

# Support for Part-time Students (Wales)

## Higher Education Student Finance in Wales

### Academic Year 26/27 – Version 1.0

This guidance is not exhaustive and is not a substitute for consulting The Education (Student Support) (Wales) Regulations 2017 (“the 2017 Regulations”) or The Education (Student Support) (Wales) Regulations 2018 (“the 2018 Regulations”), which are the legal basis of the student support arrangements for the academic year (AY) 26/27.

This guidance provides details of eligibility and financial entitlement criteria for the financial support package for undergraduate part-time (PT) students. PT dependants’ grants information is in the Student Finance Wales (SFW) ‘Grants for dependants’ guidance. For information on Disabled Students’ Allowance (DSA) for PT students, please see the AY 26/27 ‘Disabled Students’ Allowance’ guidance.

#### Disclaimer

This guidance is designed to assist with the interpretation of the Regulations as they stand at the time of publication. It does not cover every aspect of student support, nor does it 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 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 SFW students only.

## Abbreviations

Abbreviation	Full
AY	Academic Year
CCG1	Childcare Grant 1
CCG2	Childcare Grant 2
DSA	Disabled Students' Allowance
EU	European Union
FE	Further Education
FT	Full-time
GFDs	Grants for Dependants
HE	Higher Education
ICR	Income Contingent Repayment
ILE	International Learning and Exchange Programme (Taith)
ITE	Initial Teacher Education
MG	Maintenance grant
OU	Open University
PCEA	Post Compulsory Education Awards
PG	Postgraduate
PT	Part-time
PTADG	Part-time Adults Dependants' Grant
PTCCG	Part-time Childcare Grant
PTML	Part-time Maintenance Loan
PTPLA	Part-time Parents' Learning Allowance
PTTFL	Part-time Tuition Fee Loan
PTWGLG	Part-time Welsh Government Learning Grant
QTS	Qualified Teacher Status
SFW	Student Finance Wales
SLC	Student Loans Company Limited
SSG	Special Support Grant
TFL	Tuition Fee Loan
UG	Undergraduate
WG	Welsh Government

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## **1 AVAILABLE SUPPORT**

### **1.1 Tuition fee support – students starting a course on or after 1 September 2014**

Students who start a designated part-time (PT) course on or after 1 September 2014 may be eligible for a non-income assessed PT tuition fee loan (PTTFL), (regulation 86, 2017 Regulations/ regulation 40, Table 2, 2018 Regulations) of up to £2,875 (studying in Wales, including at the Open University (OU)) or up to £7,335 (studying elsewhere in the United Kingdom (UK)), where the course is provided by or on behalf of a publicly funded Higher Education (HE) provider.

Where the course is wholly provided by a privately funded HE provider, the maximum PTTFL available is £2,875 (studying in Wales) or £4,895 (studying elsewhere in the UK). Note that courses by privately funded HE providers must be specifically designated by Welsh Government. Privately funded HE providers can charge higher than the maximum PTTFL available, this means students will have to self-fund the difference between the PT tuition fees charged and the maximum PTTFL available.

In order to be eligible for PTTFL, intensity of study must be at least 25% of a full-time (FT) equivalent course in each year of the course and over the whole duration of the course (this doesn't include academic years not in study). However, the amount of PTTFL available is not linked to the intensity of study.

Payment of PTTFL will be made directly to the HE provider.

Regulation 101(4)(c)(ii), 2017 Regulations/ regulation 84, 2018 Regulations provide that HE providers are required, where a student starts a course on or after 1 September 2014, to confirm that the applicant has enrolled on that academic year of the designated PT course and has undertaken two weeks of the course before any PTTFL payments are released for that academic year.

Note HE providers are required to provide three attendance confirmations during each academic year of the PT course to allow release of the PTTFL instalment.

### **1.2 Tuition fee support – students starting a course before 1 September 2014**

Eligible PT students who are continuing on a PT course that they started before 1 September 2014 are entitled to apply for an income assessed fee grant in respect of tuition fees (regulation 85, 2017 Regulations).

The maximum amount of fee grant available also depends on the student's intensity of study.

- For students studying at an intensity of less than 60% of the full-time (FT) equivalent, the maximum fee grant available will be £690.

- For those studying at 60% of the FT equivalent or more but less than 75% of the FT equivalent, the maximum fee grant available will be £820.
- For those studying at 75% of the FT equivalent and above, the maximum fee grant available will be £1,025.
- An eligible student who meets the qualifying conditions will be entitled to up to either the limit determined according to the intensity of study or the PTTFL charged by the HE provider, whichever is lower. Payment of fee grant will be made direct to the HE provider.

### **1.3 Part time Maintenance Loan and Maintenance Grant - students who started a course on or after 1 August 2018**

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Part-time maintenance loan (PTML) and PT maintenance grant (MG) of up to £6,829 (a combined total of loan and grant based on 75% intensity of study) is available to new and continuing PT students in AY 26/27.

PT Disabled Students' Allowance (DSA) and PT dependants' grants (Grants For Dependents (GfDs)) are also available to eligible new and continuing PT students.

#### **1.3.1 Special Support Grant (SSG)**

Students eligible for certain income assessed welfare benefits may qualify for their PT MG to be treated as SSG in full. Where this is the case, the full grant amount will be disregarded by DWP when assessing a student's entitlement for income assessed welfare benefits. Students will need to discuss their benefits entitlement with DWP if they meet one or more of the SSG criteria.

Since AY 24/25, where students are identified as qualifying for SSG, a breakdown of a student's entitlement showing their PTSSG award is displayed in place of PTWGLG on the student's PT Notification of Entitlement letter.

Further information, including the qualifying conditions for SSG, can be found in the AY 26/27 'Assessing Financial Entitlement' guidance.

### **1.4 Course Grant – students who started a course before 1 August 2018**

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A fully income assessed grant in respect of course expenditure (books, travel and other expenditure relating to the course) is available to eligible PT students, who are continuing on a course they started before 1 August 2018. The maximum amount of course grant will be £1,155 in AY 26/27. Payment of the grant is made by SFW in a single instalment directly to the student.

## 2 INTENSITY OF STUDY

Intensity of study is used in the calculation of part-time (PT) support entitlement. Intensity of study is calculated by using the formula PT divided by full-time (FT) and multiplied by 100 to obtain a percentage figure. The intensity figure is rounded down to the nearest whole number.

- In this formula 'PT' represents the number of modules, credits, credit points or other similar unit of measurement used by the academic authority that will be awarded to the student if they successfully complete the academic year for which they are applying for support.
- 'FT' represents the number of modules, credits, points or other similar unit of measurement specified by the academic authority that a standard FT student would be required to complete in an academic year in order to complete the FT equivalent within the period ordinarily required to complete that course.

A FT equivalent course year is normally 120 credits. For example:

- $(30 \text{ credits}/120 \text{ credits}) \times 100 = 25\% \text{ intensity}$
- $(60 \text{ credits}/120 \text{ credits}) \times 100 = 50\% \text{ intensity}$
- $(90 \text{ credits}/120 \text{ credits}) \times 100 = 75\% \text{ intensity.}$

### 2.1 Intensity of study – Part-time maintenance loan (PTML) and PT maintenance grant (MG) (regulation 13, 2018 Regulations)

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In order to be eligible for PTML, PT MG, or PT Special Support Grant (SSG) (where applicable) a PT student must study at least 25% intensity of a FT equivalent course in each academic year of the course and complete the course in no more than four times the length of a FT equivalent course, capped at 16 years maximum (as per Part-time Tuition Fee Loan (PTTFL)).

PTML, PT MG and PT SSG will be pro-rated based on intensity. PT MG and PTML entitlement will be:

- Based on actual intensity of study (intensity is not grouped into bands) and
- Capped at the rate payable at 75% intensity (£6,964), even where intensity of study exceeds 75% in an academic year (the 100% rate of £9,285 is used to calculate entitlement but is not paid to any PT student).

For example:

**Laura** is undertaking 40 credits in AY 26/27. An academic year of a FT equivalent course is 120 credits.

$(40/120) \times 100 = 33\% \text{ intensity}$ . The maximum PT maintenance support (PTML and PT MG combined) available is £3,064.05 (33% of £9,285).

Intensity of study must be confirmed by the HE provider in every academic year of the course. Subsequent changes to intensity of study after the start of the academic year must also be confirmed to SFW by the HE provider so that PT maintenance entitlement can be re-assessed.

## **2.2 Intensity of study – new part-time course grant (regulation 87, 2017 Regulations)**

### **Students who started a course on or after 1 September 2014 and before 1 August 2018**

An eligible PT student who starts their course on or after 1 September 2014 and before 1 August 2018 does not qualify for a new PT course grant if the intensity of study during that year is less than 50%, even where the overall length of the course remains at least 50% (regulation 87(2), 2017 Regulations).

Regulation 101, 2017 Regulations states that HE providers are required to certify all application forms submitted by students undertaking courses with them, where the student started the course before 1 September 2014. Where an applicant is applying for support for the first time, the HE provider must confirm that the applicant has been undertaking their designated PT course for at least two weeks (regulation 101(4)(a)(ii), 2017 Regulations).

## **2.3 Intensity of study – fee grant and course grant (regulation 85, 2017 regulations)**

### **Students who started a course before 1 September 2014**

Fee grant and course grant are only available where the student takes no more than twice the standard number of years required to complete a FT equivalent course. It is however possible to vary the intensity of study level in any one academic year and retain funding, as long as the average study intensity over the length of the course (doesn't include academic years not in study) remains at least 50%.

## **3 COURSE ELIGIBILITY**

To be eligible for part-time (PT) support (including Disabled Students' Allowance (DSA)) the student must undertake a designated PT course. Regulation 83, 2017 Regulations/ regulations 5 to 8, 2018 Regulations set out which courses are considered as designated PT courses.

The criteria are:

- the course is one listed in Schedule 2, 2017 Regulations/ regulation 6, 2018 Regulations
- the course must last for at least one academic year
- it must be ordinarily possible to complete the PT course within not more than

- twice the period ordinarily required to complete the full-time (FT) equivalent course where the course began before 1 September 2014, or
- four times the period ordinarily required to complete the FT equivalent where the course begins on or after 1 September 2014
- the course, began before 1 August 2019, is wholly provided by publicly funded Higher Education (HE) providers in the UK or by such HE providers in conjunction with HE providers outside the UK
- the course, on or after 1 August 2019, is wholly provided by publicly funded HE providers in Wales, Scotland and Northern Ireland, regulated HE providers in England or by such HE providers in conjunction with HE providers outside the UK, or by registered English HE provider on behalf of English plan provider
- the course is not designated under Regulation 5, 2017 Regulations
- the course does not fall under one of the exceptions in regulation 5, 2017 Regulations / regulation 7, 2018 Regulations

One-year 60 credit courses can be supported provided that they are not Access/ Foundation year courses, unless the one-year foundation course is an integral part of a longer course on which the student is enrolled to study. See the AY 26/27 'Assessing Eligibility' guidance for more information on integral foundation years. However, in order for foundation years to be integral, the year should not lead to an award in its own right and students should enrol at the outset for the duration of the whole course.

In addition, the Regulations allow Welsh Ministers to specifically designate courses which do not meet the criteria above. See above for further information (regulation 83(6), 2017 Regulations/ regulation 8, 2018 Regulations).

A course is provided by a HE provider if it provides the teaching and supervision which comprise the course (regulation 83(4)(a), 2017 Regulations/ regulation 6(2)(a), 2018 Regulations). Where a course is franchised and is wholly provided by one or more publicly funded HE providers and meets the other regulatory requirements, the course will be automatically designated. If the course is wholly provided by a private HE provider or provided jointly by a publicly funded and private HE provider, and the course does not meet the regulatory conditions for automatic designation, specific designation for the course will have to be sought from the Welsh Government.

Initial Teacher Education (ITE) courses that are at least one year in length and do not meet the minimum 300 hours in each academic year requirement for FT non-first degree courses are considered to be PT ITE courses. The PT ITE course must last no longer than four academic years (regulation 83(1)(c)(ii), 2017 Regulations / regulation 25(2), Case 2, 2018 Regulations). These courses attract the PT support package only, regardless of whether or not the course leads to a first degree.

Students starting a PT Postgraduate Master of Architecture (part 2 of a course prescribed by the Architects Registration Board) from AY 21/22 will be awarded funding under the UG Regulations. SLC must therefore ensure that students are correctly assessed for the UG package of support where a course is treated as one continuous course. For further information on architecture courses please refer to [section 3.10.7 of the Assessing Eligibility guidance](#).

### **3.1 Length of Course**

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PT courses must last for at least one academic year in order to qualify for student funding.

### **3.2 Course Length and intensity**

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#### **Courses beginning before 1 September 2014**

In order for a PT course to be designated, it must be ordinarily possible for the relevant PT course to be completed in not more than:

- twice the period ordinarily required to complete the FT equivalent course where the PT course began before 1 September 2014 (Regulation 83(1)(i) (2017 Regulations))

#### **Courses beginning on or after 1 September 2014 but before 1 September 2018**

In order for a PT course to be designated, it must be ordinarily possible for the relevant PT course to be completed in not more than:

- four times the period ordinarily required to complete the FT equivalent course where the PT course begins on or after 1 September 2014 (Regulation 83(1) (ii) (2017 Regulations))

#### **Students undertaking part-time courses beginning on or after 1 September 2018**

Although Regulations 5 (Designation of courses) and Regulation 6 (Designation of courses – conditions) in the 2018 Regulations do not place a requirement for course to have a minimum intensity of study, Regulation 13 in the 2018 Regulations provides that a student is not eligible for support in respect of an academic year where the intensity of study for that year is less than 25%. This in effect provides that students will be eligible to receive support for a maximum of four times the FT equivalent course length (capped at 16 years maximum), as they are required to be studying at 25% or higher intensity in each academic year.

An eligible PT student who undertakes a designated PT course will cease to be eligible for support in connection with that course if it becomes impossible for the student to complete the course in the period as stated above, even if they increase their intensity of study. The student's eligibility for support will terminate at the end of the academic year in which it becomes clear that they cannot complete the course in the required period.

The initial expectation must be that a student will complete their course in no longer than one of the periods set out above. How long a student is expected to take to complete their course will need to be assessed each time the student applies for support for an academic year of the course. For example:

- **Harry** started a PT course in AY 22/23 and is continuing on that course in AY 26/27. Harry has to repeat the second year of study in year 4 because they failed their exams in year 3. In order to be able to get support for year 4, it must still be possible for Harry (with or without an increase in intensity of study) to complete the course within not more than four times the length of time it would ordinarily take to complete the FT equivalent course.

### **Intensity and flexibility for all start dates**

Provided that it remains possible for a student to complete the course within the required period, the Regulations allow for flexibility in course load in each academic year. Some HE providers encourage PT students to take a lower course load in their first year while they adjust to the requirements of taking an HE course. HE providers generally provide flexibility to allow students to decide the amount of time they can devote to a course, offering students the opportunity to take a lower number of modules in any year if necessary. However, HE providers should keep in mind the requirement in respect of the period a student will take to complete their course.

- Where students who start a course before 1 September 2014 and who are continuing on that course in AY 26/27 take less than 50% FT equivalent course load in any one academic year, they may still be eligible for financial assistance as long as they are still on track to complete their PT course in no longer than twice the time it would take to complete a FT equivalent course.
- Where the student starts the course on or after 1 September 2014, they will be eligible for support (PTTFL, PTML, and PT MG) where the course load is at least 25% of a FT equivalent course in each year of the course and for the overall duration of the course (doesn't include academic years not in study).
- Course grant still has a minimum 50% requirement per academic year and is available to students who started their courses prior to 1 August 2018.

## **3.3 Distance Learning**

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### **3.3.1 Distance Learning Courses**

Eligible students undertaking a designated PT distance learning course may be assessed for TFL, maintenance support, GfDs and DSA.

### **3.4 Initial Teacher Education**

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#### **3.4.1 Initial Teacher Education Incentives**

Initial Teacher Education (ITE) Incentives are available from the Welsh Government. These are available to eligible students on postgraduate courses which lead to qualified teacher status (QTS). Our understanding is that the incentive is not taxable for FT students. For PT 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 household income, 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/initial-teacher-education-ite-priority-subject-incentive-scheme-guidance-students>
- <https://www.gov.wales/welsh-medium-initial-teacher-education-incentive-iaith-athrawon-yfory-guidance-students>
- <https://www.gov.wales/ethnic-minority-initial-teacher-education-ite-incentive-scheme-guidance-students>

#### **3.4.2 PT ITE courses**

ITE courses that are at least 1 year in length and do not meet the minimum hours criteria as set out for FT non-first degree courses are considered to be PT ITE courses if the intensity of study is at least 50% of an equivalent FT course over the duration of the PT course (continuing students who started the course prior to 14/15) or 25% of an equivalent FT course over the duration of the PT course if the course started from 14/15 onwards. These courses attract the PT support package only, regardless of whether or not the course leads to a first degree. To note, there is one PT ITE programme currently running in Wales via the Open University (OU) leading to QTS.

## **4 PERSONAL ELIGIBILITY**

### **4.1 New and Continuing students – PTML and PTWGLG**

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New part-time (PT) students in AY 26/27 may apply for part-time maintenance loan (PTML), part-time maintenance grant (PT MG), part-time special support grant (PTSSG) (where applicable), part-time tuition fee loan (PTTFL), part-time grant for dependants (PT GFDs) and part-time disabled students allowance (PT DSA). New PT students in AY 26/27 are:

- Students starting a PT course for the first time on 1 August 2026 or later (including those who were offered a place on a course starting in AY 25/26 and deferred their start date to AY 26/27 or later).
- Students starting a PT course on 1 August 2026 or later, having withdrawn from or abandoned a previous HE course in AY 25/26 or an earlier academic year.
- Students starting a PT course on 1 August 2026 or later, having transferred from a previous FT course or FT distance learning course which started before 1 August 2026. (As these students have changed their mode of study, they will be applying for support for a PT course for the first time in AY 26/27 and will be assessed for support available to new PT students).
- Students starting a PT course on 1 August 2026 or later, having completed a PT lower level course which started before 1 August 2026 and achieved a qualification where the gap in study between the two courses is longer than the intervening vacation\*. (These students are excluded from the definition of 'end-on'\*\* due to the gap in study between the two courses, and will be assessed for support available to new PT students).
- Students starting a PT course on 1 August 2026 or later, having completed a FT or FT distance learning lower level course which started before 1<sup>st</sup> August 2026 and achieved a qualification. (These students are excluded from the definition of 'end-on'\*\* due to the change in mode of study, and will be assessed for support available to new PT students).
- Students starting a PT Initial Teacher Education (ITE) course of four years or less in length (a PGCE course) on 1 August 2026 or later. (These students are not considered to be 'end-on'\*\* even where they completed their UG degree in AY 25/26, and will be assessed for support available to new PT students.)

\*The length of the 'intervening vacation' between courses is not stipulated in Regulations but in most cases it is five months or less.

\*\*Where the student's course is taken 'end-on' to another course, the student will be treated for student finance purposes as having started their current course at the beginning of the academic year in which they started the previous course.

Continuing PT students who began their course in AY 18/19 or later may apply for PTML, PT MG, plus PTTFL, PT GFDs and PT DSA.

Continuing PT students who began their course before AY 18/19 are not eligible to apply for PTML or PT MG. These students may apply for PTTFL or PT Fee Grant (PT Fee Grant, where they are continuing on a course that started prior to 1 September 2014) plus PT course grant, PTGFDs and PT DSA. Continuing PT students who fall under this category in AY 26/27 are:

- Students who started a PT course before 1 August 2018, who are continuing the course in AY 26/27.
- Students who started a PT course on 1 August 2018 or later, having transferred from a PT course that started before 1 August 2018.
- Students who started a PT course on 1 August 2018 or later, having completed a PT lower level course which started before 1 August 2018 and achieved a qualification with only the intervening vacation between the courses (these students meet the definition of 'end-on' and are therefore not eligible for PTML/ PT MG).

Note the student's eligibility depends on the date the student started their course. This means that:

- where the student has self-funded previous years of the course, the course start date determines whether the student is eligible for PTML and PT MG
- where the student is a direct entrant who is not undertaking the full course from the first year, the student's course start date determines whether the student is eligible for PTML and PT MG.

## **4.2 Residency**

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See the 'Assessing Eligibility' AY 26/27 guidance for full details of student finance regulatory residency requirements.

## **4.3 Previous study**

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Previous qualification achieved:

- Honours degree achieved: PT students are generally not eligible for PT support if they hold an Honours degree from a UK HE provider. The only exception is DSA which PT students with an Honours degree will still be eligible for.

If a PT student already holds a UK Honours degree, support will be available for another Honours degree undertaken on a PT basis if the course is in the following exception subject(s) (regulation 81(28), 2017 Regulations/ regulation 25(2), Case 3, 2018 Regulations):

Subjects Allied to Medicine (CAH02)  
 Biological and Sport Science (CAH03)  
 Psychology (CAH04)  
 Veterinary Sciences (CAH05)  
 Agriculture, Food and Related Sciences (CAH06)  
 Physical Sciences (CAH07)  
 Mathematical Sciences (CAH09)  
 Engineering and Technology (CAH10)

Computing (CAH11)  
 Welsh Language (with HECoS codes 100333, 101163 and 100335 only)  
 Applied Environmental Sciences (with HECoS code 101078 only)  
 Biogeography (with HECoS code 101352 only)  
 Childhood Studies (with HECoS code 100456 only)  
 Climate Change (with HECoS code 101070 only)  
 Cultural Studies (with HECoS code 101233 only)  
 Environmental Geography (with HECoS code 100408 only)  
 Environmental Sciences (with HECoS code 100381 only)  
 Ergonomics (with HECoS code 100052 only)  
 Gender Studies (with HECoS code 100621 only)  
 Geographical Information Systems (with HECoS code 100369 only)  
 Geomorphology (with HECoS code 101064 only)  
 Glaciology and Cryospheric Systems (with HECoS code 101394 only)  
 Hair and Make-up (with HECoS code 100706 only)  
 Hair Services (with HECoS code 101374 only)  
 Heritage Management (with HECoS code 100807 only)  
 History (with HECoS code 100302 only)  
 Hydrology (with HECoS code 101079 only)  
 Mapping Science (with HECoS code 101058 only)  
 Maritime Geography (with HECoS code 101065 only)  
 Philosophy (with HECoS code 100337 only)  
 Physical Geography (with HECoS code 100410 only)  
 Pollution Control (with HECoS code 101072 only)  
 Quaternary Studies (with HECoS code 101091 only)  
 Radiology (with HECoS code 100131 only)  
 Remote Sensing (with HECoS code 101056 only)  
 Soil Science (with HECoS code 101067 only)  
 Water Resource Management (with HECoS code 100986 only)  
 Initial Teacher Education (ITE) courses (students cannot already be a qualified teacher)

Codes assigned to the categories above refer to the Higher Education Classification of Subjects (HeCoS) which replaced the Joint Academic Coding System (JACS) subject code categories from AY 19/20.

Eligible PT students who start a PT Honours degree in an exception subject in AY 18/19 or later will be eligible to receive support for a maximum of four times the FT equivalent course length (capped at 16 years maximum with the exception of ITE courses which are capped at 4 years maximum (regulation 25(2), 2018 Regulations)), as long as they are studying at 25% or higher intensity in each academic year. Previous study is not deducted from the new 16 year cap applied where the course is an exception subject; effectively, the 16 year cap on PT funding is 'reset' to zero in this case.

- Lower-level qualification achieved: Where the student holds a lower-level qualification they can receive PT support to top up their qualification on a PT basis (up to four times the FT equivalent length of the top up course, with PT support

capped at 16 years overall including previous PT study where the student received support).

No previous qualification achieved:

- Previous years of PT study where the student received support are deducted from the 16-year maximum number of years of PT support available. Where a student does not have enough years of PT eligibility remaining, they must self-fund the remaining years of the course themselves.

For example:

**Eva** has four years of previous PT study (received support in each year, no qualification achieved). Eva starts a PT Honours degree course on 1 September 2018 (three years FT equivalent). Eva can receive PT funding (PT MG, PTML and PTTFL) for up to a maximum of 12 years for the new course, studying at a 25% intensity rate throughout (12 years of PT support for the current course, plus four years of previous PT study, do not exceed the maximum 16 years of PT support available).

#### **4.4 Age limit**

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To be eligible for PTML students must be under the age of 60 on the first day of the first academic year of the course (regulation 41(2), 2017 Regulations/ regulation 54, 2018 Regulations). There is no age limit for other PT student finance products.

For example:

**Fraser's** course start date is 15 October 2026. Their 60<sup>th</sup> birthday falls on 10 September 2026. As Fraser is under 60 on the first day of the first academic year of the course (1 September 2026), Fraser is eligible for PTML. They are also eligible for PT MG and PTTFL.

#### **4.5 Other sources of funding**

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PT students are not eligible for support if they are receiving a healthcare bursary (including a Scottish healthcare allowance) in respect of their course (regulation 81(3)(a), 2017 Regulations/ regulation 10, Exception 3(a), 2018 regulations).

#### **4.6 Arrears**

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Applicants will not be eligible for PT support if they have any outstanding arrears on any HE or FE loan balance (regulation 81(3)(b), 2017 Regulations/ regulation 10, Exception 4, 2018 Regulations). Once the arrears have been paid in full, the applicant may become eligible.

'Arrears' are considered to include any breach in the student's obligation to repay the following:

- any repayments of student loan due for an overseas period of residence

- any repayments of ICR student loan due to be repaid by Direct Debit (where the student is considered to be less than two years from paying the loan balance in full)
- any 'mortgage style' loan (generally payable to students who started their course prior to 1998).

Note that the following does not make the student ineligible for PT support:

- the student owes a loan or grant overpayment amount
- the student has a loan balance which is in repayment, has a status of 'found' or 'unmatched' and has failed to respond to SLC's request for information to determine repayment eligibility.

#### **4.7 Ineligibility on conduct grounds (unfit to receive support)**

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Where a PT student has previously been found to be unfit for student support or support provided by any other government department, they may be deemed unfit for all PT student support (regulation 81(3)(d), 2017 Regulations/ regulation 10, Exception 6, 2018 Regulations). Discretion may be applied by SLC in some circumstances as per current SLC procedures.

#### **4.8 Becoming eligible after an event**

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A PT student may become eligible for support during the academic year due to certain events occurring (for example, the student is recognised as a refugee) (regulation 82, 2017 Regulations/ regulation 80, 2018 Regulations).

In order to become eligible for PT support for living costs including dependants' grants after an event, the event may occur at any point in the academic year. The student will be eligible for these products in respect of the remaining term days of the academic year in the case of PTML and for the remaining days of the academic year for travel grants and DSAs. In both cases this applies from the day the event occurs.

In order to become eligible for PT fee support, the event must take place in the first three months of the academic year. If it does, the student will be eligible for fee support for the whole academic year of the course. If it does not, the student is not eligible for any fee support for that academic year.

#### **4.9 Time limit**

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The time limit for submitting a PT student support application is nine months from the start date of the academic year (regulation 99(3), 2017 Regulations/ regulation 33, 2018 Regulations). Discretion may be applied by SLC to extend this deadline, if appropriate.

#### 4.10 Prisoners

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Prisoners are not eligible for any PTML and PT MG for periods spent in prison (regulation 81(3)(e), 2017 Regulations/ regulation 10, Exception 7, 2018 Regulations). This applies to all prisoner students, whether they satisfy the regulatory definition of an 'eligible prisoner' or not (regulation 2(1), 2017 Regulations/ regulation 10(1), 2018 Regulations). Where the student is a prisoner for part of the academic year, entitlement to PTML and PT MG will be pro-rated and paid for the periods of the academic year when the student is not a prisoner. For example:

- **Emily** starts a PT course on 15 September 2026. Emily is imprisoned on 15 February 2027 during the second term, and remains imprisoned for the rest of the academic year. Emily is given permission to continue to attend the course during their period of imprisonment, however PTML and PT MG are only paid for periods in the academic year when Emily is not a prisoner.

Term 1: eligible for full termly payment of PTML and PT MG.

Term 2: pro-rate based on number of days undertaken during the term as a non-prisoner. If Emily was not a prisoner for 30 days out of a 75 day term, they will receive PTML and PT MG for those 30 days only during term two:

$(30/75) \times$  full termly payment of PTML and PT MG = term two PTML and PT MG entitlement

Term 3: no PTML and PT MG paid as Emily is imprisoned for the full term.

#### 4.11 ERASMUS / TURING / Taith (ILE)

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Where a student is on an Erasmus/ Turing/ Taith (ILE) year of a PT course, they may be eligible for all PT support except for PTTFL (regulation 86(2), 2017 Regulations/ Part 6, regulation 39, 2018 Regulations).

#### 4.12 Concurrent study

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PT students are not eligible for support for a PT course and another HE course (FT, PT, UG or PG) at the same time. There is no restriction on receiving support for a PT HE course and any FE course at the same time.

#### 4.13 Benefit Entitlement

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The Department for Work and Pensions (DWP) is responsible for a student's assessment to welfare benefits and should direct all benefit enquiries to them. However, whilst support for maintenance costs are taken into account when DWP are assessing their benefit award, they will disregard the Special Support Grant and other grants such as the Childcare Grant.

Further advice regarding Universal Credit for students is available at <https://www.gov.uk/guidance/universal-credit-and-students> and further information for students is also available via the Universal Credit helpline: 0800 328 5644 / 0800 328 1744 (for Welsh language calls).

## 5 FINANCIAL ENTITLEMENT

### 5.1 Students who start a course on or after 1 August 2018

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Students who start a course on or after 1 August 2018 are assessed for PT maintenance support (combined PTML and PT MG). The course grant was abolished for new students from AY 18/19. PT DSA and PT GFDs continue to be available to new and continuing students.

The total maximum PTML and PT MG available to eligible PT students per academic year is £6,964 (75% of the 100% rate, which is £9,285).

The 100% rates of loan and grant are used to calculate maximum entitlement to PTML and PT MG before the intensity reduction is applied. The financial entitlement to PTML and PT MG is based on actual study intensity (subject to the minimum 25% intensity of study requirement, and subject to the 75% cap).

Course intensity	Total maintenance support (grant plus loan)
75% or higher	£6,964
25% to 74%	Funding based on actual intensity (% of the 100% rate)
Below 25%	No funding available

There is no minimum loan request amount for PTML. An application can be submitted for a PTML of £0 if the student wants PT MG only or wants their income details to be shared with their HE Provider to be used by them for their bursary assessment purposes.

### 5.2 Students who started a course before 1 August 2018

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The amount of fee grant and course grant (for students who started a course before 1 September 2014) or course grant only (for students who start a course from 1 September 2014 to 31 July 2017) payable to an eligible PT student is determined by income assessment. There is a single income assessment based on the student's and, where appropriate, their partner's gross income from all sources in the preceding financial year, and allowing a disregard for the dependent children in the student's family. Gross income excludes any Child Tax Credits, Working Tax Credits or Universal Credit received by the student or, where relevant, their partner.

For students starting a course in AY 26/27 before 1 July 2027, the previous financial year covers the period 6 April 2025 – 5 April 2026. For students starting a course in AY 26/27 on

or after 1 July 2027, the previous financial year covers the period 6 April 2026 – 5 April 2027 (regulation 85(7)(h), 2017 Regulations).

The income of a spouse, civil partner or cohabiting partner (of either sex) will be taken into account when assessing a student's entitlement.

A student can, under certain circumstances, elect to have their application assessed on the basis of their income in the current financial year. To qualify for a current year assessment, the student's income (taking into account the income of their spouse, civil partner, or cohabiting partner, where appropriate) must be at least £1,000 less in the current financial year than the previous financial year (regulation 85(9), 2017 Regulations).

Students who are in receipt of any of the following income assessed benefits at the time they apply for the grants, or who have a spouse, civil partner, or cohabiting partner whose income is taken into account and who is in receipt of one of these benefits, will not be income assessed and will therefore qualify for the maximum amount of assistance payable under regulation 87(5), 2017 Regulations:

- Universal Credit
- Income Support
- Housing Benefit
- Local Housing Allowance
- Income based Jobseeker's Allowance\*
- Income-based Employment Support Allowance

\*There are two types of Jobseeker's Allowance: contribution-based and income-based. Contribution-based Jobseeker's Allowance is not income assessed and so does not appear on the above list. As most students in receipt of income-based Jobseeker's Allowance will also be in receipt of Housing Benefit, assessors can look to that benefit first as evidence of automatic qualification for support. For those only in receipt of Jobseeker's Allowance, the claimant's benefit notification should specify which type of Jobseeker's Allowance they are receiving. It is possible for a claimant to receive both contribution-based and income-based Jobseeker's Allowance. A student can receive student support providing they are receiving income-based Jobseeker's Allowance, it does not matter if they are receiving contribution-based Jobseeker's Allowance in addition to this.

Those students who are not in receipt of one of the benefits (listed above) will need to have their income assessed. Receipt of Working Tax Credit or Child Tax Credit does not make applicants automatically entitled to maximum income assessed support for PT study, but they do not count as income for the purposes of assessment.

The following disregards will apply when calculating an eligible PT student's relevant income (regulation 85(8) 2017 Regulations):

- £2,000 allowance for the student’s partner (partner is defined in regulation 85(7)(f), 2017 Regulations)
- £2,000 for an only or eldest dependent child (regulation 85(8)(ii), 2017 Regulations) and
- £1,000 each for any subsequent dependent children (regulation 85(8)(iii), 2017 Regulations).

A child for these purposes includes any child for whom the student has parental responsibility and the child of a partner where the partner’s income is taken into account. Partner is defined in regulation 85(7)(f), 2017 Regulations/ regulation 70(2), 2018 Regulations. The disregards are applied where the child is wholly or mainly financially dependent on the student, or the student’s partner.

## 6 INCOME ASSESSMENT

### 6.1 Students who start a course on or after 1 August 2018

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#### 6.1.1 Calculation of household income

The definition of income used in the income assessment of PTML/ PT MG is the same as is used for FT loan for living costs. VHI (validating household income) processes with HMRC are used to validate household income.

Household income for PTML assessment is calculated as follows:

- 1) Determine whose income forms part of the household income.
- 2) Determine the taxable income of each person whose income is included in the household income.
- 3) Make the permitted deductions from taxable income to arrive at residual income, and then make any further deductions permitted.

1) - Determining whose income is included

Income to be included is based on whether the student is dependent or independent.

Student Type	Income to include in the household assessment
Dependent student	<ul style="list-style-type: none"> <li>- Natural / adoptive parent(s) plus, where applicable</li> <li>- The parent’s spouse / civil partner / cohabiting partner of either sex plus</li> <li>- The student</li> </ul>

Independent student	<ul style="list-style-type: none"> <li>- Spouse / civil partner or</li> <li>- Cohabiting partner of either sex</li> <li>- The student</li> </ul> <p>Note that where a student ('Student A') has a spouse / civil partner / partner who is sponsoring a child student, the spouse/civil partner/partner's income is not taken into account in the income assessment of Student A.</p>
Independent student (no partner)	<ul style="list-style-type: none"> <li>- The student only</li> </ul>

Independent students: Students are considered to be independent in the following circumstances (Schedule 3, paragraph 4, 2018 Regulations):

- the student is aged 25 or over at the start of the academic year
- the student married or entered into a civil partnership before the beginning of the academic year. This applies whether or not the marriage/civil partnership is still subsisting
- the student's parents have died:
  - This applies immediately when both parents die
  - Where the household income assessment is based on the income of one parent only and that parent dies, no parental income is required for the whole of the academic year, even if the deceased parent has a partner. If the other parent is still alive, the student's independence from the surviving parent must be established at the start of the next academic year
- SFW is satisfied that neither of the student's parents can be found or that it is not reasonably practicable to get in touch with them
- the student is irreconcilably estranged from their parents. This would be the case where:
  - The student has communicated with neither of their parents for the period of one year before the beginning of the academic year, or
  - The student can demonstrate on other grounds that they are irreconcilably estranged from their parents.
- the student was looked after by a local authority throughout a 13 week period or more in aggregate between the student's 14<sup>th</sup> birthday and the first day of the first academic year of the course
- the student's parents are living outside the EU and SFW is satisfied that the assessment of parental income would place them in jeopardy, or that it would not be reasonably practicable for them to send a contribution to the UK

- the student has been self-supporting for periods prior to the start of the first academic year of the course amounting in aggregate to at least three years
- the student has care of a person under the age of 18 on the first day of the academic year. Once they are assessed as independent on this basis, the student keeps this status for the remainder of the period of study. 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 the student's relationship with the child
- student with Section 67 leave declares themselves as independent. These students are likely to come under the independent category as they would have entered the UK as unaccompanied asylum-seeking children
  - This does not apply to dependent children of an individual with Section 67 leave, evidence will be required if they declare themselves as independent.

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Where an independent student has a spouse, civil partner, or cohabiting partner (same or opposite sex), the partner's residual income may be included in the household income assessment. Note that:

- Only partners as defined in the regulations are taken into account in the income assessment of PTML (Schedule 5, paragraph 1, 2017 Regulations/ Schedule 3, paragraph 23(1), 2018 Regulations).
- If a student stops cohabiting with their partner during the academic year, the partner's income is pro-rated. For example:
  - Joint income is only used for the portion of the academic year when the student and the partner are not separated. Where the student and their partner are separated for the duration of the academic year, the partner's income is not taken into account.
- If a student (or their partner) has a child who is also a student, and the student child's support is assessed on the income of the student parent and/ or their partner, the partner's income is not taken into account in the income assessment of the student parent.

#### Care leavers and financial entitlement

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 (subject to intensity of study calculation) 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.

Additionally, where a student is a care leaver aged under 25 (at the start of their course) and they have provided evidence to confirm their care leaver status, the student does not need to provide financial information to be income assessed for GfDs. Care leavers will automatically be awarded the maximum amount (subject to intensity of study calculation) of any GfDs applied for, subject to meeting all other relevant criteria for each grant.

Dependent students: Dependent students are those who do not fall into any of the independent categories listed above. Note that:

- Where SFW determines that the student's parents have separated before the start of the academic year, SFW has discretion as to which parent's income should be assessed. This will normally be the parent with whom the student lives.
- Where the student's parents separate during the academic year, parental income should be assessed on a pro-rata basis using the parents' joint income for the time they were together and the single parent's income in respect of the remainder of the academic year.
- Where the student's parents separate and in the same academic 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 parents for such time as they were living together
  - The single income of the parent who is to be assessed, for such time as that parent was not cohabiting
  - The joint income of the parent who is to be assessed and their cohabiting partner, for such time as they were cohabiting together

## 2) - Determining the taxable income

Tax year of income:

- Where the sponsor's (parent's or partner's) income is being assessed, 'prior tax year' income is used, the tax year before the tax year that ended before the start of the academic year. The prior tax year for AY 26/27 is tax year 24/25 (Schedule 3, part 4, chapter 2, regulation 14, 2018 Regulations).

Note that current year income may be used instead (Schedule 3, part 3, chapter 2, regulation 16(5), 2018 Regulations).

- Where the student's income is taken into account, income in the academic year in respect of which the student is applying for support is used (Schedule 3, part 4, chapter 1, regulation 10, 2018 Regulations).

Taxable income for the student and their sponsors is the sum of the following:

- 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 (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.
- The whole amount of a payment or benefit mentioned in Section 401(1) of the Income Tax (Earnings and Pensions) Act 2003 (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' for student support purposes includes the whole amount of a redundancy payment.
- Where the income tax legislation of an EU member state or states applies, taxable income is defined 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 greater.
- Where income does not fall into any of the above categories because of the following reasons, the income will be included in 'taxable income' for student support purposes:
  - o The person is not domiciled in the EU or
  - o The income is from out with the EU, or
  - o The income is earned income that is exempt from tax under any legislation

### 3) - Calculation of residual income and household income

#### **Deductions from parent's or partner's taxable income**

The following deductions are made from a parent's or partner's taxable income to determine 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.
- £1,130, where the parent / partner is an eligible student or holds a statutory award.
- 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. Note that where the income is received, it must be included in taxable income (Schedule 3, part 3, regulation 9, 2018 Regulations).

#### **Deductions from the student's taxable income**

The following deductions are made from a student's taxable income to determine residual income:

- Earnings from employment during the academic year. However, where the student is on leave of absence from their employer in order to undertake the course, any wages they receive in respect of those periods of leave of absence should be counted as income for assessment purposes (Schedule 3, Part 4, paragraph 11, 2018 Regulations).
- 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

Note, only the taxable unearned income of the student is taken into account (Schedule 3, paragraph 11, 2018 Regulations).

### **Self-assessment**

Those sponsors who are self-assessed must complete tax returns and submit them to HMRC by:

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

For tax year 24/25, self-assessment must be completed and submitted to HMRC by 31 January 2026.

Note that for self-employed parents/ partners, the 'prior tax year' can be taken as the accounting year which ends in the prior tax year. For example, a student's sponsor's accounting year runs from 1 July to 30 June each year. Their income from the accounting year 1 July 2023 to 30 June 2024 is assessed for AY 26/27, as this is the accounting year that ends in tax year 24/25 (the end of their accounting year (30 June 2024) falls between 6 April 2024 to 5 April 2025).

Where income is self-assessed, capital allowances enable the costs of capital assets (for example, buildings and vehicles) to be written off against a business's taxable profits. Capital Allowances (excluding plant and machinery allowances for special leasing) are deducted from self-assessed income.

### **Current-year assessments**

Where residual parental/ partner income 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, current tax year income may be used. The current year assessment is based on an estimate of residual income (Schedule 3, part 3, chapter 2, regulation 16(5), 2018 Regulations).

Where parental/ partner income 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 (Schedule 3, part 3, chapter 2, regulation 16(5), 2018 Regulations).

### **Further deductions from residual income**

Once residual income has been calculated for each person whose income is included in the household income, the residual incomes are added together. A deduction of £1,130 is then taken from the aggregate amount for each child who is wholly or mainly financially dependent on:

- The student or their partner\* or
- The student's parent or their parent's partner\* (not the student him/herself).

(\*where the residual income of the partner is being taken into account)

The resulting household income is used to income assess PTML and PT MG.

#### **6.1.2 Calculation of entitlement to PTML and PT MG**

All PT students are entitled to up to £6,964. Entitlement is based on their actual intensity of study (minimum 25% and maximum 75% of £9,285).

A taper rate is applied to the 100% maintenance grant support rates based on household income. The maintenance grant entitlement is then used to calculate maintenance loan entitlement. The entitlement calculations are as follows:

- PT MG
  - Household income of £25,000 or below: maximum PT MG (£6,000)
  - Household income above £25,000 and up to £59,200: reduce £6,000 PT MG by £1 for every £6.71 of income above £25,000. (Round the calculated amount down to the nearest whole pound) (regulation 47(3), 2018 Regulations)
  - Household income of £59,200 or higher (or student is non-income assessed): use minimum PT MG (£1,020)

When a student has not provided enough evidence for completion of an income assessment, the student will be assessed as non-income assessed until the required evidence is received.

- PTML
  - PTML entitlement is calculated by taking the £9,285 total support and deducting the maintenance grant entitlement (both at 100% intensity, as calculated above) (regulation 47, 2018 Regulations).

Apply the intensity of study reduction to both PTML and PTWGLG and reduce entitlement to 25% to 75% of the 100% rate (based on the actual intensity of study) (regulation 47(3), 2018 Regulations).

For example:

28% study intensity, household income £53,000

- $£53,000 - £25,000 = £28,000$
- $£28,000 / £6.71 = £4,172.88$
- $£6,120 \text{ max PT MG} - £4,172.88 = £1,947.12$  (100% intensity grant rate at this income level)
- $£9,285 \text{ max total support} - £1,947.12 = £7,337.88$  (100% intensity loan rate at this income level)
- $(28/100) \times £1,947.12 = £545.19$  PT MG entitlement
- $(28/100) \times £7,337.88 = £2,054.61$  PTML entitlement
- Total entitlement = £2,599.80 (28% of £9,285)

50% study intensity, household income £41,000

- $£41,000 - £25,000 = £16,000$
- $£16,000 / £6.71 = £2,384.50$
- $£6,120 \text{ max PT MG} - £2,384.50 = £3,735.50$  (100% intensity grant rate at this income level)
- $£9,285 \text{ max total support} - £3,735.50 = £5,549.50$  (100% intensity loan rate at this income level)
- $(50/100) \times £3,735.50 = £1,867.75$  PT MG entitlement
- $(50/100) \times £5,549.50 = £2,774.75$  PTML entitlement
- Total entitlement = £4,642.50 (50% of £9,285)

30% study intensity, household income £60,000 (income above upper threshold)

- £1,020 minimum PT MG (100% intensity grant rate at this income level)
- £8,265 maximum PTML (100% intensity loan rate at this income level)
- $(30/100) \times £1,020 = £306$  PT MG entitlement
- $(30/100) \times £8,265 = £2,479.50$  PTML entitlement
- Total entitlement = £2,785.50 (30% of £9,285)

66% intensity, household income £19,000 (income below the lower threshold)

- £6,120 maximum PT MG (100% intensity grant rate at this income level)
- £3,165 minimum PTML (100% intensity loan rate at this income level)
- $(66/100) \times £6,120 = £4,039.20$  PT MG entitlement
- $(66/100) \times £3,165 = £2,088.90$  PTML entitlement
- Total entitlement = £6,128.10 (66% of £9,285)

45% intensity, household income £28,000 (student is aged 60 or over at the start of the first academic year)

- £28,000 - £25,000 = £3,000
- $£3,000/£6.71 = £447.09$
- £6,120max PT MG - £447.09 = £5,672.91 (100% intensity grant rate at this income level)
- $(45/100) \times £5,672.91 = £2,552.81$  PT MG entitlement

The illustrative table below outlines the PTWGLG and PTML entitlement based on the levels of income shown by intensity of study:

The figures in the table below have been rounded to the nearest £1 and therefore amounts displayed may not always add exactly to the total support.

INCOME (£)	PT MG (£)	PTML (£)	TOTAL GRANT PLUS LOAN (£)
75% intensity			
25,000	4,590	2,374	6,964
30,000	4,031	2,933	6,964
35,000	3,472	3,492	6,964
40,000	2,912	4,052	6,964
45,000	2,354	4,610	6,964
50,000	1,794	5,170	6,964
55,000	1,235	5,729	6,964
59,200	765	6,199	6,964
50% intensity			
25,000	3,060	1,583	4,643
30,000	2,688	1,955	4,643
35,000	2,315	2,328	4,643
40,000	1,942	2,701	4,643
45,000	1,569	3,074	4,643
50,000	1,196	3,447	4,643
55,000	823	3,820	4,643
59,200	510	4,133	4,643
25% intensity			
25,000	1,530	791	2,321
30,000	1,344	978	2,321
35,000	1,157	1,164	2,321
40,000	971	1,351	2,321

45,000	785	1,537	2,321
50,000	598	1,723	2,321
55,000	412	1,910	2,321
59,200	255	2,066	2,321

The amount of grant in the above table is based on a FT equivalent of £6,000, reduced by £1 for every additional £6.71 of income above £25,000, and pro-rated by intensity of study.

## **6.2 Students who start a course on or after 1 September 2014 and before 1 August 2018**

Regulation 87(5), 2017 Regulations states that if the income threshold is £28,180, a student with an assessed income less than £26,095 will be entitled to the maximum amount of course grant available under regulation 87(5)(b), 2017 Regulations.

As a consequence of applying the income assessment the student may receive:

- No support – zero award
- Full support - £1,155 course grant
- Partial support – the minimum course grant that the student would receive is £50.

The taper system will operate as follows:

- A student with relevant income less than £26,095 would receive the full course grant available.
- Thereafter, if the student's income is £26,095 or more the amount of course grant will reduce until eventually it will be exhausted. The taper is set at £1 in every £1.886. This means that a student with a relevant income level of over £26,095 and up to £28,180 will be entitled to a partial course grant.
- A student with an income level of exactly £28,180 will be entitled to a course grant of £50.
- A student with a relevant income level of more than £28,180 will not receive any course grant.

Some examples of the operation of the taper are shown below:

- Single student with no dependants

Relevant Income	Effect of taper (student could receive).
Less than £26,095	Full course grant of £1,155.
£26,095 but less than £28,180	Course grant of £1,155 less £1 for every £1.886 of income (before tax) over £26,095.
£28,180	£50 course grant.

Over £28,180	No support.
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- Married student with 2 dependent children

Note: Students with an adult or child dependant may also qualify for additional grant support.

Relevant Income	Effect of taper (student could receive).
Less than £31,095	Full course grant of £1,155.
£31,095 to less than £33,180	Course grant of £1,155 less £1 for every £1.886 of income over £31,095.
£33,180	£50 course grant.
Over £33,180	No support.

The term “relevant income” is defined in regulation 85(8), 2017 Regulations.

### **6.3 Students who start a course before 1 September 2014**

Students who started a course before 1 September 2014 could be eligible for a course and fee grant. Regulation 85(5), 2017 Regulations sets out that the income threshold is set at £16,865, a student with an assessed income of less than £16,865 will be entitled to the maximum amount of assistance available under regulation 85(1), 2017 Regulations.

As a consequence of applying the income assessment the student may receive:

- No support – zero award.
- Full support - £1,155 course grant and £690/ £820/ £1,025 fee grant (depending on the intensity of study) or a grant to the fee level charged by the HE provider, whichever is the lower.
- Partial support – the award is reduced by a minimum of £50. The minimum amount that the student would receive is £50 for the total available by way of fee support and the course grant.

The taper system will operate as follows:

- A student with relevant income of less than £16,865 would receive both the full fee and course grant available.
- A student with relevant income level of £16,865 would receive a reduction of £50 on the maximum amount of fee grant available and would receive the full course grant.
- Thereafter, as the student’s income increases over £16,865 the total amount of the award will reduce, until eventually it will be exhausted. The point at which payment of fee support ceases will be the same for each of the three fee grant maxima.

Therefore, there will be three different fee grant taper rates in operation: £1 in every £14.52 for students studying at less than 60% of the FT equivalent, £1 in every £11.90 for students studying from 60% to less than 75% FT equivalent and, £1 in every £9.26 for students studying at 75% FT equivalent or more.

- A student with relevant income of £16,865 or more but less than £25,435 will receive a partial fee grant and, if eligible, a full course grant. See regulations 85(4) and 85(5), 2017 Regulations for the method of determining the amount of fee grant.
- A student with relevant income of exactly £25,435 will receive a fee grant of £50 and, if the student is eligible, a full course grant.
- A student with a relevant income of over £25,435 and up to £26,095 will receive no fee grant, but, if eligible, the full course grant of £1,155.
- Thereafter, as the student's income increases over £26,095 the amount of course grant will reduce until eventually it will be exhausted. The taper is set at £1 in every £1.886. This means that a student with a relevant income level of over £26,095 and up to £28,180 will be entitled to a partial course grant.
- A student with an income level of exactly £28,180 will be entitled to a course grant of £50. No fee grant will be payable.
- A student with a relevant income level of more than £28,180 will not receive any support.

Some examples of the operation of the taper are shown below:

- Single student with no dependants

Relevant Income	Effect of taper amount (student could receive).
Less than £16,865	Full fee grant (up to £690/£820/£1,025 or the level of fees charged by the HE provider, whichever is the lower). Full course grant of £1,155.
£16,865	A reduction of £50 from the fee grant will apply. Full course grant of £1,155.
Over £16,865 but less than £25,435	A reduction of £50 from the fee grant will apply. Thereafter, a reduction of £1 from the fee grant would apply for each £14.52/£11.90/£9.26 of relevant income over £16,865 from the maximum amount of fee grant available. Full course grant of £1,155.
£25,435	£50 fee grant. Full course grant of £1,155.
Over £25,435 up to £26,095	No fee grant. Full course grant of £1,155.

Over £26,095 but less than £28,180	No fee grant. Course grant of £1,155 less £1 for every £1.886 of income over £26,095.
£28,180	No fee grant. £50 course grant.
Over £28,180	No support.

- Single EU student (fee support only) with no dependants

Relevant Income	Effect of taper amount (student could receive).
Less than £16,865	Full fee grant (up to £690/£820/£1,025 or the level of fees charged by the HE provider, whichever is the lower).
£16,865	A reduction of £50 from the fee grant will apply.
Over £16,865 but less than £25,435	A reduction of £50 from the fee grant plus a reduction of £1 from the fee grant for each £14.52/ £11.90/ £9.26 of relevant income over £16,865 will apply.
£25,435	£50 fee grant.
Over £25,435	No support.

- Married student with two dependent children

Note: Students with an adult or child dependant may also qualify for additional dependants' grant support.

Relevant Income	Effect of taper amount (student could receive).
Less than £21,865	Full fee grant (up to £690/ £820/ £1,025 or the level of fees charged by the HE provider, whichever is the lower). Full course grant of £1,155.
£21,865	A reduction of £50 from the fee grant will apply. Full course grant of £1,155.
Over £21,865 but less than £30,435	A reduction of £50 from the fee grant will apply. Thereafter, a reduction of £1 from the fee grant would apply for each £14.52/ £11.90/ £9.26 of relevant income over £21,865 from the maximum amount of fee grant available. Full course grant of £1,155.
£30,435	£50 fee grant. Full course grant of £1,155.
Over £30,435 up to £31,095	No fee grant. Full course grant of £1,155.
Over £31,095 to less than £33,180	No fee grant. Course grant of £1,155 less £1 for every £1.886 of income over £31,095.
£33,180	No fee grant. £50 course grant.
Over £33,180	No support.

The term “relevant income” is defined in regulation 85(8), 2017 Regulations.

## 7 PAYMENTS

The student must supply details of a UK bank account which is in their own name before payments can be released.

- Paid to the student: PTML, PT MG, course grant, GFDs
- Paid to the HE provider: PTTFL, fee grant

### 7.1.1 Confirmation of study

- **Registration confirmation and confirmation of intensity for PTML and PTWGLG**
  - PTML and PT MG payments will be released following receipt of registration confirmation from the HE provider. By confirming registration, the HE provider is confirming that the student is in study and is on track to complete the course within the maximum course duration.
  - The HE provider must also confirm that to the best of their knowledge and belief the intensity of study the student will undertake in that academic year is correct, no PTML or PT MG instalments will be released until intensity has been confirmed.
  - One registration confirmation is required from the HE provider for each academic year of study.
- **Attendance confirmation for PTTFL**
  - The number of attendance confirmations required for PT courses is three per academic year from AY 18/19 (new and continuing students).
- **Blocking future PTML and PT MG instalments on negative attendance confirmation**
  - If a negative attendance confirmation is received for PTTFL, future PTML and PT MG instalments will be blocked and not released.
  - The PTML and PT MG payments will not be made until two weeks after the term start date. However the payments may have already been released when non-attendance is confirmed for that term. In that case, PTML and PT MG will be blocked from the following term.
  - Once attendance is confirmed (regulation 87, 2018 Regulations), all PTML and PT MG payments that were due to be released until the date of confirmation of attendance will be paid to the student.

### **7.1.2 Payment proportions**

Payment of PTML and PT MG will be made in three instalments per academic year (33%, 33% and 34%).

Where the student is eligible for PTML and PT MG from the start of the academic year but is awarded support after the start of the academic year, payments will be combined so that the entitlement due up to the point of payment is released. For example, a student applies for and is awarded support in respect of the whole academic year in term two. 66% of entitlement is released in term two and 34% in term three.

### **7.1.3 Payment dates**

The term start and end dates used for PTML and PT MG will be those advised by the HE provider.

PTML instalments will not be released until two weeks after the start of each term and after attendance has been confirmed (regulation 87, 2018 Regulations).

Course end dates must be captured to ensure that:

- PT students are not funded for concurrent periods of study.
- Maintenance payments are not made after the course end date.

### **7.1.4 Late entrants**

Maintenance support is only available where the student is undertaking a course during a term. If a student starts their course during the second or third term, no payment should be released for any term where the student was not undertaking their course.

### **7.1.5 Overpayments**

Overpayments of PTML and PT MG will be collected as per current procedures. In the event that a PT student receives an overpayment, the overpayment may be recovered from the student.

Overpayments of PT MG and GFDs can be recovered from PTML and vice versa.

PTTFL overpayments are not recoverable from maintenance payments.

## **8 REPAYMENTS**

PTML is subject to existing Plan 2 repayment rules. Where a student starts a course in AY 26/27 the student would enter repayment the 6 of April following course completion or withdrawal.

Note that PTML is not in scope for the Welsh Partial Cancellation Policy. Only FT loans for living costs are in scope for this policy.

See the AY 26/27 SFW 'Repayments' guidance for full details on repayment rules.

## 9 CHANGE OF CIRCUMSTANCE

### 9.1 Students who start a course on or after 1 August 2018

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The following information describes changes to PTTFL, PT MG and PTML entitlement following a change of circumstance.

#### 9.1.1 Change to loan amount

The amount of PTTFL or PTML requested can be amended up to one month before the end of the current academic year (regulation 33, Table 1, 2018 Regulations). Note that:

- Where the student is non-income assessed and then requests an income assessment, the 11 month deadline also applies.
- Where the student increased the loan request amount, an interim payment will be released where required, and future payments will be adjusted.

PT students can reduce the loan request amount, but not to less than the amount already paid in the academic year. However, they can make a voluntary repayment directly to SLC if they wish to reduce their current student loan balance. The voluntary repayment cannot be refunded later. However, where the student has not yet requested their maximum PTML entitlement, they may increase the loan request amount if they are still within the time limit (see section [4.9](#)) for doing so.

#### 9.1.2 Course transfers

Funding available to a PT student following a transfer is as follows:

Transfer to a different course, both courses have the same academic year quarter start date: where the student transfers to a course which has the same academic year quarter start date as the original course, there is no change to the funding available for that academic year (unless the intensity of study has undertaken changes).

For example:

**Barbara** starts a PT course in October 2026 and is non-income assessed studying at 50% intensity. Barbara is entitled to PTML of £4,133 and PT MG of £510. In January 2027, they transfer to a PT course which started in November 2026 (no change of intensity). Both courses have an academic year start date of 1 September 2026.

Barbara's maintenance entitlement remains unchanged and they will not be entitled to further funding until the academic year starting 1 September 2027.

Transfer to a different course, the new course has a later academic year start date: where the student transfers to a course with a later academic year quarter start date, a new full academic year of funding is available, starting from the academic year quarter start date of the new course.

For example:

**Johnny** starts a PT course in September 2026 and is income assessed studying at 75% intensity. Johnny is entitled to PT MG of £4,590 and PTML of £2,374. In January 2027 Johnny transfers to a PT course which starts in January 2027. As the new course has a later AY start date (1 January 2027) Johnny is assessed for a new academic year of support. As Johnny is now studying at 50% intensity, their new entitlement is PT MG of £3,060 and PTML of £1,583 for the academic year from 1 January 2027 – 31 December 2027, however, Johnny will not be entitled to further PTML or PT MG until the academic year starting 1 January 2028 (unless Johnny's intensity of study increases).

Transfer to a different academic year quarter start date (remaining on the same course): where the student transfers to a different academic year quarter start date, but remains on the same course the student's original academic year start date continues to apply for funding purposes. The student will only be entitled to further funding from the start of the second academic year, following the original academic year start date (unless there is a change of intensity within the academic year).

For example:

**Brenda** starts a PT course in January 2027 and is income assessed studying at 25% intensity. Brenda is entitled to PT MG of £1,530 and PTML of £791. Brenda completes the first year of the course in July 2027 and starts the second academic year of the course in September 2027 rather than January 2028. However, because Brenda has not changed course, the original academic year quarter start date of 1 January 2027 will continue to apply until Brenda completes the course. This means that Brenda will not be entitled to a new academic year of funding until 1 January 2028. (Note that if Brenda had not had the maximum PTML and PT MG in the first academic year and undertakes additional modules, Brenda will be entitled to further funding as intensity in that academic year has increased).

### 9.1.3 Repeat study

PT students may be funded for repeat academic years of PT study, as long as they:

- meet the minimum 25% intensity of study requirement in the repeat academic year
- are still able to complete the course in no more than four times the length of a FT equivalent course and

- have not exceeded the maximum 16 years of PT funding available (regulation 27(a)(ii), 2018 Regulations)

Note: Additional years of PT funding are not awarded for Compelling Personal Reasons (CPR).

For example:

**Niall** starts a PT course in AY 26/27 which is four years FT equivalent. One FT academic year equals 100%, therefore a four year FT course in this example requires 400% total intensity. Niall's PT intensity of study patterns are as follows:

Year	AY	Intensity		PTTFL & PTML
		AY intensity	Cumulative total	
1	26/27	25%	25%	✓
2	27/28	25%	50%	✓
3	28/29	25%	75%	✓
4	29/30	25%	100%	✓
5	30/31	25%	125%	✓
6	31/32	25%	150%	✓
7	32/33	25%	175%	✓
8	33/34	25%	200%	✓
9*	34/35	25% (repeat)	200%	✓
10	35/36	25%	225%	✓
11	36/37	25%	250%	✓
12	37/38	25%	275%	✓
13	38/39	25%	300%	✓
14	39/40	25%	325%	✓
15*	40/41	25% (repeat)	325%	✓
16	41/42	25%	350%	✓
17	42/43	25%	375%	✗
18	43/44	25%	400%	✗

\*repeat of previous year

Niall is eligible for PT funding for years 9 and 15 of study (both are repeat years). However, in year 17 of study Niall will cease to be funded (for any product other than DSA) regardless of the intensity of study as they will have received PT funding for an aggregate of 16 years. Niall will therefore not receive any PTML and PT MG funding in year 17 and onwards.

#### 9.1.4 Suspension and resumption

If a student suspends study with the agreement of their HE provider, the HE provider should promptly notify SLC. No PTML or PT MG payments will be released while a student is suspended. However, the following should be noted:

- Where the student suspends study due to illness, SLC will disregard the first 60 days of the suspension period. Students are eligible for PTML and PT MG in this period. The suspension period as notified by the HE provider should start from the actual start date of the suspension (not after 60 days of absence through illness) (regulation 35(4)(d)(i), 2018 Regulations).
- SLC has discretion to continue paying a student all or part of the PTML and PT MG entitlement while the student is suspended for reasons other than illness, or where the illness exceeds 60 days. Reasons for applying discretion to pay through suspension include but are not limited to hardship. Each case will be considered on its own merits (regulation 35(4)(d)(ii), 2018 Regulations).

Once the student resumes study, PTML and PT MG payments will resume. Note that PTML and PT MG instalments that were due during the suspension period will only be payable to the student on a discretionary basis. Reasons for paying PTML and PT MG during a period of suspension may include but are not limited to hardship. For example:

**Bess** starts a PT course in AY 26/27 and completes the first academic year. During term one of the second academic year (AY 27/28) Bess suspends studies due to ill health. Bess has been paid the first instalment of PTML and PT MG for AY 27/28 at the point of suspension. Bess resumes the course in AY 28/29. When Bess resumes the course, payments of PTML and PT MG that were due up to the point of resumption will only be paid if SLC exercises its discretion to do so.

#### 9.1.5 Withdrawal

The date of withdrawal is the last date that the student attended or undertook the course. Note that this date may be earlier than the date the student officially left the course.

- Where SLC is notified that the student withdrew prior to a PTML and PT MG payment being made, the full payment is treated as an overpayment.
- Where the withdrawal date falls part-way through a term for which a payment of PTML and PT MG has been made, entitlement to PTML and PT MG for that term will be pro-rated.

For example:

**Myra** starts a PT course on 15 September 2026 and withdraws from the course on 15 March 2027 (during term two). The first two instalments of PTTFL have been paid to the HE provider, and the first two instalments of PTML and PT MG have been paid to

Myra. No PTTFL will be clawed back unless the HE provider reduces the fee charged to an amount which is less than the PTTFL paid. Myra is entitled to PTML and PT MG for term one, and a pro-rated amount for days of the course undertaken in term two until the date of withdrawal.

### 9.1.6 Change of intensity

At the beginning of each academic year the HE provider must confirm the total number of credits that the student intends to complete. The number of credits is used by SLC to calculate the student's intensity of study for the academic year. If a HE provider is aware that the total number of credits undertaken in that academic year has changed, the HE provider must inform SLC so that intensity can be recalculated and the student's entitlement reassessed.

The total number of credits undertaken in the academic year, as confirmed most recently by the HE provider, will dictate the total PTML and PT MG entitlement for the academic year. This means that:

- Where intensity of study drops from above 25% to below 25%, the student is not entitled to any maintenance support for that academic year, as the total number of credits undertaken does not satisfy the minimum intensity requirement.
- Where intensity of study rises from below 25% to above 25%, the student is entitled to maintenance support for the full academic year, as the total number of credits undertaken satisfies the minimum intensity requirement.
- Where intensity of study changes (remaining at or above 25%), the student is entitled to maintenance for the full academic year, based on the most recently confirmed study intensity.

In any case, the student is only eligible for maintenance when studying at 25% or higher intensity during the academic year.

For example:

**Nicole** starts a PT course in September 2026, studying at 50% intensity in the first academic year. Nicole's total maintenance entitlement for AY 26/27 is £4,643 (PTML of £4,133 and PT MG of £510 as income is above the upper threshold). Nicole's HE provider confirms intensity of study has reduced to 25% from 20 February 2027. Nicole's new entitlement in AY 26/27 is a total of £2,321 (PTML of £2,066 and PT MG of £255) for the full AY (the 25% intensity rate for the full academic year).

Payments made at 50% intensity are as follows:

Term 1: PTML £1,363.89 and PT MG £168.30 (33% of £4,643)

Term 2: PTML £1,363.89 and PT MG £168.30 (33% of £4,643)

Revised total AY entitlement following the intensity change is £2,321. As Nicole has already received £3,064.38, there is no further entitlement to any more maintenance support in AY 26/27.

New entitlement for the academic year: £2,066 (PTML) and £255 (PT MG)  
Payments already made: £2727.78 (PTML) and £336.60 (PT MG).

Nicole owes a loan overpayment of £661.78 PTML and £81.60 PT MG.

**Cathy** starts a PT course in September 2026, studying at 75% intensity in the first academic year. Cathy's total maintenance entitlement for AY 26/27 is £6,964 (PT MG of £4,590 and PTML of £2,374) as income is below the lower threshold. Cathy's HE provider confirms intensity of study has reduced to 25% from 20 December 2026. Cathy's new entitlement in AY 26/27 is a total of £2,321 (PT MG of £1,530 and PTML of £791), the 25% intensity rate for the full academic year.

Payments made at 75% intensity are as follows:

Term 1: PTML £783.42 and PT MG £1,514.70 (33% of £6,964).

Revised total academic year entitlement following the intensity change is £2,321

New entitlement for the academic year: £791 (PTML) and £1,530 (PT MG)  
Payments already made: £783.42 (PTML) and £1,514.70 (PT MG)  
Cathy has already received £2,298.12 and will receive £22.88 (the difference between the amount paid and the new total entitlement as follows):

Term 2: £0

Term 3: £22.88 (PTML £7.58 and PT MG 15.30)

### 9.1.7 Change of course end date in final year

Students may through consultation with their HE provider, arrange to complete a course earlier than their expected course end date. Where a HE provider indicates that a student will complete their course early, checks should be performed to identify the intensity of study for that academic year. If the intensity of study remains the same then support should also stay the same (**i.e. no pro rata calculation is needed**). For example:

**Luke** is studying at 75% intensity in the final year of their PT course in AY 26/27, with an expected end date of May 2027. Luke's total maintenance entitlement for AY 26/27 is £6,964 (PT MG of £4,590 and PTML of £2,374 as income is below the lower threshold. Luke's HE provider confirms that the end date of the course has been brought forward to January 2027 but on the change of circumstance notes they confirm that the intensity of study remains at 75%. This is due to the fact that Luke will still be studying the same amount of credits in the truncated timeframe as they

had intended to do initially in the full final year. Therefore, Luke's entitlement for the academic year remains at £6,964 (PT MG of £4,590 and PTML of £2,374).

In any situation where the change to the end date of the course also results in a change to the intensity of study, please refer to section 9.1.6 Change of intensity.

In situations where the course end date changes to a date prior to any of the scheduled payments for the academic year, they must be adjusted appropriately so that all support is paid prior to the new course end date.

### 9.1.8 Change to mode of study

Students may change mode of study (FT to PT or vice versa) either from the start of the next academic year or during an academic year (regulation 31, 2018 Regulations).

- 'Same season' mode switcher

A student is a same season mode switcher where both the FT and PT courses started in the same academic year quarter.

Fee support: Students are not eligible for TFL for both courses in the same term in this scenario. TFL liability is for the original course attended during the term in which the switch occurred (unless the HE provider has agreed to not charge any fees for the first course, in that case, the fee payment for that term will go to the new course).

Maintenance support: Entitlement to maintenance support is calculated based on the number of days per term undertaken in each mode of study, where the student switches mode during a term:

- PT
  - $(\text{No. of PT days in the term} / \text{total no. of days in term}) \times (\text{full academic year PT maintenance entitlement} / 3) = \text{PT maintenance entitlement for the relevant term.}$
- FT
  - $(\text{No. of FT days in the term} / \text{total no. of days in term}) \times (\text{full academic year FT maintenance entitlement} / 3) = \text{FT maintenance entitlement for the relevant term.}$

For example:

**Joe** starts a FT course on 17 September 2026 and switches to the PT version of the same course in October, studying at 50% intensity. The course start date for both the FT and PT versions is 17 September 2026.

Fee support: TFL is paid for the FT course for term one (the original mode attended in that term), and the PT course for terms two and three.

Maintenance support: The HE provider confirms Joe's date of last attendance on the FT course (24 October 2026) and the date of first attendance on the PT course (25 October 2026).

FT term one dates: 17 September to 12 December 2026 (87 days)

PT term one dates: 17 September to 14 December 2026 (89 days)

FT maintenance entitlement (full academic year): £9,285

PT maintenance entitlement at 50% intensity (full academic year): £4,642.50.

No. of days in FT term one (17 September to 12 December inclusive) = 87

No. of days undertaken on a FT basis (17 September to 24 October) = 38

$33\% \text{ of } £9,285 = £3,064.05$   $(38/87) \times £3,064.05 = £1,338.32$  FT maintenance entitlement for term one.

No. of days in PT term one (17 September to 14 December inclusive) = 89

No. of days undertaken on a PT basis: (25 October to 14 December inclusive) = 51

$33\% \text{ of } £4,642.50 = £1,532.02$

$(51/89) \times £1,532.02 = £877.89$  PT maintenance entitlement for term one.

#### 'Different season' mode switcher

If a student has transferred with a change of mode to a course with a later academic year quarter start date, the student is eligible for term one fee and maintenance payments for both courses.

For example:

**Stella** starts a FT course in September 2026 and transfers to a PT course in January 2027. The first term of the PT course starts in January 2027.

Fee support: TFL is paid for term one of the FT course. As the PT course starts in a later academic year quarter, it is treated as a new full academic year of support. Stella is therefore eligible for full fee payments for all three terms of the PT course. Stella's academic year start date going forward will be 1 January.

Maintenance support: FT maintenance support is paid for term one of the FT course. Stella is entitled to PT maintenance support for all terms of the first academic year of the PT course, from January 2026 PT course start date.

**Gene** starts a PT course in September 2026 and completes in June 2027, then enters the second year of a FT course which starts in July 2027. In this scenario Gene will be

entitled to full fee and maintenance support for both academic years as they will be completing both academic years in full.

Note that where a student switches mode:

- Students are not transitionally protected. This means that, for the new course, they are assessed for the package of support available to new students in the academic year that the switch takes place. The student must complete a new student application.
- The FT and PT courses should be assigned their own statutory repayment due dates (SRDDs).

Mode switching and previous study: The original course does not need to be added to the previous study section of the application for the new course unless the student has obtained a qualification. (This is because previous study in a different mode, where no qualification was achieved, is not taken into account in previous study rules).

For example:

**Jaimé** starts a FT three year Honours degree course in AY 26/27 and successfully completes year one. Jaimé decides to continue the course on a PT basis in AY 27/28. Jaimé is now starting year two of the three year FT equivalent degree, therefore must be able to complete the remainder of the course on a PT basis in no more than four times the remaining FT equivalent ordinary duration, within eight PT academic years. Jaimé completes the degree on a PT basis in six PT academic years and is eligible to receive PTTFL, PTML and PT MG for all six years.

**Janey** starts a FT four year Honours degree course in AY 26/27 and successfully completes year one. Janey transfers to a PT course in AY 27/28. Janey is now starting in year two of the four year FT equivalent degree, therefore must be able to complete the remainder of the course on a PT basis in no more than four times the remaining FT equivalent ordinary duration (3 FT equivalent academic years to be completed in no more than 12 PT academic years).

Janey studies at 25% intensity over four academic years (AYs 26/27 to 29/30 inclusive), completing one FT equivalent year of the course and receiving PTTFL, PTML and PT MG in each academic year.

Janey then decides to return to FT study to complete the rest of the course. Janey's remaining entitlement to FT fee support is calculated as follows:

$(OD + 1) - PC$

OD is the number of academic years that make up the ordinary duration of the course PC is the number of academic years that the student has spent on previous courses (note that only previous years of FT support are counted)

OD = 4

PC = 1

$$(4 + 1) - 1 = 4.$$

Janey has a maximum of four years of FT support available to complete the course. (Note that the result would be the same if Janey did not have any PT previous study and had only undertaken one year of previous FT study, as previous study which was undertaken in a different mode and where no qualification was achieved is not taken into account).

### 9.1.9 In-year reassessments

An income assessed PT student may require an in-year reassessment when there has been a change to their household income. The re-assessment may lead to an adjustment to the PT student's maintenance support.

For example:

**Jack** is studying at 28% intensity and has a household income of £53,000

$$£53,000 - £25,000 = £28,000$$

$$£28,000/£6.71 = £4,172.88$$

$$£6,120(\text{max PT MG}) - £4,172.88 = £1,947.12 \text{ (100\% intensity)}$$

$$£9,285 \text{ (max support)} - £1,947.12 = £7,337.88 \text{ (100\% intensity)}$$

$$28/100 \times £1,947.12 = £545.19 \text{ PT MG}$$

$$28/100 \times £7,337.88 = £2,054.61 \text{ PTML}$$

$$\text{Total maintenance support} = £2,599.80 \text{ (28\% of £9,285)}$$

Term 1 - Jack received £179.91 grant and £678.02 PTML (33%)

Term 2 - Jack received £179.91 grant and £678.02 PTML (33%)

During Term 3, Jack's household income is found to be £33,000 rather than £53,000 and SLC need to re-assess Jack.

$$£33,000 - £25,000 = £8,000$$

$$£8,000/£6.71 = £1,192.25$$

$$£6,120 \text{ (max PT MG)} - £1,192.25 = £4,927.75 \text{ (100\% intensity)}$$

$$£9,285 \text{ (max support)} - £4,807.75 = £4,357.25 \text{ (100\% intensity)}$$

$$28/100 \times £4,927.75 = £1,379.77 \text{ PT MG}$$

$$28/100 \times £4,357.25 = £1,220.03 \text{ PTML}$$

$$\text{Total maintenance support} = £2,599.80 \text{ (28\% of £9,285)}$$

Term 3 – Jack is entitled to £469.13 PT MG and £414.81 PTML (34%).

Jack has been overpaid PTML by £136.01 for terms 1 and 2.

PTML paid in terms 1 and 2: £678.02 x 2 = £1,356.04  
 New PTML entitlement £1220.03 - £1,356.04 = £136.01 overpayment

Jack has been underpaid PT MG by £550.82 for terms 1 and 2.

PT MG paid in terms 1 and 2: £179.91 x 2 = £359.82  
 New PT MG entitlement £1,379.77 (34% of £1,379.77 = £455.32 x 2 = £910.64)  
 £910.64 - £359.82 = £550.82 underpayment  
 Term 3 payment due = 34% of £1,379.77 = £469.12

As Jack has been overpaid PTML but not PT MG, SLC will adjust the payments that have already been made to Jack to account for the deficit. This will be split over the remaining payment instalments as follows:

Term	PT MG	PTML	Total
1	£179.91	£678.02	£857.93
2	£179.91 (+ £550.82) = £730.73	£678.02 (- £136.01) = £542.01	£1,272.74
3	£469.12	£0	£469.12
Total	£1,379.77	£1,220.03	£2,599.80

## 9.2 Students who start a course before 1 August 2018

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### 9.2.1 Students whose status as an eligible student is converted to that of an eligible PT student

Students can have their status as an eligible student converted to that of an eligible PT student when they transfer from a designated FT course to a designated PT course (and vice versa). Where students transfer from a FT course to the equivalent PT course between academic years, the process is simple.

Where the transfer took place before 1 September 2014, the student applied for the fee grant and course grant as a PT student, rather than the loan and other grants as a FT student. Where the transfer from a designated FT course to a designated PT course takes place on or after 1 September 2014, the student applies for the PT tuition loan and course grant as a PT student. Subject to this section, as a student will cease to be an eligible student when they become an eligible PT student, no further payments of FT support should be made to the student. So if the payment dates for FT grants and loans is 1 September, 1 January and 1 April and a student ceases to undertake a designated course and transfers to take up a PT course on 1 December, the student will not get paid any FT grants and loans on 1 January and 1 April. Once SFW has entered the relevant dates into the assessment engine and performed a re-assessment, this will be handled automatically by change of circumstance functionality.

For students who were eligible to apply for a loan for living costs while they were a FT student but did not do so or did apply but for less than the maximum available, the student can apply for a loan for living costs after they transfer to the PT course. The amount of support they can apply for in this case is set out in regulation 103(3)(d) and (4), 2017 Regulations.

For information on how DSA is calculated in the event of a student transferring from a designated FT course to a designated PT course during an academic year, see the AY 26/27 'Disabled Students' Allowance' guidance.

Where students transfer from undertaking a FT course to a PT course in the same subject or subjects leading to the same qualification at the same institution, the PT course is to be treated as satisfying regulations 83(1)(b) and 83(1)(c), 2017 Regulations provided the period of PT study to be undertaken by the student is of at least one academic year's duration and, in the case of a course that began before 1 September 2014, does not exceed twice the period ordinarily required to complete the remainder of the FT course from which the student transfers. In the case of a course that began on or after 1 September 2014, it must be of at least one academic years duration and must not exceed four times the period ordinarily required to complete the remainder of the FT course from which the student transfers.

Examples:

**Trudi** started a designated course leading to a BA in History in September 2013, which would normally be completed in three years if studied FT. Trudi studies FT in the first year, and transfers to the equivalent PT course in the second year (a designated PT course leading to a BA in History provided by the same HE provider). Trudi plans to complete the course at the end of four years' PT study. The course will be treated as satisfying regulation 83(1)(b) and (c)(i), 2017 Regulations because the period of PT study to be undertaken will last more than one academic year and will not exceed twice the period ordinarily required to complete the remainder of the designated course ( $2 \times 2 = 4$  years).

**Andrew** starts the same designated FT course in September 2015, which would normally be completed in three years. Andrew completes two years as a FT student and then transfers to the equivalent PT course for the final year. Andrew plans to complete the designated PT course after 5 years of PT study. The course cannot be treated as satisfying regulation 83(1)(c)(ii), 2017 Regulations because the period of PT study to be undertaken will exceed four times the period required to complete the FT course ( $1 \text{ year} \times 4 = 4$  years and the student intends to complete their period of PT study in 5 years). Andrew cannot qualify for any further support in connection with that course.

### **9.2.2 Students whose status as an eligible PT student is converted to that of an eligible student**

Students who move from PT courses to FT courses between academic years simply apply for a different type of support that year. Where students transfer from a PT course to a FT course during an academic year they become entitled to a portion of the support available for FT students. Any amount of support paid to the student under Part 12, 2017 Regulations for the relevant academic year is ignored when determining the amount of support to which the student is entitled in respect of that academic year.

Where students move to a FT course during the first quarter of the academic year there is no reduction as a result of having spent time on a PT course from any grants for living costs or loans for living costs for the FT course for which they may qualify. Where they move to a FT course during the second quarter of the year they are eligible for two thirds of the grants for living costs and loans for living costs for which they are assessed. When they move to a FT course during the third quarter of the academic year they can be eligible for one third of the grants for living costs and loans for living costs for which they are assessed.

### **9.2.3 Students who have been in receipt of a post-compulsory education award**

Students who have been receiving discretionary funds under the provisions in the Local Education Authority (Post-Compulsory Education Awards) Regulations 1999, as amended (the "PCEA Regulations"), who are now eligible for the PT student support package under the Education (Student Support) (Wales) Regulations 2018 are no longer eligible to receive discretionary funding from their Local Authority under the PCEA Regulations. The PCEA Regulations provide that students who are eligible for funding by virtue of regulations made under section 22 of the Teaching and Higher Education Act 1998 cannot be eligible for post-compulsory education awards. As the fee grant and course grant are paid pursuant to regulations made under Section 22 of the Teaching and Higher Education Act, PT students who are eligible for support under the Education (Student Support) (Wales) Regulations 2018 are excluded from eligibility for discretionary funding under the PCEA Regulations.

Note: Students who are not eligible for support for PT or FT study under the Education (Student Support) (Wales) Regulations 2018 may still be eligible for discretionary funding under the PCEA Regulations.

PT students are eligible for a maximum of eight years of support (where the course started before 1 September 2014) or sixteen years of support (where the course starts on or after 1 September 2014). If they choose to apply for PT support in a year in which they repeat part of their course, the amount of time that they are expected to complete the course in will be assessed. If, taking into account the period of repeat study, they are still on track to complete the course in not more than twice (where the course started before 1 September 2014) or four times (where the course starts on or after 1 September 2014) the period ordinarily required to complete the FT equivalent course (see regulation 83(5), 2017 Regulations) they can be considered for support for the academic year in which they repeat. The amount of time in which the student is expected to complete their course is assessed every time the student makes an application for support for a year of their course.

Examples:

**Stephen** is undertaking a PT course started before 1 September 2014 and would take 3 years to complete if they studied FT. Stephen must still be able to complete the course in no longer than twice this amount of time (6 years) when studied on a PT basis. So in this case any repeat years of study can only be funded if the course can still be completed in 6 years (regulation 84(5), 2017 Regulations).

**Sian** is undertaking a PT course started on or after 1 September 2014 and would take 4 years to complete if they studied FT. Sian must still be able to complete the course in no longer than four times this amount of time (16 years) when studied on a PT basis. In this case, any repeat years of study can only be funded if the PT course can still be completed in 16 years. If it is clear that the student will be unable to complete the course within four times the period ordinarily required to complete the FT equivalent course, even if the student increase their intensity of study, they will cease to be eligible for support (regulation 84(5), 2017 Regulations).

Note: A student will cease to be eligible for support if it becomes impossible for them to complete their PT course within twice the period ordinarily required to complete the FT equivalent (where the course started before 1 September 2014) or four times the period ordinarily required to complete FT equivalent (where the course started on or after 1 September 2014).

## 10 OPEN UNIVERSITY

Since academic year 14/15, SFW administers the applications of OU students who start a course on or after 1 September 2014.

The OU contact number is 0300 303 5303. E-mail address: [financial-support@open.ac.uk](mailto:financial-support@open.ac.uk)

## ANNEX A

Date	Updates
29 April 2026	V0.1 – rollover updates – AY references updated and all figures amended to reflect current memorandum.
22 May 2026	V0.2 – updated following stakeholder review.
26 May 2026	V1.0 – signed off.