. unpaid service in the prison or probation and aftercare service in the UK.

d. unpaid research in a UK provider or, in the case of a student attending an overseas provider as a part of his course in an overseas provider.

e. unpaid service with a Special Health Authority, a Local Health Board, a Health Board or a Special Health Board in Scotland, the Regional Agency for Public Health and Social Well-being in Northern Ireland, NHS England or an integrated care board, or the National Institute for Health and Care and Excellence.

Placements which attract this support as specified in respect of the 2018 Student Support Regulations are:

- unpaid service in a hospital or in a public health service laboratory or with a primary care trust in the UK,
- unpaid service with a local authority in the UK acting in the exercise of their functions relating to the care of children and young persons, health or welfare or with a voluntary organisation providing facilities or carrying out activities of a like nature in the UK,
- Unpaid service in the prison or probation and aftercare service in the UK,
- Unpaid research in a provider in the UK or, in the case of an eligible student attending an overseas provider as part of the eligible student's course, in an overseas provider, or
- unpaid service with—
    - a Special Health Authority established under section 28 of the National Health Service Act 2006 or section 22 of the National Health Service (Wales) Act 2006.
    - an NHS trust established under section 25 of the National Health Service Act 2006 or section 18 of the National Health Service (Wales) Act 2006.
    - an NHS foundation trust.
    - a Local Health Board established under section 11 of the National Health Service (Wales) Act 2006.
    - a Health Board or Special Health Board constituted under section 2 of the National Health Service (Scotland) Act 1978.
    - the Regional Health and Social Care Board established under section 7 of the Health and Social Care (Reform) Act (Northern Ireland) 2009.
    - the Regional Agency for Public Health and Social Well-being established under section 12 of that Act.
    - a health and social care trust (formerly called a health and social services trust) established under the Health and Personal Social Services (Northern Ireland) Order 1991.

- a special health and social care agency (formerly called a special health and social services agency) established under the Health and Personal Social Services (Special Agencies) (Northern Ireland) Order 1990.
- NHS England, the body corporate established under section 1H of the National Health Service Act 2006 or a clinical commissioning group established under section 11 of that Act.
- the National Institute for Health and Care Excellence established under section 232 of the Health and Social Care Act 2012.

6.3 Foundation degree courses

Foundation degree courses may be FT, part-time (PT), or sandwich courses, and they attract support in the same ways as non-foundation degree courses.

Some foundation degree courses feature learning in the workplace, which should be treated as FT study for the purposes of the definition of a sandwich course and of determining levels of support.

6.4 Foundation years (study in England only)

A foundation year is an additional year of study which is taken at the start of an undergraduate course and extends the overall length of that course. It is an integrated part of the undergraduate course.

From AY 26/27, lower fee caps and fee funding limits will apply to classroom-based foundation years at HE providers in England. The term 'classroom-based' refers to subjects that are taught in a classroom setting and do not include a laboratory, studio, or fieldwork element. The foundation year's fee cap is determined by the Higher Education Classification of Subjects (HECoS) code or codes that apply to the course as a whole.

- More than 50% of the HECoS codes assigned to the foundation year are in lower-fee subjects: the foundation year is subject to the lower-fee.
- 50% or less of the HECoS codes assigned to the foundation year are in lower-fee subjects: the foundation year is subject to a higher-fee.

Tuition fee caps for foundation years by HE provider status (full-time)

HE provider status	Higher-fee foundation year fee limits (full-time)*	Lower-fee foundation year fee limits (full-time)

Higher amount (APP & TEF rating)	£9,790	£5,760
Floor (higher) amount (APP only)	£9,525	£5,605
Basic amount (TEF rating only)	£6,525	£3,835
Sub-level (basic) amount (No TEF rating or APP)	£6,350	£3,735

Note that approved (alternative/privately funded) HE providers are not limited in the fees they can charge.

6.5 Healthcare bursary holders

For more information on NHS Support please see the 'NHS' guidance.

7 General Income Assessment

7.1 Determining household income (HHI)

Note that all paragraph references in the following section refer to paragraphs in Schedule 5 of the 2017 Student Support Regulations, unless otherwise stated. The steps of the income assessment are conserved in the 2018 Student Support Regulations, with the exceptions of the points set out below. Please see the regulations comparison table in Annex H to read across the 2017 references.

The income assessment comprises four stages:

1. Determine whose income forms part of the household income (HHI) (always include the student's unearned taxable income).

Student Type	**Income to include in the household assessment**
Dependent student	Natural/adoptive parent(s) Plus, where applicable, the parent's:

	- spouse - civil partner - cohabiting partner of either sex
Independent student	- spouse - civil partner or - cohabiting partner of either sex* **Note that where a student is **not** a 2018 cohort student as defined in Annex A (i.e. a student whose period of eligibility started prior to 1st August 2018 and is continuing on their course), cohabiting partner income of the independent student is only included where the student is over the age of 25 on the first day of year of income assessment. This provision does not apply to 2018 cohort students – cohabiting partner income of independent students is always included irrespective of the student's age.*
Single independent student (no partner)	Student only

2. Determine the taxable income (as defined in Schedule 5 paragraph 1(n)(2017)) of each person whose income is specified to be part of the HHI.

3. Make the permitted deductions from taxable income to arrive at residual income and make any further deduction permitted by paragraph 3(3) (2017)*. The aggregate is the HHI.

4. Calculate entitlement to income assessed maintenance loan (ML) (and Maintenance Grant (MG) or Special Support Grant (SSG)) using the relevant tapers.

*As noted in step 3 above, once the residual income has been calculated for each person whose income is included in the HHI, these amounts are aggregated and deductions in respect of dependent children (under paragraph 3(3) (2017)) are applied. See Section 7.4.2 Deductions from the student's taxable income – Further deductions from aggregated HHI for further information.

7.2 Step 1 - Determining income to be included as part of the HHI

Determining whose income is to be included as part of the HHI assessment is dependent on whether the students is assessed as an independent student or a dependent student, as detailed below.

7.2.1 Independent students

Parental income should not be included in the HHI in the circumstances listed in paragraph 2(1)(a) to (j) (2017) (where the student is assessed as an independent student for the purposes of the financial assessment). These include where:

- The student married/entered into a civil partnership before the beginning of the academic year for which HHI is being assessed. This applies whether or not the marriage/civil partnership is still subsisting (paragraph 2(1)(b)) (2017)).

- The student's parents have died. This applies immediately, once the student is bereaved of both parents (paragraph 2(1)(c)) (2017)). Where the HHI assessment is based on the income of one parent only and that parent dies, no parental income is required for the whole of the current academic year (paragraph 2(1)(h) (2017)), even if the deceased parent has a partner. Where the other parent is still alive, the student is not automatically assessed as independent in the following academic year, the student's independent status from that parent (if appropriate) would have to be established at the start of the next academic year.

- The student's parents are living outside the UK, Gibraltar and the European Union and Student Finance Wales (SFW) is satisfied that the assessment of a parental income would place them in jeopardy, or that it would not be reasonably practicable for them to send a contribution to the UK (paragraph 2(1)(g) (2017)). Although this provision does not refer to a specific category of students, parents of refugees or those who have been granted exceptional leave to enter or remain in the UK are most likely to fall within its provisions.

- The student has been self-supporting for periods prior to the start of first academic year of the course amounting in aggregate to at least three years (paragraph 2(1)(j) (2017)). Periods of self-support may include, for example, paid holidays, breaks between jobs when the person supported themself from savings, and paid periods of experience on a sandwich course (other than the current course). The student must be able to prove that they have earned enough to support themselves during the period in question. A person living in the parental home may not wholly have supported themselves, including paying their share of housing costs, especially where the person is in part-time or temporary employment. A student living with their parents should only be regarded as self-supporting where they can clearly demonstrate that they have contributed appropriately to the household budget. Where SLC is satisfied that the student was self-supporting for a period when payments were received 'in kind', such periods may be counted as self-support.

Notwithstanding the above, a student should be treated as having supported themselves for any period during which they fell into one of the categories listed in paragraph 2(1)(j)(i) – (v) (2017). This includes periods when the student held a State Studentship or comparable award (paragraph 2(1)(j)(iv) (2017)): such awards could include research council studentships and other postgraduate awards to which no parental contribution provisions apply.

- The student has care of a person under the age of 18 on the first day of the academic year for which they are applying for support (paragraph 2(1)(i) (2017)). Where the student gains care of a person under 18 after the first day of the relevant academic year, they will be assessed as independent from the start of the following academic year (assuming they still have care of the person under the age of 18 on the first day of that academic year). Once they are assessed as independent on this basis, the student keeps this status for the remainder of the period of eligibility (paragraph 2(2) (2017)).

- A student can be considered as having care of a person under the age of 18 if they look after the child and the child lives with them, irrespective of their relationship with the child. This might include, for example, a student who is caring for the child of their partner, a student who has adopted a child or a student who has been appointed a guardian of a child. The student should send their child's original birth certificate and also provide evidence that they have care of the child, for example, evidence that they are receiving Child Benefit or Child Tax Credit.

  A student who is separated can still be treated as independent on the basis of having care of a person under 18 if the student is able to demonstrate a genuine shared-care arrangement. The student must provide evidence that the child lives with them for part of the time, and that they retain ongoing parental/caring responsibilities.

  For example:

  Freya is a 22-year-old single parent who is living with their one-year-old daughter and is applying for student support for a three-year degree course starting on 1 September 2026. Freya will be treated as an independent student from the start of their course. In April 2027, Freya enters a shared-custody arrangements with the child's father. Freya is deemed to still have care of the child so can continue to be assessed as an independent student throughout the course.

  Ben is a 20-year-old unmarried student living away from the parental home with their partner. Ben is starting a three-year course on 1 September 2026 and will be assessed as a dependent student as they have been self-supporting for less than three years. In November 2026, Ben's partner has a baby. When Ben applies for support for the

second year of their course starting on 1 September 2027, they are assessed as an independent student.

Gillian is a 22-year-old unmarried student living away from home. They start a three-year course on 1 September 2026 and is assessed as a dependent student. In November 2026 Gillian has a baby, but from January 2027 they no longer have care of that child. When Gillian applies for support for the second year of their course starting on 1 September 2027, Gillian will continue to be assessed as a dependent student.

- The student is irreconcilably estranged from their parents (paragraph (2)(1)(e) (2017)). This would be the case where:

    - they have communicated with neither of their parents for the period of one year before the beginning of the academic year for which they are being financially assessed, or
    - they can demonstrate on other grounds that they are irreconcilably estranged from their parents. If they have communicated with either parent during that year, they can nevertheless still be regarded as irreconcilably estranged.

SFW should, as far as possible, satisfy themselves that the estrangement is genuine and that for the time being reconciliation is impossible (or at least highly unlikely). It is not enough that a student does not get on with their parents or that they have had a serious disagreement recently. The fact that a student may choose to live apart from their parents is not itself sufficient evidence of an irreconcilable estrangement. Similarly irreconcilable estrangement cannot be inferred simply on the ground that a parent refuses to cooperate with SFW in the financial assessment of the student (for example, by not replying to letters or refusing to complete income assessment forms) or does not provide financial support to the student. These factors could, of course, be expected to be present if there has been a genuine estrangement.

It is for SFW to decide in each case whether it has sufficient information and evidence to justify its opinion as to whether or not a student is irreconcilably estranged. In certain cases of estrangement where there has been a serious family breakdown, involving violence or other serious trauma, a student should not be required to resubmit evidence in subsequent years of the course. Other students who provide third party evidence of estrangement for the first academic year of their course, who return and apply for support in the following academic year of their course and who confirm their situation has not changed, will not generally be asked to provide evidence again.

It is likely to be easier for a student to demonstrate that they are 'irreconcilably estranged' if the estrangement has endured for a significant length of time before the

student applies for support. Care is needed where an estrangement is claimed to have started just before the student starts the course or during the course itself. For example, difficulties may arise due to the student's wish to leave the parental home and enter higher education. SFW should decide whether such difficulties are temporary or transitional, or whether a genuine estrangement has occurred. The possibility of fraudulent or unsubstantiated claims of estrangement should always be borne in mind.

Where the estrangement starts or ends during the course of an academic year, the household contribution assessed at the beginning of the year stands, as the Regulations do not provide for a student to acquire or lose independent status during an academic year.

The student can be assessed as an independent student when they are a care leaver. See the following section for further details on the definition of and treatment of care leavers for financial assessment purposes.

Required supporting evidence is a signed and dated letter from their Local Authority or a letter from a professional person who has known the student for at least 12 months. Where these are unavailable, the student and a third party who is familiar with the student's circumstances can complete and submit a SFW Estrangement Form; these may need to be completed on an annual basis subject to the reason given for estrangement.

The estrangement form is to be made available at the following link:

Confirmation of Estrangement form 2025/26 (studentfinancewales.co.uk)

If at any point before the start of their course they have been back in the legal care of their parents they are not considered independent. These students are subject to a HHI assessment as per non-care leavers.

7.2.1.1 Care Leavers from AY 18/19

The care leaver definition was amended in AY 18/19 to refer to the categories contained within section 104 of the Social Services and Well-being (Wales) Act 2014. The categories are:

a. category 1 young person - a 16- or 17-year-old child who is being looked after by a local authority, and who has been looked after by a local authority for a total period of 13 weeks at any time between the age of 14 and 16.

b. category 2 young person - a 16- or 17-year-old child who is not being looked after by a local authority, but immediately before ceasing to be looked after, was a category 1 young person.
c. category 3 young person - a person aged 18 or over who has been a category 2 young person (and would continue to be so if he or she were under the age of 18), or was being looked after by a local authority when he or she reached the age of 18 and, immediately before ceasing to be looked after, was a category 1 young person.
d. category 4 young person - a person under the age of 25 who is a category 3 young person and who has informed the responsible local authority that they are pursuing, or wish to pursue, a programme of education or training.
e. category 5 young person - a person who is 16 but has not yet reached the age of 21, with respect to whom a special guardianship order is in force (or, if the young person has reached the age of 18, was in force when he or she reached that age), and who was, immediately before the making of that order, looked after by a local authority.
f. category 6 young person - a person in Wales, other than a category 5 young person, who has not yet reached the age of 21 and who whilst not currently being, looked after, accommodated, or fostered, was so looked after, accommodated, or fostered between the ages of 16 and 18.

In addition, the previous timeframe of three months or more has also been amended to 13 weeks to reflect the Social Services and Well-being (Wales) Act 2014.

In order to minimise complexity, the six categories above are simplified for customer facing information. Therefore, the care leaver definition in guidance for the purposes of student support from AY 18/19 is as follows:

- at any point from the age of 14 to the first day of the first academic year of their course they have not been under the legal care of their parents and for 13 weeks they have been under a special guardianship order, or in the custody or legal care of, or have been given accommodation by, a Local Authority.
- if at any point between the ages of 14 and 16 (before the start of their course) they have been back in the legal care of their parents they are still considered a care leaver.

Care leavers and financial entitlement

2018 cohort students who are aged under 25 and have been identified as care leavers are not required to provide financial information to be income assessed and will automatically be awarded the maximum MG support available to students whose HHI

is under the lower income threshold. This includes care leavers aged under 25 and who have a partner or who are married.

The rates applicable to Care Leavers who start their course in AY 26/27 are:

Study location	MG	ML	Total support
Parental home*	£7,020	£3,665	£10,685
London	£10,325	£5,395	£15,720
Elsewhere	£8,260	£4,330	£12,590

*A FT care leaver who has returned to the legal care of their parents, and resides there whilst studying, will be awarded the parental home rate.

Note that this rule for care leavers also covers the following products:

- Where the student is entitled to SSG, the maximum SSG will be awarded, and the eligible student will be entitled to apply for more ML; this means overall maintenance support will be higher than that shown in the table directly above. HHI must be collected for determining contribution towards Travel Grant (manual process in place for AY 26/27).
- Care leavers do not need to provide financial information to be income assessed for GFDs. Care leavers will automatically be awarded the maximum amount of any GfDs applied for, subject to meeting all other relevant criteria for each grant. This includes care leavers who have a partner, are married or in a civil partnership.

Care Leavers and benefits entitlement

- Under current benefits regulations, Department for Work and Pensions (DWP) will take into account a student's maintenance support for living costs when assessing their entitlement to income assessed welfare benefits. DWP is responsible for a student's assessment to welfare benefits, and any benefit related enquiries should be directed to them.

Care Leavers – cross border scenarios

If a student is domiciled in Wales and the Local Authority care is outside Wales, the student will be treated as ordinarily resident in Wales. For example:

- **Hilary** lives in Cardiff and is taken into care by Cardiff Local Authority and placed with foster carers in Bristol. Hilary lives with their foster carers in Bristol until they enter HE at the age of 18. Hilary would be eligible for SFW support as they are under the care of a Welsh Local Authority when they enter HE.

- **Simon** lives in Cardiff and is taken into care by Cardiff Local Authority and placed with foster carers in Bristol. Simon lives with their foster carers in Bristol until the age of 18. Simon then lives independently in Bristol and enters HE at the age of 23. As Simon is living independently in Bristol, they would apply to Student Finance England (SFE) for support.

7.2.1.2 Student with a partner

Where an independent student has a spouse, civil partner, or cohabiting partner of the same or the opposite sex, the partner's residual income may be included in the HHI assessment (paragraph 3(2)(b) (2017)). Paragraph 6 (2017) provides that the partner's residual income is calculated in the same way that a student's parent's residual income is calculated under paragraph 5 (2017) (other than sub-paragraphs (9) and (10) of paragraph 5, which do not apply). References to parent(s) in paragraph 5 (2017) should be construed as references to the eligible student's partner.

If a student who is cohabiting with a partner (not a spouse or civil partner) turns 25 during an academic year, the partner's income will not be taken into account in that academic year; it will only be included in HHI from the following academic year*.

Note that where a student is **not a 2018 cohort student as defined in Annex A (a student whose period of eligibility started prior to 1 August 2018 and is continuing on their course), cohabiting partner income of the independent student is only included where the student is over the age of 25 on the first day of year of income assessment. This provision does not apply to 2018 cohort students – cohabiting partner income of independent students is always included irrespective of the student's age.*

Where an independent eligible student ceases to cohabit with their partner during an academic year, the partner's income for that year is pro-rated in accordance with paragraph 6(3) (2017). The partner's income, as calculated under paragraph 6(1) (2017), is divided by 52 and multiplied by the number of weeks in the academic year when the student and the partner are not separated.

A student's spouse or civil partner's residual income is normally taken into account where the student married, or the civil partnership was formed before the start of the academic year. However, the spouse or civil partner's income is not taken into account where a child of the student (or a child of the student's spouse/civil partner) is an eligible student in respect of whom HHI has been calculated by reference to the residual income of the student, the spouse or civil partner, or both. The income is also not taken into account where SFW determines that they are separated for the duration of the academic year.

7.2.1.3 Identifying a cohabiting couple

Where a student declares in the application that they are single, SFW can accept that response and rely on the fact that the student has signed a declaration that the information they have provided is true and accurate. If, however, SFW wish to challenge this declaration, or the student or their parent is unsure of what is meant by 'cohabiting', SFW may take into consideration similar factors to those applied by Local Authorities and Jobcentre Plus on claims for social security benefits, including:

- Does the student/the student's parent normally live in the same household as the person with whom they are in a relationship? If the student, parent, or partner has a separate address where they usually live, they should not be considered to be cohabiting.

- Is one partner supported by the other, or are household expenses shared? Where household expenses are shared, it is possible that rigidly sharing bills 50/50 may not imply cohabitation, whereas having a common fund for income and expenditure could.

- Is the relationship stable? An occasional or brief association should not be regarded as cohabiting.

- Do the couple have children? Where a student or a parent and their partner have had a child together and live in the same household there is a strong presumption of cohabitation.

- Does the student share a 'household' with another? Students commonly live in rented accommodation, sometimes with other students, sometimes as lodgers. A house can contain a number of separate households, if one person has exclusive occupation of separate accommodation from another, they will not be considered to be living in the same 'household'. Separate households might also exist if there are independent financial arrangements, or if there are separate commitments for housing costs, even if the liability is to another person in the same premises.

7.2.2 Dependent students

Where an eligible student does not meet any of the criteria detailed in Section 7.2.1 Independent Students, the student is considered a dependent student for the purposes of the financial assessment. As per the Regulations, the HHI of a dependent student is the aggregate of the residual incomes of the eligible student and the eligible student's parents/parent's partner. References to 'parent' throughout this section should be taken to also mean the parent's partner of the student's natural/adoptive parent where applicable.

7.2.2.1 Parents who are separated

Where SFW determines that the student's parents are separated, paragraph 5(9) (2017) and paragraph 6(3) of Schedule 3 (2018) allow SFW discretion as to which parent's income should be assessed. This will normally be the parent with whom the student lives. Where parents separate during a year in respect of which income is to be assessed, parental income should be assessed on a pro-rata basis taking the parents' joint income for the time they were living together (paragraph 5(10) (2017) and paragraph 6(2) of Schedule 3 (2018) Note that where parents separate, but continue to live in the same house, SFW may determine that the parents are now effectively residing in separate households.

7.2.3 Parents with a partner

Where SFW determines that one parent's income should be assessed (normally the parent with whom the student normally lives), if that parent has a partner, the partner's residual income will be included in the HHI assessment.

Where the student's parent has separated from the parent's partner during an academic year, the parent's partner's residual income for that year is pro-rated – the parent's partner's residual income, as calculated under paragraph 7 of schedule 5 (2017) and paragraph 14 of Schedule 3 (2018), is divided by 52 and multiplied by the number of weeks in an academic year when the student's parent and their parent's partner were not separated.

Where the student's natural/adoptive parents separate and in the same year the parent whose income is to be assessed begins to cohabit with a new partner, the income assessment should include the following:

- the joint income of the natural/adoptive parents for such time as they were living together,
- the single income of the natural/adoptive parent who is to be assessed, for such time as that parent was not cohabiting,
- the joint income of the natural/adoptive parent who is to be assessed and their cohabiting partner, for such time as they were cohabiting together.

7.3 Step 2 – Determining the taxable income

7.3.1 Year of assessment

The following is taken into account for the purposes of the HHI assessment for an academic year:

- The student's parents (including their partners) or student's partner's taxable income for the tax year prior to the tax year that ended before the start of the academic year for which support is being assessed should be taken into account. (Exceptions to this rule are set out in paragraphs 5(3) – (5) (2017)). See paragraph 1 (2017) for definitions of 'prior financial year' and 'preceding financial year'.

- The student's taxable income for the academic year in respect of which the student is applying for support is taken into account.

7.3.2 What is taxable income for student support?

Paragraph 1(1)(n) (2017) and schedule 3, paragraph 9 (2018) defines 'taxable income' for the student and, where applicable, the student's partner, and the student's natural/adoptive parents (including the parent's partner) as:

- The total income on which a person is charged to income tax at Step 1 of the calculation in Section 23 of the Income Tax Act 2007. This means that deductions made from 'total income' by HMRC in respect of income tax reliefs at Step 2 of Section 23 (for example, trade losses and pension contributions) and personal reliefs at Step 3 of Section 23 are not made when calculating 'taxable income' for student support purposes.

  Section 23 of the Income Tax Act 2007 covering Income Tax Liability can be accessed on the legislation.gov.uk website at:
  https://www.legislation.gov.uk/ukpga/2007/3/section/23

- The whole amount of a payment or benefit mentioned in Section 401(1) of the Income Tax (Earnings and Pensions) Act 2003, for example, a redundancy payment. Note that, although only the amount of a redundancy payment in excess of £30,000 is included in the total income on which a person is charged to income tax at Step 1 of the calculation in Section 23 of the Income Tax Act 2007, 'taxable income' as defined in paragraph 1(1)(n)(i) (2017) includes the total amount of a redundancy payment.

- Where the income tax legislation of a European Union (EU) member state or states applies, paragraphs 1(1)(n)(ii) and 1(1)(n)(iii) (2017) define taxable income as the total income from all sources determined for the purposes of the legislation of that state, or where the legislation of more than one EU state applies, the state where the total income is the greater.

It follows that income which is wholly exempt from income tax does not count towards taxable income. Where UK tax law applies, exempt income includes:

- Awards for gallantry.
- Damages for personal injury.
- SAYE interest and bonuses.
- Savings certificates and Government securities.
- Scholarships, exhibitions, bursaries etc.
- Lump sums under term assurance, life, accident, or medical insurance policies.
- Most social security and other benefits, including child benefit, housing benefit and in most cases income support.
- Dividends, interest and bonuses on Individual Savings Accounts (ISAs), Personal Equity Plans (PEPs) and Tax-exempt Special Savings Account (TESSAs).
- War service pensions.
- Premium bond prizes and winnings from gambling, for example football pools and National Lottery.
- Long service awards to employees.
- Wounds and disability pensions.

Note that some registered occupational and personal pension schemes allow members to take all or part of a pension pot as a cash lump sum payment. Such cash lump sum payments may be considered fully non-taxable or taxable only in part – see **Section 7.3.4 Income from Pension Lump Sums** for more information.

A list of what constitutes taxable and non-taxable income can be found in Annexes A to D. This is not an exhaustive list but is intended to offer guidance on the types of income that fall under these categories.

Where a person is liable for income tax under UK tax law on income from self-employment or income that is not from employment, gross income may be certified by the person's accountant.

Where a person is employed, because the income will have been subjected to tax through Pay As You Earn (PAYE), the gross employment income can be ascertained from the person's PAYE year-end form P60.

'Taxable income' for the purposes of the Regulations shall include income which would not, for the reasons in paragraph 5(6) (2017), form part of the income of the student's parent/partner as calculated for the purposes of the relevant tax legislation. This does not apply to the student.

7.3.3 Income from savings and investments

Where interest paid on bank, building society and authority savings, as well as dividend income from shares or investments is subject to tax, it should be counted as income for the purposes of the assessment. When calculating the interest from a bank or building society, the gross figure before any tax deductions should be counted as income. Dividends and interest from investment schemes should still be counted as income where they are not paid to the recipient at the time they arise but are credited to or re-invested in the person's account with the scheme.

Savings and investment schemes vary considerably in their terms and conditions, and so care is needed in determining when income has actually arisen and its amount. The following guidelines should be observed:

a. income arises only when it is placed at the disposal of the beneficiary.

b. where a penalty has been incurred by taking income immediately, the amount of the income actually received (for example, gross income less any penalty) should be counted as the income of the beneficiary once it is taken.

c. where such a penalty is avoided by waiting until the income can be taken in full, the income arises when it is at the beneficiary's disposal.

d. if the beneficiary has to give notice before withdrawing interest, the income will be at his/her disposal when that notice has expired.

e. where the rules of the scheme prevent the withdrawal of income for a given period (which may be the full duration of a time-limited scheme), the income will not be at the beneficiary's disposal until the expiry of the period in question. This will be the case even if income is nominally credited to the beneficiary's account in the interim.

f. in the case of accumulation units in Authorised Unit Trusts and Open-Ended Investment Companies the income is treated as arising to the beneficiary on the distribution date, even though the income is reinvested.

7.3.4 Income from pension lump sums

Although regular pension income is normally treated as earned income and therefore charged to income tax, some registered occupational and personal pension schemes allow members to take all or part of a pension pot as a cash lump sum payment. Such cash lump sum payments may be considered fully non-taxable or taxable only in part.

Any non-taxable element of pension income is not charged to income tax at Step 1 of Section 23 of the Income Tax Act 2007 and therefore is not required to be declared as income for the purposes of determining HHI under the regulations.

The rules for determining the non-taxable element of lump sum pension payments are dependent on an individual's pension scheme. The amount that can be paid as a non-taxable pension lump sum can vary, but it is usually a maximum of 25% of the total value of the individual pension pot. The most common type of non-taxable pension lump sum is the Pension Commencement Lump Sum (PCLS).

Sponsors and students are advised to consult the rules of their individual pension schemes for confirmation of the taxable amount they should declare.

Note that an individual can be a member of more than one private or occupational pension scheme so it is possible for a person to have multiple pension pots and therefore could receive multiple non-taxable pension lump sum amounts, either within the same tax year or in different tax years.

For example:

> **Kelly** is a sponsor and has a private pension pot worth £80,000. In tax year 24/25 they take 25% of their pension pot as a non-taxable PCLS payment of £20,000. Kelly also receives a regular monthly income from their private pension that totals £5,000 for tax year 24/25 – this regular income is liable for income tax.
>
> In AY 26/27, Kelly must declare the total private pension income they received in tax year 24/25 that was liable for income tax. This means they must declare the £5,000 they received as regular monthly income. Kelly should not declare the PCLS payment.
>
> **Melanie** is a sponsor and has an occupational pension pot worth £100,000. In tax year 24/25 they take their whole pension pot as a one-off payment - £25,000 of the lump sum payment is non-taxable. The remaining £75,000 is liable for income tax.
>
> In AY 26/27, Melanie must declare the total occupational pension income they received in tax year 24/25 that was liable for income tax. This means they must declare the £75,000 taxable element of their lump sum payment.
>
> **Simone** is a sponsor and has an occupational pension pot worth £100,000 and another private pension worth £20,000. In tax year 24/25 they receive a non-taxable PCLS payment of £25,000 and regular income totalling £5,000 from their occupational pension. Simone also decides to take their private pension as full lump sum payment of £20,000. £5,000 of this payment is non-taxable. The remaining £15,000 is taxable.
>
> In AY 26/27, Simone must declare the total income from their occupational and private pensions in tax year 24/25 that was liable for income tax. This means they must

declare the £5,000 regular income from their occupational pension as well as the £15,000 taxable element of their lump sum private pension payment. Simone declares a total of £20,000 pension income in AY 26/27.

Note that all income from a state pension, both lump sum and non-lump sum, is considered as a taxable source of income therefore should be declared as income for the purposes of the HHI assessment.

7.3.5 Qualifying care receipts

Qualifying care receipts made to carers for providing care are exempt from income tax under Section 803 of the Income Tax (Trading and Other Income) Act 2005 (ITTOIA) if they do not exceed the recipient's qualifying amount. Receipts above the qualifying amount are taxable. Any payments that are regular or paid in a lump sum to the student by their parent(s) and which have been determined in a court of law under Schedule 1 of the Children's Act 1989, are generally exempt from tax under Section 744(1)(i) of ITTOIA 2005. As a result, exempted payments should not be counted as part of the student's income. Further information on qualifying care relief can be found in 'Help Sheet HS236' on the His Majesty's Revenue and Customs (HMRC) website (www.hmrc.gov.uk).

7.3.6 University of Buckingham

Assistance to students paid as bursaries and scholarships under the University's fee remission scheme does not constitute a payment or income for the purposes of calculating an eligible student's residual income.

7.3.7 Deductions not to be made in determining taxable income

The definition of taxable income in paragraph 1(1)(n)(i) (2017) is, as previously stated, the total income on which a person is charged to income tax at Step 1 of the calculation in Section 23 of the Income Tax Act 2007 together with payments set out above. This means that deductions made from 'total income' by HMRC in respect of the following are not made when calculating taxable income for student support:

- Income tax reliefs at Step 2 of Section 23 of the Income Tax Act 2007 (for example, trade losses and pension contributions)
- Personal reliefs at Step 3 of Section 23

The deductions and allowances which are not to be made for student support purposes in determining taxable income are:

- Reliefs provided for at Section 24 of the Income Tax Act 2007 such as trade losses.

- Personal reliefs provided for under Part 3 of the Income Tax Act 2007 or any comparable reliefs in the case of income computed as for the purposes of the tax laws of another EU member state. In respect of UK tax law, these personal reliefs include, at the time of writing:

    - Personal allowances
    - Married couples' allowances for those couples where one partner was born before 6 April 1935
    - Blind person's allowance
    - Any deductions made under paragraphs 4(1) and 5(1) of Schedule 5(2017) (including pension premiums)

Once the taxable income has been determined, the parent's, parent's partner's or student's partner's residual income is calculated by making deductions from it in accordance with paragraph 5(1) (2017). The student's residual income is determined by making deductions from their taxable income in accordance with paragraph 4(1) (2017). A deduction under paragraph 3(3) (2017) may be made from the aggregate of the various amounts of residual income when determining HHI (see step 3 below).

7.4 Step 3 - Calculation of residual income and HHI

7.4.1 Deductions from student's parent's (including parent's partner's) or student's partner's taxable income

Paragraph 5(1) lists the deductions that may be made from a parent's taxable income to determine their residual income:

- The gross amount of certain pension premiums (not in respect of pensions payable under a life assurance policy) that qualify for tax relief and certain equivalent payments (paragraph 5(1)(a) and (b) (2017)).

- £1,175, where the parent is an eligible student or holds a statutory award (paragraph 5(1)(c) (2017)).

Note that:

- Pension income paid to an ex-partner under an attachment order made pursuant either to the Matrimonial Causes Act 1973 or the Civil Partnership Act 2004 is excluded from taxable income.

- Conversely, where the income is received under a pension arrangement made under an attachment order pursuant to the above legislation, it must be included in the taxable income.

- This ensures that only pension income that is available to a household is included in the income assessment.

7.4.2 Deductions from the student's taxable income

Paragraph 4(1) (2017) lists the payments that may be deducted from taxable income for the purposes of determining a student's residual income unless they have already been deducted for the purposes of determining taxable income. Deductions from student's taxable income includes:

- Earnings from employment during the academic year are deducted (paragraph 4(1)(a) (2017)). However, where the student is on leave of absence from the employer or relieved of their normal duties in order to undertake the course, any wages they receive in respect of those periods should be counted as income for assessment purposes. Note that where the student is only partially released from their employment to undertake the course, it is only the pay they receive for the days on which they are released that should be included in taxable income.

- The gross amount of certain pension payments (apart from pension payments under a life insurance policy) which are subject to tax relief under UK legislation and certain equivalent payments can be deducted from the student's taxable income (paragraph 4(1)(b) (2017)).

7.4.3 Initial Teacher Education Incentives

Initial Teacher Education Incentives are available from the Welsh Government. These are available to eligible students on postgraduate courses which lead to qualified teacher status. The incentive is not generally taxable for full-time students. For part-time students, the incentive may be taxable, depending on total taxable income for the financial year. However, students should seek advice from HM Revenue and Customs about their individual position. For other student finance provisions based on HHI, an incentive is not considered as part of a student's income and should not be included when working out taxable unearned income. Further information about incentives can be found at: https://www.gov.wales/becoming-teacher

7.4.4 Financial obligations incurred by the student

Financial obligations incurred by the student (before the start of or during the course) are not disregarded.

7.4.5 Maintenance payments received by the household

Maintenance payments received by the household are not normally subject to tax and therefore should not be taken into account when determining taxable income.

Where maintenance payments are paid by the student for the benefit of a child, taxable income should not be reduced to take account of these payments.

Maintenance payments received must still be taken into account in the calculation of dependants' income for the purpose of assessing a student's entitlement to any dependants' grant. Where a student receives maintenance payments under an agreement that requires that the payments are for the benefit of the student's child, this income should be treated as the child's income and taken into account in the dependants' grant means test.

7.4.6 Self-assessment

Self-assessment mainly affects the self-employed, people deriving income as partners in a business, and employees who are higher rate taxpayers. Taxpayers are required to preserve the records needed to make a correct and complete tax return for the relevant period. Tax is assessed on the business profits of an accounting period ending in the current tax year rather than the preceding one. See Annex D for information on of 'basis period reform', the alignment of the self-assessment tax year to the standard tax year in 24/25, and its impact on student finance applications.

7.4.7 Finalising parental income

SFW should base their determination of the parental income for the financial year on the self-assessment return made by the parent to HMRC and ensure that the income figures submitted to them match those on the return.

The dates for returning the completed tax forms to HMRC are:

- 30 September, (where HMRC is to calculate the tax)
- 31 January (where the taxpayer works out their own tax)

This means that the self-assessed person should have prior year taxable income figures available for use before the start of the academic year. For example, for tax year 24/25 (the

prior tax year for AY 26/27), self-assessment must be completed and submitted to HMRC by 31 January 2026, which is before the start of AY 26/27.

7.4.8 Treatment of Capital Allowances

Capital allowances enable the costs of capital assets to be written off against a business's taxable profits. The tax allowances may be claimed for expenditure on assets such as industrial and agricultural buildings, and general business equipment such as vehicles and computers. The rate for buildings is normally 4% of the expenditure a year. The rate for plant and machinery is normally 25% a year (reducing balance basis), and there are special incentive rates for smaller businesses. Most capital allowances are claimed in the tax return.

Capital Allowances (excluding plant and machinery allowances for special leasing) are taken into account as a reduction of HHI.

Note that Capital Gains, which are usually declared on business accounts or tax returns, are not taxable under the Income Tax Act but are subject to the Taxation of Chargeable Gains Act 1992 so should not be included in the calculation of HHI.

7.4.9 Self-employed parents

Where SFW is satisfied that the parent's income is wholly or mainly derived from the profits of a business or profession, paragraph 5(5) (2017) provides for the prior tax year to be taken as the accounting year which ends in the prior tax year.

For example, a student's academic year commences in September 2026 (AY 26/27). The student's parents are self-employed, and their accounting year ends on 30 June each year. Their income from the accounting year 1 July 2023 to 30 June 2024 is assessed, as this is the accounting year that ends in tax year 24/25 (6 April 2024 to 5 April 2025).

7.4.10 Current-year assessments

Where SFW is satisfied that the residual income of the student's parent or the residual income of the student's partner in the current tax year (the tax year beginning immediately before the start of the academic year to which the support application relates) is likely to be not more than 85% of their residual income in the prior tax year, paragraph 5(3) (2017) allows for the current tax year income to be used. The current-year assessment is based on an estimate of residual income. Where SFW cannot make a reasonable estimate, a provisional payment or payments may be made until sufficient information is provided to allow a reasonable estimate to be made.

Note that once SFW has exercised its discretion to make a current year assessment, it cannot reverse its decision if it later transpires that the residual parental income in the current tax year is more than 85% of their income in the prior tax year. Any later adjustment made on receipt of more up-to-date income information will still be made on a current year basis.

Where a parental contribution is assessed on a current year basis for one year of the course, income assessment is based on preceding tax year income for the next academic year, and on prior tax year income for the third academic year (unless there is another drop in income and a new current-year assessment is carried out). This means that the same income is used for three consecutive years. Where a current-year income assessment is requested in two or more consecutive AYs, the current year income in the second or subsequent year will be compared to the previous tax year rather than the prior tax year income in order to ascertain if there has been a 15% drop in income (paragraph 5(4) (2017)).

In all cases where SFW is considering exercising its discretion under paragraph 5(3) (2017) to make a current-year assessment, it should advise the student and their parents of how their contribution is to be assessed and how this will affect the amount of contribution they are assessed to make.

- The student or their partner*

- The student's parent or their parent's partner* (not the student).

(*where the residual income of that person is being taken into account)

Where a child is wholly or mainly financially dependent on the student or the student's parents, stepparents, husband, wife or partner, the child dependant's income is required to assess eligibility for the deduction from HHI noted above. Government Child Trust, state benefit or minimal sums of money from other sources should not be considered when calculating a child dependant's income.

7.5 Step 4 - Calculate any entitlement and/or contribution to student support

The resulting HHI as calculated in accordance with steps 1-3 above is used to calculate:

- Entitlement to Maintenance or Special Support Grant.
- Assessed contribution* towards the student's support (2012 cohort only).

*Assessed contribution is calculated at a rate of £1 for every complete £5 by which the HHI exceeds £50,753 (paragraph 8(1) (2017)). There is no minimum contribution, but the maximum contribution is £6,208.

7.5.1 Deducting the contribution from the support

2018 cohort students

No assessed contribution will be applied to any of a student's entitlement.

2012 cohort students

Assessed contribution is applied under regulation 56 (2017), when HHI exceeds the relevant threshold for each cohort group, to the following products:

- Grants for dependants (GFDs) (where applicable, and in the following order): Adult Dependants' Grant (ADG), Childcare Grant (CCG), Parents' Learning Allowance (PLA),
- Maintenance loan (only the first 25% and not if a lower rate of loan applies under regulation 56 (2017)),
- Travel grant.

The contribution is deducted from the above products until either the contribution or the products are extinguished. Note that contribution cannot cancel out more of the ML than is indicated above.

7.5.2 Families with two or more award holders (split contributions)

Note that the following only applies to 2012 cohort. There is no assessed contribution for the 2018 cohort.

Paragraph 8 (2017) provides that total contribution must not exceed £6,208 where:

- A contribution is payable in relation to two or more students in respect of the same parental residual income/parent's partner's residual income, or
- The HHI consists of the residual income of an independent eligible student and their partner, and both hold a statutory award.

Where the same HHI is used to assess the amount of an award for which two people qualify, the contribution payable in respect of the eligible student is divided by the number of such persons (paragraph 9 (2017)).

Note that where there is more than one statutory award holder in a household, and one withdraws during the academic year, the student(s) who remains in higher education are not reassessed. Therefore, the amount of contribution applied to their means-tested support will not change. The student who has withdrawn from their course will be reassessed as normal.

Where:

- a sibling of the eligible student,
- the eligible student's parent, or
- the eligible student's parent's partner,

is eligible to apply for an award not paid under the Regulations or the Education (Mandatory Awards) Regulations 2003 nor Section 63 of the Health Services and Public Health Act 1968, the amount of contribution payable in respect of the eligible student will be the proportion of the household contribution calculated under paragraph 8 that SLC considers just.

In any year in which more than one child of the eligible student's parent:

- holds an award under the Regulations, or
- is eligible to apply for an award under the Education (Mandatory Awards) Regulations 2003 or an award under Section 63 of the Health Services and Public Health Act 1968,

the contribution payable in respect of the eligible student is the amount of contribution calculated under paragraph 8 (2017), divided by the number of children holding relevant awards (paragraph 9 (2017)). Where there is leftover unapplied contribution in respect of a student, this will not be applied to the remaining means-tested support of any other student in the household.

In any case where:

- the eligible student's parent whose income is assessed under Schedule 5 (2017) has a partner,
- the parent's income is taken into account in calculating the contribution payable in respect of more than one student child, and
- the amount of contribution payable in respect of each student is different,

the contribution in respect of an eligible student is the amount of contribution calculated under paragraph 8 (2017) divided by the number of eligible students in relation to whom a contribution is payable, and the parent's residual income has been taken into account in determining the amount of that contribution.

7.5.3 Contribution payable in respect of an independent eligible student

Please note that as there is no assessed contribution calculated and applied in the 2018 cohort income assessment, the following only applies to 2012 cohort.

Where a contribution is payable under paragraph 8 in relation to an independent eligible student with a partner (as defined in paragraph 1(i) of Schedule 5 (2017)) and that partner

also holds a statutory award, the contribution payable in respect of the independent eligible student is half of the contribution calculated under paragraph 8.

8 Annex A – Definition of cohorts

‘2018 cohort’ students are those who:

- started the current full-time (FT) course on or after 1 August 2018, and are not a ‘2012 cohort’ student.

‘2012 cohort’ students are those who:

- started the current FT course on or after 1 September 2012 and before 1 August 2018, and are not a ‘2018 cohort’ student, a ‘2011 cohort’ student, a ‘2010 cohort’ student or a ‘new system student who is not a 2010, 2011, 2012 or 2018 cohort’ student.

Please refer to Annex F of the ‘Assessing Eligibility’ guidance for a full explanation of each student cohort and general support available.

9 Annex B – Travel Grant: case studies

Carlo is a 2018 cohort student attending an overseas provider for the first 9 weeks of the first academic quarter (01/09/26 - 31/12/26). The first academic quarter is 17 weeks and 1 day in length. Carlo is therefore attending the overseas provider for more than 50% of the quarter. Carlo is eligible for travel grant in respect of travel expenses, which is subject to a disregard. Carlo has been income assessed on a household income (HHI) of £40,000. As this is less than £59,200, the disregard applied is £303.
Leon is a 2018 cohort student who is a care leaver aged under 25 at the start of the first academic year of the course. They are attending an overseas provider for the first 12 weeks of the first academic quarter (01/09/26 - 31/12/26). The first academic quarter is 17 weeks and 1 day in length. Leon is therefore attending the overseas provider for more than 50% of the quarter. Leon is eligible for travel grant in respect of travel expenses, which is subject to the lower disregard of £303, without income assessment, due to Leon's care leaver status.
Marcus is a 2012 cohort student attending an overseas provider for the first 9 weeks of the first academic quarter (01/09/26 - 31/12/26). The first academic quarter is 17 weeks and 1 day in length. Marcus is therefore attending the overseas provider for more than 50% of the quarter. Marcus is eligible for travel grant in respect of travel expenses, which is subject to a £303 disregard.
Lori is a 2018 cohort student attending an overseas provider in the first academic quarter (01/09/26 - 31/12/26). The first academic quarter is 17 weeks and 1 day in length. Lori attends the first 4 weeks overseas, the next 2 weeks in the UK and the following 5 weeks overseas. Lori is therefore attending the overseas provider for 9 weeks in total - more than 50% of the quarter. Lori is eligible for travel grant in respect of travel expenses, which is subject to a disregard. Lori has been income assessed on a HHI of £65,000. As this is greater than £59,200 then the disregard applied is £1,000.
Daniel is a 2012 cohort student attending an overseas provider in the first academic quarter (01/09/26 - 31/12/26). The first academic quarter is 17 weeks and 1 day in length. Daniel attends the first 4 weeks overseas, the next 2 weeks in the UK and the following 5 weeks overseas. Daniel is therefore attending the overseas provider for 9 weeks in total - more than 50% of the quarter. Daniel is eligible for travel grant in respect of travel expenses, which is subject to a £303 disregard.
Elliot is a pre-2018 cohort student attending an overseas provider for the first 8 weeks of the first academic quarter (01/09/26 - 31/12/26) and the first 7 weeks of the second academic quarter (01/01/27 - 31/03/27). The first academic quarter is 17 weeks and 1 day

in length and the second academic quarter is 13 weeks in length. Elliot is not eligible for a travel grant in respect of travel expenses for the first academic quarter because he is not attending the overseas provider for 50% or more of the first quarter. However, Daniel is eligible for a travel grant in respect of travel expenses for the second academic quarter (subject to a £303 disregard) because they are attending the overseas provider for more than 50% of the second academic quarter.
Fiona is a 2012 cohort student attending an overseas provider for the last 5 weeks of the first academic quarter (01/09/26 - 31/12/26) and the first 5 weeks of the second academic quarter (01/01/27 - 31/03/27). The first academic quarter is 17 weeks and 1 day in length and the second academic quarter is 13 weeks in length. Fiona is not eligible for a travel grant in respect of travel expenses for either the first academic quarter or the second academic quarter, as Fiona is not attending the overseas provider in either quarter for 50% or more of the respective quarter.
Natalia is a 2012 cohort student attending an overseas provider for the first 10 weeks of the first academic quarter (01/09/26 - 31/12/26) and the first 10 weeks of the second academic quarter (01/01/27 - 31/03/27). The first academic quarter is 17 weeks and 1 day in length and the second academic quarter is 13 weeks in length. Natalia is eligible for a travel grant in respect of travel expenses for both academic quarters because they are attending the overseas provider for more than 50% of the respective quarters. Natalia's travel grant award in respect of travel expenses will be subject to a single disregard of £303 for the academic year.

10 Annex C – Taxable income and benefits

10.1 Taxable income

Interest from UK banks, building society or unit trusts	Earning from salary/wages
Income from UK life insurance gains, securities, and partnerships	Earnings from self-employment after deduction of allowable expenses
Interest from savings (excluding ISAs and other tax-free savings accounts)	Income from a state retirement pension
Interest distributions from authorised unit trusts and open-ended investment companies	Other income and lump sums (for example - pensions lump sums* or redundancy payments, including the first £30,000 of a redundancy payment)
Income from UK investments and dividends	Income from property lettings
Income from foreign investments and dividends	Income from UK trusts
Income from taxable benefits in kind	Taxable element of cash lump sum payments taken from an occupational or personal pension
Private pensions, for example, pensions from previous employers, personal pensions, retirement annuities	Chargeable event gains from life insurance policies
Income from an overseas pension	Other overseas income and gains
Foreign income	Share of joint income

10.2 Taxable state benefits

Bereavement Allowance – (replaced Widow's Pension from 09/04/01 although Widow's Pension is still paid to widows whose entitlement arose before 09/04/01)	Jobseeker's Allowance
Carer's Allowance	Statutory Adoption Pay
Contribution based Employment and Support Allowance	Statutory Sick Pay
Graduated retirement benefit	Statutory Maternity Pay
Income Support when paid to strikers or people involved in a trade dispute	Statutory Paternity Pay

Incapacity Benefit after 28 weeks of incapacity	Widowed Parent's Allowance
Pensions payable under the Industrial Death Benefit Scheme	Industrial Death Benefit

11 Annex D – non-taxable income and benefits

11.1 Non-taxable income

Income from tax-free National Savings and Investments, for example, savings certificates	Interest and terminal bonuses under Save As You Earn schemes
Interest, dividends, and other income from investments held in a Personal Equity Plan (PEP)	Premium Bonds, National Lottery winnings or gambling prizes
Interest, dividends, and bonuses from a Tax-Exempt Special Savings Account (TESSA), unless it was closed before the five years were up	Child and Working Tax Credits
Interest, dividends, and other income from an Individual Savings Account (ISA)	Income from a scholarship, exhibition, bursary, or similar educational endowment
Non-taxable element of cash lump sum payments taken from an occupational or personal pension, for example, a Pension Commencement Lump Sum (PCLS) payment	

11.2 Non-taxable state benefits and credits

Attendance Allowance	Housing Benefit
Back to Work Bonuses	Incapacity Benefit for the first 28 weeks of entitlement
Bereavement Payment – replaced Widow's Payment from 09/04/01	Income Support – most payments
Child Benefit	Industrial Injuries Benefit – a general term covering industrial injuries pension, reduced earnings allowance, retirement allowance, constant attendance allowance and exceptionally severe disablement allowance
Child's Special Allowance	Invalidity Benefit – replaced by Incapacity Benefit from April 1995 but still payable where invalidity commenced before April 1995
Cold Weather Payments	Maternity Allowance
	Pensioner's Christmas Bonus
Constant Attendance Allowance – see industrial disablement benefit	War widow's pension
Disability Living Allowance	Winter Fuel payment
Disabled Person's Tax Credit, now part of Working Tax Credit	Armed Forces Independence Payment
Employment Support Allowance (Income based only)	Personal Independence Payments
Exceptionally Severe Disablement Allowance	Universal Credit (introduced from April 2013)
Guardian's Allowance	

12 Annex E – HMRC Basis Period Reform (new accounting year for self-assessment)

Basis period reform means that all unincorporated businesses must move to reporting their business profits on a standard tax year basis (6 April – 5 April) from the 2024/25 tax year, with a transition tax year in 2023/24. It will affect sole traders and partnerships that currently do not have an accounting year end date of 31 March to 5 April inclusive.

Individuals will be affected by basis period reform if both of the following apply:

- they are self-employed or in a trading partnership

- their business accounting year end does not match the tax year (is not on or between 31 March and 5 April)

In 2023/24, profits for impacted self-assessed individuals are comprised of:

Standard profits + (transition profits - less overlap relief)

- Standard profits are based on the 12-month accounting period which ends in 2023/24.
- The transition profits are those from the end of the standard profits period to 5 April 2024.
- Overlap relief is deducted from the transition profits.

Individuals can also spread their transition profit over the forthcoming 5 years, up to 27/28, this is managed by HMRC.

Further information can be found at Gov.uk:

https://www.gov.uk/guidance/get-help-with-basis-period-reform

The Regulations provide that income from the financial year, as defined for the purposes of the relevant income tax calculation (or the basis period), is considered for the purposes of student support assessment.

Therefore, the amount of profits to be used when calculating the income of a self-assessed student or sponsor for the purposes of student finance will be standard profits, plus transition profits, refunded by any overlap relief. See the example below:

Stuart is self-employed and usually reports their accounts on a calendar year basis, making profits of around £38,000 each year. In tax year 2023-24, Stuart's standard profits would be for 12 months (1 January 2023 to 31 December 2023). Stuart's transition profits would be for the period 1 January 2024 to 5 April 2024 and are a total of £10,000. Stuart has overlap relief of £2,000.

The sum of transition profits, following deduction of losses and overlap relief, is £8,000. Spread over five years, this would mean an additional £1,600 included in Stuart's income for each financial year.

Stuart has a daughter who is considering attending university in AY 27/28. Stuart elects to accelerate the inclusion of the total sum of his transition profits over the tax years 2023-24 and 2024-25, with a total of £4,000 being included as transition profit in these years. This is as an alternative to £1,600 being spread between tax years 2023-24 and 2027-28.

As a result, Stuart's daughter's entitlement to loan for living costs in AY 27/28 will not be impacted by the inclusion of an additional £1,600 of household income for the relevant tax year (2025-26).

13 Annex F – Contribution case studies (single student)

2012 cohort students

Iain is 21 years old and is continuing on a BA Honours degree they started in September 2018. They live away from home and studying at an HE provider in London. They have no previous study. Their mother is a single parent and has an income of £61,000. Iain has no income of their own and no siblings.

- Step 1 – Determine whose income should be included in the HHI assessment: Student and their mother.
- Step 2 – Determine the taxable income of those assessed for a contribution: in this case the student (£0) and their mother (£61,000).
- Step 3 – Make permitted deductions: No deductions are applicable.
- Step 4 – Calculate contribution based on the HHI of £61,000:
  Contribution towards maintenance loan = £61,000 - £50,753 = £10,247
  £10,247 / £5 = £2,049.
- This contribution reduces the income assessed entitlement to the loan (maximum of £2,970) to £921. The student will receive £9,831 (the 75% non-means tested element of the full-year London rate of loan of £8,910 plus £921).

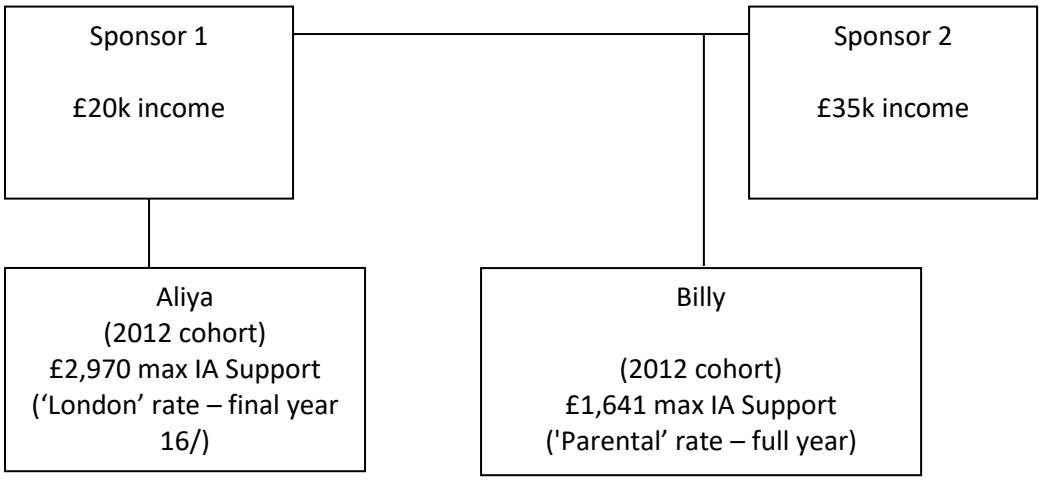
Aniya is 19 years old and is continuing on a BA Honours degree they started in September 2017. They have no previous study. They live at home with their parents who have a joint income of £58,000. They contribute £3,000 a year into a stakeholder pension and have no other children. Aniya has no income of their own.

- Step 1 – Determine whose income should be included in the HHI assessment: Student and their parents.
- Step 2 – Determine taxable income of those assessed for a contribution: in this case, the student (£0) and their parents (£58,000).
- Step 3 – Make permitted deductions: pension premium of £3,000.
  Parents £58,000 – £3,000 = £55,000.
- Step 4 – Calculate contribution based on the HHI of £55,000:
  Contribution towards maintenance loan = £55,000 - £50,753 = £4,247
  £4,247 / £5 = £849.
- This contribution reduces the income assessed element of the loan (£1,641) to £792. The student will receive £5,716 (the 75% non-means tested element of the 'parental home' rate of loan £4,924 plus £792).

14 Annex G – Split contribution case study

Case Study

- Parents with two student children, both are 2012 cohort students.
- Aliya is studying in London, in their final year.
- Billy is studying from the parental home.



Aliya and Billy parental contribution

- £55,000 - £1,175 (disregard for additional eligible student) = £53,825
- Contribution to means tested maintenance loan: £53,825 - £50,753 income threshold = £3,102
- Contribution rate is £1 for every £5 above the income threshold: £3,102/ £5 = £620

As the same household income (HHI) is used to assess the amount of the award for which both students qualify, the parental contribution in respect of each student is divided by the number of students (two in this instance) supported by the same HHI (Schedule 5, Paragraph 9 (2017)).

	Aliya	Billy
Parental contribution to means tested maintenance loan (£620 / 2)	£310	£310
Means tested maintenance loan remaining (London final-year rate) (£2,970 - £310)	£2,660	
Means tested maintenance loan remaining (parental home rate) (£1,641 - £310)		£1,331

Assessed contribution of £310 is applied to each student's income-assessed element of maintenance loan, leaving Aliya with £2,660 and Billy with £1,331 addition to the applicable non-income assessed loan entitlement for their circumstances.

15 Annex H – Extra weeks loan calculations

Regulation 50 (2017) and 57 (2018) provides for students to receive an extra amount of loan when a student attends their course for more than 30 weeks and 3 days. The loan amount is increased for each week or part week of attendance after the student has attended for 30 weeks and 3 days. (The short vacations should not be included in the calculation of extra weeks loan.)

The following table sets out the number of weeks for which the extra loan should be paid when a student attends full or part weeks after 30 weeks and 3 days attendance.

Full weeks attended	Part weeks attended (after 30 weeks and 3 days attendance)	No. of weeks for which extra loan is payable
Between 30 weeks 4 days and 31 weeks 3 days	Between 1 and 7 days	1 week
Between 31 weeks 4 days and 32 weeks 3 days	Between 8 and 14 days	2 weeks
Between 32 weeks 4 days and 33 weeks 3 days	Between 15 and 21 days	3 weeks
Between 33 weeks 4 days and 34 weeks 3 days	Between 22 and 28 days	4 weeks
Between 34 weeks 4 days and 35 weeks 3 days	Between 29 and 35 days	5 weeks
Between 35 weeks 4 days and 36 weeks 3 days	Between 36 and 42 days	6 weeks
Between 36 weeks 4 days and 37 weeks 3 days	Between 43 and 49 days	7 weeks
Between 37 weeks 4 days and 38 weeks 3 days	Between 50 and 56 days	8 weeks
Between 38 weeks 4 days and 39 weeks 3 days	Between 57 and 63 days	9 weeks
Between 39 weeks 4 days and 40 weeks 3 days	Between 64 and 70 days	10 weeks
Between 40 weeks 4 days and 41 weeks 3 days	Between 71 and 77 days	11 weeks
Between 41 weeks 4 days and 42 weeks 3 days	Between 78 and 84 days	12 weeks
Between 42 weeks 4 days and 43 weeks 3 days	Between 85 and 91 days	13 weeks
Between 43 weeks 4 days and 44 weeks 3 days	Between 92 and 98 days	14 weeks
Between 44 weeks 4 days and 44 weeks and 6 days	Between 99 and 101 days	15 weeks
45 weeks and over	102 days +	22 weeks

Annex I – Regulations Comparison

2017 Regulation Reference	2018 Regulation Reference
Regulation 1 – Title, commencement, and application	Regulation 1 – Title and Commencement Regulation 2 – Application
Regulation 2 – Interpretations	No equivalent regulation in 2018 – interpretations have been included in the main body of the regulations. Schedules 1 and 7 will aid in locating where definitions are included
Regulation 3 – Revocation, savings, and transitional provisions	There is no equivalent regulation as these regulations do not revoke 2017 or earlier regulations
Regulation 4 – Eligible students	Regulations 9 and 10 – Eligible students and exceptions Regulation 11 – Eligible students continuing on a course
Regulation 5 – Designated courses	Regulations 5 to 7 – Designated courses, conditions and exceptions Regulation 8 – Designation of other courses
Regulation 6 – Period of eligibility	Regulation 12 Period of eligibility – general rule
No equivalent regulation	Regulation 13 – Part-time courses – no eligibility for years of low intensity study
Regulation 6(8) Period of eligibility	Regulation 14 – Maximum period of eligibility – tuition fee loans and grants for new students
Regulation 6(9) Period of eligibility	Regulation 15 – Maximum period of eligibility – tuition fee loans and specified grants for students who undertook a previous course
Regulation 6(10) and (11) Period of eligibility	Regulation 16 – Maximum period of eligibility – tuition fee loans and grants for certain continuing students
Regulation 6 paragraphs (13)(b) and (14)	Regulation 17 – Maximum period of eligibility – interpretation

2017 Regulation Reference	2018 Regulation Reference
Paragraphs (17) to (21)	Paragraphs (1) and (2) Paragraphs (3) to (7)
Regulation 6 paragraph (22)	Regulation 18 – Extension of maximum period where student receives incorrect notification.
Regulation 7 – Previous study	Section 4 – Previous study Regulation 24 – FT students – restrictions on support for honours graduates
Regulation 7 – paragraph (7)	Regulation 26 – Restrictions lifted where incorrect notification received
Regulation 8 – Transfer of status Regulation 8 – Paragraphs (3) to (5)	Section 5 Transfers and Conversions Regulation 28 – Transfer of status 2018 regulations have been further clarified so although not an exact match refer to Regulation 29 – Effect of transfer – tuition fee loans Regulation 30 – Effect of transfer – grants and maintenance loans
Regulation 9 Applications for Support	Regulation 32 – Requirement to apply for support
Regulation 10 – Time Limits	Regulation 33 – Time limit for making applications Table 1
Regulation 11 – Information	No exact match but refer to Regulation 35 Requirements on eligible students to provide information
Regulation 12 – Requirement to enter into a contract for a loan	Regulation 36 – Requirement to enter into a contract for a loan
Regulation 13 – Fee support generally	Not a direct match as such but Regulation 39 – Qualifying conditions for tuition fee loan
Regulation 14 – Students becoming eligible during the course of an academic year	Regulation 80(1) – Qualifying for support during the academic year Regulation 81(1) – Qualifying for grants or maintenance loan during the academic year
Regulation 15 – Events	Regulation 80(2) – Qualifying for support during the academic year

2017 Regulation Reference	2018 Regulation Reference
	Regulation 81(3) – Qualifying for grants or maintenance loan during the academic year
Regulation 16 – New fee grant	No match as no fee grant from 18/19
Regulation 17 –General qualifying conditions for fee loan	Regulation 39 – Qualifying condition for a fee loan
Regulation 18 – Fee loans in respect of courses beginning before 1 September 2012: eligible student who is a 2010 cohort student or a 2011 cohort student Regulation 19 – New fee loan in respect of courses beginning on or after 1 September 2012 Regulation 20 – Additional fee loan in respect of courses beginning on or after 1 September 2012 Regulation 21 – New private institution fee loan Regulation 22 – Accelerated graduate entry fee loan	Regulations regarding fee support have been simplified and as 2018 Regulations are only relating to 2018 cohort onwards, please refer to Regulation 40 – Amount of tuition fee loan and Table 2 Regulation 41 – Amount of fee loan for less than the maximum amount Regulation 42 – Further application for tuition fee loan up to maximum amount
Regulation 23 – General qualifying conditions for grants for living costs	Regulation 44 – Qualifying conditions for base grant and maintenance grant Regulation 62 – Qualifying conditions for disabled student's grant Regulation 69 – Qualifying conditions for grants for dependants
Regulation 24 Grants for Disabled Students' living costs	Regulation 63 – Amount of disabled student's grant
Regulation 25 – Grants for dependants – general	Regulation 68 – Grants for dependants
Regulation 26 – Grants for dependants – Adult dependants grant	Regulation 71 – Adult dependants grant Regulation 72 – Maximum amount of adult dependants grant
Regulation 27 – Grants for dependants – childcare grant	Regulation 75 – Childcare grant Regulation 76 – Maximum amount of childcare grant
Regulation 28 – Grants for dependants – parents' learning allowance	Regulation 73 – Parents' learning grant Regulation 74 – Maximum amount of parents' learning grant

2017 Regulation Reference	2018 Regulation Reference
Regulation 29 – Grants for dependants – calculations Regulation 29(8) and (9)	Regulation 77 – Grants for dependants: calculating the amount payable Regulation 78 – Amount of adult dependants grant and childcare grant: eligible student's partner is an eligible student
Regulation 30 – Grants for dependants interpretation 'Adult dependant' 'Child' 'Dependant' 'Dependent' 'Dependent child' 'Financial Year' 'Lone parent' 'Member State' 'Net income' 'Partner' 'Preceding Financial Year' 'Prior Financial Year' 'Relevant Year' 'Residual Income' 'Taxable income'	 Regulation 70(1) Not defined Not defined Not defined Regulation 70(1) Schedule 3 – paragraph 23(2) Regulation 70(1) Not defined Schedule 3, Part 5 Regulation 70(2) for the purposes of determining a student's entitlement to dependants grants Schedule 3 – paragraph 23 (2) (PY) Schedule 3 – paragraph 23 (2) (PY-1) Schedule 3, paragraph 21 (3) Schedule 3 – Part 4 Schedule 3 – Part 9
Regulation 31 – Interpretation of regulations 32-34 (re travel grant)	Not an exact match but see Regulation 64 Grant for travel
Regulation 32(1) – Qualifying conditions for the travel grant Regulation 32(2) Regulation 33 – Amount of the grant for travel Regulation 34 – Deductions from the grant for travel	Regulation 65 – Grant for travel for medical students Regulation 66 – Grant for travel for study or work overseas
Regulation 35 – Maintenance grant	Regulation 45 – Amount of base grant Regulation 46 – Amount of maintenance grant: FT students/Table 4
No equivalent regulation	Regulation 49 – Meaning of care leaver

2017 Regulation Reference	2018 Regulation Reference
Regulation 36 – Maintenance grant – eligible students who are 2010 cohort students or 2012 cohort students	No equivalent regulation as 2018 Regulations are for 2018 cohort onwards
Regulation 37 – Maintenance grant – eligible students who are 2011 cohort students	No equivalent regulation as 2018 Regulations are for 2018 cohort onwards
Regulation 38 – Special support grant	Regulation 50 – Special support payment Regulation 51 – Special support payment: qualifying conditions Regulation 52 – Maximum amount of maintenance grant treated as special support payment
Regulation 39 – Special support grant – eligible students who are 2010 cohort students or 2012 cohort students Regulation 40 – Special support grant – eligible students who are 2011 cohort students	No equivalent regulation as the 2018 Regulations are for 2018 cohort onwards
Regulation 41 – Qualifying conditions for loans for living costs	Regulation 53 – Maintenance loan Regulation 54 – Qualifying conditions for a maintenance loan
Regulation 43 – Maximum amount of loans for eligible students with full entitlement who are 2010 cohort students, 2012 cohort students or 2012 accelerated graduate entry students undertaking their first year of study Regulation 44 – Maximum amount of loans for eligible students with full entitlement who are 2011 cohort students Regulation 45 – Students with reduced entitlement	Regulation 55 – Amount of maintenance loan: FT students / Table 7
No equivalent regulation	Regulation 56 – Amount of maintenance loan payable FT students to whom special support payment payable
Regulation 46 – Students residing with parents	No equivalent match
No equivalent regulation as new provision in 2018	Regulation 58 – Amount of maintenance loan – part-time students
No equivalent regulations	Regulation 59 – Applying for maintenance loan for less than the maximum amount

2017 Regulation Reference	2018 Regulation Reference
Regulation 47 – Loans for living costs payable in respect of three quarters of the academic year	No equivalent regulation
Regulation 48 – Students falling into more than one category	Regulation 86 – Students living in more than one location
Regulation 49 – Students becoming eligible during the course of an academic year	Regulation 81 – Qualifying for grants or maintenance loan during the academic year
Regulation 50 – Increases in maximum amount	Regulation 57 – Increased maintenance loan for FT students in extended years
Regulation 51 Deductions from loans for living costs	No equivalent regulation
Regulation 52 – Interpretation of Part 6	Table 7
Regulation 53 – Additional amount of loans	Regulation 60 – Further application for maintenance loan up to maximum amount
Regulation 54 – College fee loans	No equivalent regulation but refer to Schedule 5 Oxbridge college fee loan
Regulation 55 – Calculation of contribution Regulation 56 – Application of contribution	No equivalent regulations as we've moved away from household contribution
Regulation 57 – Payment of grants or loans for fees for eligible students Regulation 57(3) Regulation 57(6)	Regulation 83 – Payment of tuition fee loan Regulation 84 – Requirements for payment of tuition fee loan Regulation 37 – Requirement on academic authority to notify when a student leaves the course
Regulation 58 – Payments of grants for living costs	Regulation 85 – Payment of grants and maintenance loan
Regulation 59 – Provision of UK national insurance number	Regulation 96 – Requirement to provide national insurance number
Regulation 60 – Information requirements	Regulation 97 – Information requirements relating to a loan
Regulation 61 – Payment of loans for living costs	Regulation 85 – Payments of grants and maintenance loans
Regulation 62 – Overpayments Regulation 62(3) Regulation 62(10)	Regulation 89 – Overpayments – general Regulation 90 – Recovery of overpayments of grants

2017 Regulation Reference	2018 Regulation Reference
	Regulation 91 – Recovery of overpayments of maintenance loans
Regulation 63 – Payments – interpretation 'attendance confirmation' 'payment period'	Regulation 87 – Confirmation of attendance Regulation 95(9) – Payments when period of eligibility ends or is terminated
Part 11 – Support for FT distance learning courses Regulation 64 to Regulation 80	No equivalent section as largely now redundant provision – only applicable to courses started prior to 1 September 2012
Regulation 81 – Eligible part-time students	Regulation 9 – Eligible students Regulation 10 – Eligible students – exceptions Regulation 11 – Eligible students continuing on a course
Regulation 82 – Students becoming eligible during the course of the academic year	Regulation 80 – Qualifying for support during the academic year Regulation 81– Qualifying for grants or maintenance loan during the academic year
Regulation 83 – Designated part-time courses	Regulation 5 – Designated courses Regulation 6 – Designated courses conditions Regulation 7 – Designated courses – exceptions Regulation 8 – Designation of other courses
Regulation 84 – Period of eligibility	Regulation 12 – Period of eligibility – general rule Regulation 13 – Part-time courses – no eligibility for years of low intensity study
Regulation 85 – Support for part-time courses beginning before 1 September 2014 (fee grant and grant for books, travel costs and other expenditure)	No equivalent regulation as products do not exist for new students from AY 18/19

2017 Regulation Reference	2018 Regulation Reference
Regulation 86 – New part-time fee loan	Regulations regarding fee support have been simplified and as 2018 Regulations are only relating to 2018 cohort onwards, please refer to Regulation 40 – Amount of tuition fee loan and Table 2 Regulation 41 – Amount of fee loan for less than the maximum amount Regulation 42 – Further application for tuition fee loan up to maximum amount
Regulation 87 New part-time course grant	No equivalent regulation as no course grant for student starting in AY 18/19 or later. Part-time students will be eligible to apply for base/maintenance grant and a maintenance loan Please refer to Regulation 45 – Amount of base grant Regulation 47 – Amount of maintenance grant: part-time students / Table 5 Regulation 53 – Maintenance loan Regulation 54 – Qualifying conditions for a maintenance loan Regulation 58 – Amount of maintenance loan: part-time students
Regulation 88 – Grants for disabled part-time students' living costs	Regulation 63 – Amount of disabled student's grant
Regulation 89 Part-time grants for dependants – general	Regulation 69 – Qualifying conditions for grants for dependants
Regulation 90	Regulation 68 – Grants for dependants
Regulation 91 – Part-time adult dependants' grant	Regulation 71 – Adult dependants grant Regulation 72 – Maximum amount of adult dependants grant
Regulation 92 – Part-time childcare grant	Regulation 75 – Childcare grant Regulation 76 – Maximum amount of childcare grant

2017 Regulation Reference	2018 Regulation Reference
Regulation 93 – Part-time parents' learning allowance	Regulation 73 – Parents' Learning Grant Regulation 74 – Maximum amount of parents' learning grant
Regulation 94 – Part-time grants for dependants – initial calculations	Regulation 77 – Grants for dependants: calculating the amount payable Regulation 78 – Amount of adult dependant's grant and childcare grant: eligible student's partner is an eligible student
Regulation 95 – Part-time grants for dependants – interpretations 'Adult dependant' 'Child' 'Dependant' 'Dependent' 'Dependent child' 'Financial Year' 'Lone parent' 'Member State' 'Net income' 'Partner' 'Preceding Financial Year' 'Prior Financial Year' 'Relevant Year' 'Residual Income' 'Taxable income'	Regulation 70 (1) Not defined Not defined Not defined Regulation 70 (1) Schedule 3 – paragraph 23 (2) Regulation 70 (1) Not defined Schedule 3, Part 5 Regulation 70 (2) for the purposes of determining a student's entitlement to dependants grants Schedule 3 – paragraph 23 (2) (PY) Schedule 3 – paragraph 23 (2) (PY-1) Schedule 3 – paragraph 21 (3) Schedule 3 – Part 4 Schedule 3 – Part 9
Regulation 96 – Part-time grants for dependants - calculation of contribution	No equivalent regulation as we've moved away from household contribution
Regulation 97 – Part-time grants for dependants – application of contribution	No equivalent regulation as we've moved away from household contribution
Regulation 98 – Part-time grants for dependants – final calculation	Regulation 77 – Grants for dependants: calculating the amount payable Regulation 78 – Amount of adult dependant's grant and childcare grant: eligible student's partner is an eligible student
Regulation 99 – Applications for support	Regulation 32 – Requirement to apply for support

2017 Regulation Reference	2018 Regulation Reference
	Regulation 33 – Time limit for making an application
Regulation 100 – Assistance with fees in respect of attendance on part-time courses in England, Northern Ireland or Scotland beginning before 1 September 2014	No equivalent regulation as does not apply to 2018 cohort
Regulation 101 – Information and other matters	Regulation 35 – Requirements on eligible students to provide information Regulation 37 – Requirement on academic authority to notify when a student leaves the course
Regulation 102 – Transfer of status	Section 5 Transfers and Conversions Regulation 28 – Transfer of status 2018 regulations have been further clarified so although not an exact match refer to: Regulation 29 – Effect of transfer – tuition fee loans Regulation 30 – Effect of transfer – grants and maintenance loans
Regulation 103 – Conversion of status	Regulation 31 – Transfers involving conversions between part-time and FT study
Regulation 104 – Payment of support to eligible part-time students	Regulation 85 – Payment of grants and maintenance loans
Regulation 105 (relating to payment of part-time grants for dependants)	Regulation 85 – Payment of grants and maintenance loans
Regulation 106 – Interpretation 'attendance confirmation' 'payment period'	Regulation 87 – Confirmation of attendance Regulation 95(9) – Payments when period of eligibility ends or is terminated
Regulation 107 – Payment of grants or fees in respect of designated part-time courses beginning before 1 September 2014	No equivalent regulations – only applicable to continuing students so refer to 2017 regulations
Regulation 108 – Payment of new part-time fee loan	Regulation 83 – Payment of tuition fee loan Regulation 84 – Requirements for payment of tuition fee loan
Regulation 109 – Overpayments	Regulation 89 – Overpayments –general

2017 Regulation Reference	2018 Regulation Reference
	Regulation 90 – Recovery of overpayments of grants Regulation 91 – Recovery of overpayments of maintenance loans
Regulation 110 – Eligible postgraduate students Regulation 110 (11) and (12)	Schedule 4 – Disabled postgraduate student's grant Paragraph 4 – Eligible postgraduate students Paragraph 12 – Refugees who cease to have leave to remain Paragraph 13 – Other persons who cease to have leave to enter or remain
Regulation 111 – Students becoming eligible during the course of an academic year	Schedule 4 – Disabled postgraduate student's grant Paragraph 14 – Students becoming eligible during the course of an academic year
Regulation 112 – Designated postgraduate courses	Schedule 4 – Disabled postgraduate student's grant Paragraph 2 – Designated postgraduate courses Paragraph 3 – Designation of other postgraduate courses
Regulation 113 – Period of eligibility	Schedule 4 – Disabled postgraduate student's grant Paragraph 7 – Period of eligibility Paragraph 8 – Part-time courses – no eligibility for years of low intensity study Paragraph 9 – Early termination of eligibility Paragraph 10 – Termination due to misconduct or failure to provide accurate information Paragraph 11 – Reinstatement of eligibility after termination
Regulation 114 – Transfer of status	Schedule 4 – Disabled postgraduate student's grant Paragraph 15 – Transferring between postgraduate courses Paragraph 16 – Effect of transfer
Regulation 115 – Applications for support	Schedule 4 – Disabled postgraduate student's grant Paragraph 17 – Applications and decisions

2017 Regulation Reference	2018 Regulation Reference
	Paragraph 18
Regulation 116 – Information	Not an equivalent match but refer to Schedule 4 – Disabled postgraduate student's grant Paragraph 19 – Requirements on eligible postgraduate students to provide information
Regulation 117 – Amount of grant	Schedule 4 – Disabled postgraduate student's grant Paragraph 20 – Amount of disabled postgraduate student's grant
Regulation 118 – Payment of grant	Schedule 4 – Disabled postgraduate student's grant Paragraph 21 – Payment
Regulation 119 – Overpayments	Schedule 4 – Disabled postgraduate student's grant Paragraph 22 – Overpayments
Schedule 1, Eligible Students	Schedule 2 – Categories of eligible student
No similar provisions as support for care-leavers is new in 2018	Schedule 2, Paragraph 10 – Further provision on ordinary residence: care leavers
Schedule 2 – Designated courses	Regulation 6 – Designated courses – conditions
Schedule 3 – Information	Regulation 35 (although much of this is new for clarity)
Schedule 4 – College Fee Loans	Schedule 5 – Oxbridge College Fee Loans

2017 Regulation Reference	2018 Regulation Reference
Schedule 5 Financial Assessment	Schedule 3 – Calculation of income
1 Definitions	
'financial year'	Schedule 3, paragraph 23 (2)
'household income'	Schedule 3, Part 2
'independent eligible student'	Schedule 3, paragraph 4
'Member State'	Not defined
'New eligible student'	Not defined
'Parent'	Not defined
'Parent student'	Not defined
'Partner'	Schedule 3, paragraph 23 (1)
'Preceding financial year'	Schedule 3, paragraph 23 (2) (PY)
'Prior financial year'	Schedule 3, paragraph 23 (2) (PY-1)
'Relevant year'	Schedule 3, paragraph 21 (3)
'Residual income'	Schedule 3, Part 4
'Taxable income'	Schedule 3, paragraph 9
2 Independent eligible student	4. Independent eligible students
3. Household income	Part 2 – Household income
4. Calculation of eligible student's residual income	Part 4 – Residual income Paragraph 10 – Calculation of eligible student's residual income
5. Calculation of parent's residual income	Part 4 – Residual income Paragraph 14 – Calculation of residual income of persons other than eligible student
6. Calculation of eligible student's partner's residual income	Paragraph 14 – Calculation of residual income of persons other than eligible student
7. Calculation of parent's partner's residual income	Paragraph 14 – Calculation of residual income of persons other than eligible student
8. Calculation of contribution – eligible students	No corresponding regulation as concept of contribution does not apply to 2018 cohort
9. Split contributions	Not applicable in 2018

2017 Regulation Reference	2018 Regulation Reference
Schedule 6 Financial Assessment – Part-time Grants for Dependants 1. Definitions 2. Household income 3. Calculation of eligible part-time student's residual income 4. Calculation of eligible part-time student's partner's residual income 5. Calculation of contribution 6. Split contributions	Schedule 3 Calculation of income As above

16 Annex J – Updates log

Date	Updates
19 March 2026	First draft updated with AY references and rates uplifts. Information added on care leavers and income assessment. Amendment made to additional weeks text.
20 March 2026	V1.0 finalised and sent for publishing.
13 July 2026	V1.1 published with updated wording in Section 2.2
12 Sept 2026	V1.2 7.2.1 Clarified that a separated student could still be independent due to having care of a child.
15 Oct 2026	V2.0 finalised and sent for publishing.