

# Student Finance Wales Information Notice

# Rates of undergraduate student support (2012 cohort) for academic year 2025 to 2026

For students who began a course on or after 1 August 2012

**SFWIN 01/2025** 

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# Introduction

This Information Notice describes the undergraduate student support loan and grant rates in the 2025 to 2026 academic year. These are rates which may vary from year-to-year.

The figures shown in this Information Notice relate to students who started their course after 1 August 2012 and before 1 August 2018.

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

# Fee and maintenance support for full-time students

# Full-time fee support

Eligible full-time students who are ordinarily resident in Wales can apply for a fee loan and a fee grant. Eligible full-time distance learning students can also apply for fee support. The fee loan and fee grant are not means-tested.

#### Fee loan rates

- Maximum fee loan for an ordinary provider, £5,360
- Maximum fee loan for a private provider, £6,355

### Fee grant rates

- Maximum fee grant for an ordinary provider, £4,175
- No fee grant is payable for courses at a private provider

The maximum fee that ordinary higher education providers in the UK can charge in academic year 2025 to 2026 is £9,535. Note that private providers are not subject to fee caps.

# Maximum fee support in special cases

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

### Final year

The maximum tuition fee support available will be reduced in the final academic year of courses where the course end date is earlier and which require reduced periods of study (less than 15 weeks of study). The tuition fee support available for such courses will be

- up to £4,765 for those provided at an ordinary provider where up to £9,535 can be charged (fee loan of up to £2,615 and fee grant of up to £2,150), and
- up to £3,175 (fee loan) (50% of £6,355 rounded down to the nearest whole £5) for those provided at a private provider.

### Students at providers in Wales or England

Students who undertake a year abroad study placement outside of the ERASMUS+/TURING/ILE (TAITH) scheme will be charged a tuition fee up to 15% of the provider's maximum fee cap. Eligible students who are ordinarily resident in Wales and study on a designated course will have access to fee support of:

- up to the maximum tuition fee charged (up to £755 fee loan and £675 fee grant, totalling £1,430 where the maximum fee is £9,535), or
- up to £950 (fee loan)(15% of £6,355 rounded down to the nearest whole £5) for courses at a private provider.

Students who undertake a year abroad placement for either study or work within the ERASMUS+/TURING/ILE (TAITH) scheme will be charged a tuition fee up to 15% of the provider's maximum fee cap. Eligible students who study on a designated course will have access to fee support of up to the maximum tuition fee charged (up to £755 fee loan and £675 fee grant, totalling £1,430, where the maximum fee is £9,535). Private providers do not participate in the ERASMUS+ scheme.

Providers in England which are either registered on the Office for Students register or have recognised Degree-Awarding Powers are eligible to participate in the TURING scheme.

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

Students who undertake a work placement year as part of a sandwich course will be charged a tuition fee up to 20% of the provider's maximum fee cap. Eligible students will have access to a tuition fee support of:

- up to the maximum tuition fee charged (up to £1,005 fee loan and £900 fee grant, totalling £1,905 where the maximum fee is £9,535), or
- up to £1,270 fee loan (20% of £6,355 rounded down to the nearest whole £5) for courses at a private provider in this situation.

### Students at providers in Scotland

Students at ordinary providers in Scotland who undertake a part year abroad study or work placement outside of the ERASMUS+/TURING scheme will have access to tuition fee support of:

- up to £4,765 (made up of £2,615 fee loan and £2,150 fee grant), or
- up to £3,175 (fee loan) for courses at a private provider.

Students at ordinary providers in Scotland who undertake a part year abroad placement for either study or work within the ERASMUS+/TURING scheme will be charged a tuition fee up to 15% of the provider's maximum fee cap. Eligible students will have access to fee support of up to the maximum tuition fee charged made up of £755 fee loan and £675 fee grant, totalling £1,430 (where the maximum fee is £9,535). Private providers do not participate in the ERASMUS+/TURING scheme.

Students at providers in Scotland, and who are undertaking a sandwich work placement year in academic year 2025 to 2026, will have access to tuition fee support:

- up to £4,765 (made up of £2,615 fee loan and £2,150 fee grant), or
- up to £3,175 (fee loan) for courses at a private provider.

Students at providers in Northern Ireland

Students on courses at providers in Northern Ireland, and who are undertaking a part year abroad for a study or work placement outside of the ERASMUS+/TURING scheme (Northern Ireland providers provide a fee waiver to ERASMUS+/TURING students and no fee support is necessary) will have access to a tuition fee support of:

- up to £4,765 (made up of £2,615 fee loan and £2,150 fee grant), or
- up to £3,175 (fee loan) for courses at a private provider.

Students at providers in Northern Ireland, and who are undertaking a sandwich work placement year in academic year 2025 to 2026, will have access to a tuition fee support of:

- up to £4,765 (made up of £2,615 fee loan and £2,150 fee grant), or
- up to £3,175 (fee loan) for courses at a private provider.

### **Full-time maintenance support**

Eligible full-time students can apply for a maintenance grant and a maintenance loan:

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

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

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

- Students living at the parental home are entitled to a maximum amount of maintenance support of £9,019. Those with higher household incomes are entitled to less.
- Students living away from home and studying in London, are entitled to a
  maximum amount of maintenance support of £14,231. Those with higher
  household incomes are entitled to less.
- Students living away from home and studying outside London, are entitled to a
  maximum amount of maintenance support of £10,898. Those with higher
  household incomes are entitled to less.

An illustration of the amounts of grant and loan support available at various levels of household income is shown in tables 1A to 1C (section: illustrative tables).

#### Maintenance loans

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

- Students living at home are entitled to the full rate of maintenance loan of £6,438.
   Students who do not provide information to calculate household income are only eligible for the non-income assessed rate of £4,829. Students who do provide information needed to calculate household income are eligible for the additional loan of £1,609.
- Students studying away from home, in London, are entitled to the full rate of maintenance loan of £11,650. Students who do not provide information to calculate household income are only eligible for the non-income assessed rate of £8,738. Students who do provide information needed to calculate household income are eligible for the additional loan of £2,912.
- Students studying away from home, outside London, are entitled to the full rate of maintenance loan of £8,317. Students who do not provide information to calculate household income are only eligible for the non-income assessed rate of £6,238.
   Students who do provide information needed to calculate household income are eligible for the additional loan of £2,079.

 Students studying away from home, overseas, are entitled to the full rate of maintenance loan of £9,917. Students who do not provide information to calculate household income are only eligible for the non-income assessed rate of £7,438.
 Students who do provide information needed to calculate household income are eligible for the additional loan of £2,479.

### Final year maintenance loans

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

- Students living at home are entitled to the final year maintenance loan of £5,830.
   Students who do not provide information to calculate household income are only eligible for the non-income assessed rate of £4,373. Students who do provide information needed to calculate household income are eligible for the additional loan of £1,457.
- Students studying away from home, in London, are entitled to the final year maintenance loan of £10,609. Students who do not provide information to calculate household income are only eligible for the non-income assessed rate of £7,957. Students who do provide information needed to calculate household income are eligible for the additional loan of £2,652.
- Students studying away from home, outside London, are entitled to the final year maintenance loan of £7,705. Students who do not provide information to calculate household income are only eligible for the non-income assessed rate of £5,779. Students who do provide information needed to calculate household income are eligible for the additional loan of £1926.
- Students studying away from home, overseas, are entitled to the final year maintenance loan of £8,625. Students who do not provide information to calculate household income are only eligible for the non-income assessed rate of £6,469.
   Students who do provide information needed to calculate household income are eligible for the additional loan of £2,156.

#### Reduced rate maintenance loans

Certain full-time students are only eligible for a reduced rate loan only. These include students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate.

- Students living at home are entitled to a reduced rate maintenance loan of £3,057, where the full rate of maintenance loan is £6,438.
- Students studying away from home, in London, are entitled to a reduced rate maintenance loan of £5,729, where the full rate of maintenance loan is £11,650.
- Students studying away from home, outside London, are entitled to a reduced rate maintenance loan of £4,076, where the full rate of maintenance loan is £8,317.
- Students studying away from home, overseas, are entitled to a reduced rate maintenance loan of £4,875, where the full rate of maintenance loan is £9,917.

### Reduced rate final year maintenance loans

Full-time students who are only eligible for the reduced rate maintenance loan and who are in the final year of their course are eligible for different rates than in non-final years. Reduced rates for those in their final year are adjusted accordingly.

- Students living at home are entitled to a reduced rate final year maintenance loan of £2,323, where the full rate of final year maintenance loan is £5,830.
- Students studying away from home, in London, are entitled to a reduced rate final year maintenance loan of £4,381, where the full rate of final year maintenance loan is £10,609.
- Students studying away from home, outside London, are entitled to a reduced rate final year maintenance loan of £3,176, where the full rate of final year maintenance loan is £7,705.
- Students studying away from home, overseas, are entitled to a reduced rate final year maintenance loan of £3,564, where the full rate of final year maintenance loan is £8,625.

### **Maintenance grants**

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

Where household income is between £18,371 and £26,500, maintenance grant is reduced by £1 for every complete £3.653 by which income exceeds £18,370. For

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

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

An illustration of the amounts of grant and loan support available at various levels of household income is shown in tables 1A to 1C (section: illustrative tables).

### **Special Support Payment**

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

Eligible students include those who:

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

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

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

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

 Students living at the parental home are entitled to a maximum amount of maintenance support of £11,599. Those with higher household incomes are entitled to less.

- Students living away from home and studying in London, are entitled to a maximum amount of maintenance support of £16,811. Those with higher household incomes are entitled to less.
- Students living away from home and studying outside London, are entitled to a
  maximum amount of maintenance support of £13,478. Those with higher
  household incomes are entitled to less.

An illustration of the amounts of grant and loan support available at various levels of household income is shown in tables 2A to 2C (section: illustrative tables).

### Initial Teacher Education (ITE) courses

Eligible full-time students undertaking a full-time course of ITE can apply for the fee loan and maintenance grant described above.

### **Household contributions**

Household contributions will be calculated as follows:

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

The maximum contribution is £6,208.

An illustration of the amounts of household contributions is shown in table 3 (section: illustrative tables).

### **Dependent child deduction**

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

In calculating the household income of full-time students, £1,150 may be disregarded per dependent child.

# Fee and maintenance support for part-time students

# Part-time fee support

#### Fee Loan

Eligible part-time students who are ordinarily resident in Wales can apply for a fee loan. The fee loan is not means-tested.

### Fee loan rates - ordinary provider

- Maximum fee loan for Welsh providers, £2,625
- Maximum fee loan for the Open University, £2,625
- Maximum fee loan for other UK providers, £7,145

### Fee loan rates - private provider

- Maximum fee loan for a Welsh provider, £2,625
- Maximum fee loan for other UK providers, £4,765

Note that providers and institutions are not subject to fee caps and can charge fees higher than the maximum part-time fee loan available. A fee loan will only be made available up to the maximum amounts stated and any shortfall must be met by the student.

### Fee Grant – before 1 September 2014

Eligible part-time students beginning a course before September 2014 are also entitled to a course fee grant. Fee grants are dependent on the intensity of study and household income, as follows:

Where household income is less than £16,865 and the intensity of study is:

- up to 60%, a student is entitled to a fee grant of £690
- 60 to 74%, a student is entitled to a fee grant of £820
- 75% or more, a student is entitled to a fee grant of £1,025

Where household income is £16,865 and the intensity of study is:

- up to 60%, a student is entitled to a fee grant of £640
- 60 to 74%, a student is entitled to a fee grant of £770
- 75% or more, a student is entitled to a fee grant of £975

Where household income is £16,865 to £25,434 and the intensity of study is:

- up to 60%, a student is entitled to a fee grant of £640 less £1 for every £14.52 of income over £16,865
- 60 to 74%, a student is entitled to a fee grant of £770 less £1 for every £11.90 of income over £16,865
- 75% or more, a student is entitled to a fee grant of £975 less £1 for every £9.26 of income over £16,865

Where household income is £25,435 and the intensity of study is:

- up to 60%, a student is entitled to a fee grant of £50
- 60 to 74%, a student is entitled to a fee grant of £50
- 75% or more, a student is entitled to a fee grant of £50

Where household income is greater than £25,435, a student is not entitled to any fee grant, regardless of intensity of study.

# Part-time maintenance support

### Maintenance support – On or after 1 September 2014

Eligible part-time students and eligible part-time distance learner students (studying at an intensity of 50% or more), can apply for a maintenance grant of up to £1,155 for books, travel and other expenditure relating to their course. This grant is income assessed, with the amount of grant decreasing by £1 for every £1.886 of reckonable income above £26,095.

- Where income is £26,095 and below, grant entitlement is £1,155
- Where income is £26,096 to £28,179, grant entitlement is £1,155 less £1 for every £1.886 of income over £26,095
- Where income is £28,180, grant entitlement is £50

Where household income is greater than £28,180, a student is not entitled to maintenance support.

#### Income deduction

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

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

# Initial Teacher Education (ITE) courses

Eligible part-time students undertaking a part-time course of ITE can apply for the fee loan and maintenance grant described above

# **Disabled Student's Grant**

Undergraduate students, studying full time or part time, may be eligible for a grant to assist with additional expenditure which the student is obliged to incur as a direct result of their disability. It is not means-tested or pro-rated based on the intensity of study. The maximum amount of grant in academic year 2025 to 2026 will be £34,000 and covers the following areas of expenditure:

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

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

# Additional support for full-time and part-time students

# Increased maintenance loans for full-time extended years

Eligible full-time students can apply for an additional amount of maintenance loan for study in academic years which last longer than 30 weeks and 3 days:

- £96 per week for students living at home.
- £184 per week for students studying away from home, in London.
- £144 per week for students studying away from home, outside London.
- £201 per week for students studying away from home, overseas.

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

# **Grants for Dependants**

### **Adult Dependant's Grant**

An Adult Dependant's Grant may be payable to an eligible full-time or part-time student who has a dependent partner or other adult dependant. Where applicable, the maximum grant in academic year 2025 to 2026 in respect of a spouse will be £3,407 (subject to intensity of study calculation for part time students). Where the student does not have a partner, a student may be eligible for this grant in respect of one adult dependant whose net income does not exceed £3,923.

### **Childcare Grant**

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

The amount of grant payable will be based on 85% of actual childcare costs, subject to a maximum grant of:

- £192 per week for one child, or
- £329 per week for two or more children (subject to intensity of study calculation for part time students).

Where a childcare provider has not been identified, the amount of childcare grant payable in academic year 2025 to 2026 will be based on 85% of actual childcare costs, subject to a maximum grant of £147 per week (subject to intensity of study calculation for part time students). This lower rate payment will be made until details

of the childcare provider have been submitted and may only be paid for one academic quarter (usually a term).

### Parents' Learning Allowance/Grant

A Parents' Learning Allowance/Grant is made available to eligible full-time or parttime students who have children.

The maximum amount of Parents' Learning Allowance payable in academic year 2025 to 2026 will be £1,945 (subject to intensity of study calculation for part time students) and the minimum £53.

### **Dependants Income Disregards**

An amount of income is disregarded when calculating entitlement to Grants for Dependants. For part-time students, the amount of income disregarded is also subject to intensity of study calculation.

- £1,211 is disregarded where the eligible student has no dependent children.
- £3,628 is disregarded where the eligible student is not a lone parent and has one dependent child.
- £4,839 is disregarded where the eligible student is not a lone parent and has more than one dependent child; or is a lone parent and has one dependent child.
- £6,056 is disregarded where the eligible student is a lone parent and has more than one dependent child.

### **Grant for Travel**

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

The amount to be disregarded in any assessment of claims will be £303 for all students.

### **Part-time Intensity of Study Bandings**

Students undertaking part-time courses are eligible to apply for Grants for Dependants when studying at an intensity of study of at least 25 per cent of a full-time equivalent course. The intensity of study bandings used to calculate the amount of Grant for Dependants payable are as follows:

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

# Support for students on NHS courses

Refer to <u>Student Awards Services - NHS Wales Shared Services Partnership</u> for comprehensive information.

From the 2024 to 2025 academic year all eligible full-time students on healthcare courses (including medicine and dentistry) can apply for a full rate of maintenance loan during their bursary years.

# **Medicine and dentistry**

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

### Full-time four-year courses

Fee and maintenance support is available for those on accelerated graduate entry courses, which are four years in duration.

Fee support in year one comprises a tuition fee loan of up to £6,070 via SFW. Students must fund the remainder of the tuition fee themselves; no NHS tuition fee bursary is available. In the following years (years two to four), an NHS tuition fee bursary up to £4,000 is paid and a tuition fee loan up to £5,535 via SFW is available to meet the balance of the tuition fee.

Maintenance support comprises a mixture of repayable loan from SFW and non-repayable bursaries from the NHS. Students can apply for a full rate of maintenance loan from SFW in year one; no NHS bursary is available. In each of the following years (years two through four), support is provided via a non-repayable NHS bursary and students can also apply for a full rate of maintenance loan from SFW.

### Full-time five-year courses

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

Fee support in years one through four is in the form of a tuition fee loan via SFW (up to the maximum of £9,535). Fee support in year five is a non-repayable NHS bursary. If a student has an honours degree from a UK provider, they will not be eligible for fee loan support for a five-year course.

For eligible full-time students who undertake a five-year medical / dentistry course as a first undergraduate degree, they can apply to SFW for a means-tested maintenance grant and maintenance loan in years one to four of the course; no NHS bursary is available. In year five, maintenance support is provided via a non-repayable NHS bursary and students can also apply for a full rate maintenance loan from SFW.

For eligible full-time students who undertake five-year medicine / dentistry courses as a second or subsequent undergraduate degree, they can apply for a maintenance loan only from SFW in years one to four of the course; no maintenance grant support is available from SFW. In year five, maintenance support is provided via a non-repayable NHS bursary and students can also apply for a full rate maintenance loan from SFW.

### Nurses and other health professionals

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

Other qualifying health professionals include Chiropodists (including Podiatrists), Dieticians, Radiographers, Speech and Language Therapist, Dental hygienists, Healthcare scientists, Paramedics, Dental therapists, Occupational therapists and Physiotherapists.

Maintenance support is in the form of a non-repayable bursary from the NHS. Eligible students on a first undergraduate degree and eligible students on a second or subsequent undergraduate degree, may also be eligible for a full rate maintenance loan from SFW.

Since 2018/19, eligible students studying in Wales who apply for an NHS bursary, must commit to work in Wales for a period of two years post-qualification. Students who do not commit to the two-year period, or study outside Wales, are not eligible for the NHS bursary and may apply to SFW for the student support package applicable to full or part-time students, subject to satisfying the previous study rules. Students may also be eligible for other grants and allowances from SFW.

### Illustrative tables

Table 1A: Maintenance grant and loan entitlement by level of income (for students living at home and who began a course on or after 1 August 2012) (£s)

Household Income	Maintenance Grant	Maintenance Loan	Total
18,370	5,161	3,858	9,019
20,000	4,715	4,081	8,796
25,000	3,347	4,765	8,112
26,500	2,936	4,970	7,906
30,000	2,099	5,389	7,488
34,000	1,142	5,867	7,009
40,000	734	6,071	6,805
45,000	393	6,242	6,635
50,020	50	6,413	6,463
50,753	0	6,438	6,438
55,000	0	5,589	5,589
58,675	0	4,829	4,829

<sup>(</sup>a) Where household income is between £50,753 and £81,793 there will be a household contribution of £1 for each additional £5 of household income. See table 3.

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

Table 1B: Maintenance grant and loan entitlement by level of income (for students studying away from home, in London and who began a course on or after 1 August 2012) (£s)

Household Income	Maintenance Grant	Maintenance Loan	Total
18,370	5,161	9,070	14,231
20,000	4,715	9,293	14,008
25,000	3,347	9,977	13,324
26,500	2,936	10,182	13,118
30,000	2,099	10,601	12,700
34,000	1,142	11,079	12,221

40,000	734	11,283	12,017
45,000	393	11,454	11,847
50,020	50	11,625	11,675
50,753	0	11,650	11,650
55,000	0	10,801	10,801
65,086	0	8,738	8,738

<sup>(</sup>a) Where household income is between £50,753 and £81,793 there will be a household contribution of £1 for each additional £5 of household income. See table 3.

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

Table 1C: Maintenance grant and loan entitlement by level of income (for students studying away from home, outside London and who began a course on or after 1 August 2012) (£s)

Household Income	Maintenance Grant	Maintenance Loan	Total
18,370	5,161	5,737	10,898
20,000	4,715	5,960	10,675
25,000	3,347	6,644	9,991
26,500	2,936	6,849	9,785
30,000	2,099	7,268	9,367
34,000	1,142	7,746	8,888
40,000	734	7,950	8,684
45,000	393	8,121	8,514
50,020	50	8,292	8,342
50,753	0	8,317	8,317
55,000	0	7,468	7,468
60,986	0	6,238	6,238

<sup>(</sup>a) Where household income is between £50,753 and £81,793 there will be a household contribution of £1 for each additional £5 of household income. See table 3.

(b) The amount of loan for which students are eligible will be reduced by 50p for every £1 of grant to which they are entitled, up to a maximum of £2,580. Additionally, where residual household income exceeds £50,753 the amount of

loan is reduced by £1 for every complete £5 by which income exceeds £50,753 until 75% of the full loan remains.

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

Table 2A: Maintenance grant and loan entitlement for those eligible for Special Support Payment by level of income (for students living at home and who began a course on or after 1 August 2012) (£s)

Household Income	Maintenance Grant	Maintenance Loan	Total
18,370	5,161	6,438	11,599
20,000	4,715	6,438	11,153
25,000	3,347	6,438	9,785
26,500	2,936	6,438	9,374
30,000	2,099	6,438	8,537
34,000	1,142	6,438	7,580
40,000	734	6,438	7,172
45,000	393	6,438	6,831
50,020	50	6,438	6,488
50,753	0	6,438	6,438
55,000	0	5,589	5,589
58,675	0	4,829	4,829

<sup>(</sup>a) Where household income is between £50,753 and £81,793 there will be a household contribution of £1 for each additional £5 of household income. See table 3.

Table 2B: Maintenance grant and loan entitlement for those eligible for Special Support Payment by level of income (for students studying away from home, in London and who began a course on or after 1 August 2012) (£s)

Household Income	Maintenance Grant	Maintenance Loan	Total
18,370	5,161	11,650	16,811
20,000	4,715	11,650	16,365
25,000	3,347	11,650	14,997
26,500	2,936	11,650	14,586
30,000	2,099	11,650	13,749
34,000	1,142	11,650	12,792
40,000	734	11,650	12,384
45,000	393	11,650	12,043
50,020	50	11,650	11,700
50,753	0	11,650	11,650
55,000	0	10,801	10,801
65,086	0	8,738	8,738

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

- (a) Where household income is between £50,753 and £81,793 there will be a household contribution of £1 for each additional £5 of household income. See table 3.
- (b) All numbers have been rounded to the nearest £1 and therefore grants and loan amounts displayed in tables may not always add to the total support

Table 2C: Maintenance grant and loan entitlement for those eligible for Special Support Payment by level of income (for students studying away from home, outside London and who began a course on or after 1 August 2012) (£s)

Household Income	Maintenance Grant	Maintenance Loan	Total
18,370	5,161	8,317	13,478
20,000	4,715	8,317	13,032
25,000	3,347	8,317	11,664
26,500	2,936	8,317	11,253
30,000	2,099	8,317	10,416
34,000	1,142	8,317	9,459
40,000	734	8,317	9,051
45,000	393	8,317	8,710
50,020	50	8,317	8,367
50,753	0	8,317	8,317
55,000	0	7,468	7,468
60,986	0	6,238	6,238

<sup>(</sup>a) Where household income is between £50,753 and £81,793 there will be a household contribution of £1 for each additional £5 of household income. See table 3.

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

Table 3: Assessment of household contribution by level of income (for students who began a course on or after 1 August 2012) (£s)

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

# **Glossary of terms**

### **Ordinary provider**

An ordinary provider is a provider whose courses are designated by the student support regulations. See regulation 5 of the Education (Student Support) (Wales) Regulations 2017, and regulation 5 of the Education (Student Support) (Wales) Regulations 2018.

### **Private provider**

A private provider is a provider whose courses are designated by the Welsh Ministers using their powers in the regulations. See regulation 5(8) of the Education (Student Support) (Wales) Regulations 2017, and regulation 8 of the Education (Student Support) (Wales) Regulations 2018.

### International Learning Exchange Programme (also known as Taith)

Taith is a Welsh Government programme that funds international opportunities for education and youth providers in Wales. It supports outward and inward exchange opportunities for students and staff.

### **Turing**

The Turing Scheme is a UK Government programme to provide funding for outward international opportunities in education and training.

### Living at home

The student is living at the student's parent's home while undertaking the present course.

### Studying away from home, in London

The student is living away from the student's parent's home while (i) undertaking a course at the University of London, (ii) undertaking a course at an institution requiring attendance in the academic year at a site that is wholly or partly in London where at least half of any quarter of the course is provided at such a site, or (iii) undertaking a sandwich course in the academic year at an institution that requires the student to undertake work experience, or a combination of work experience and

study, in London where that work experience, or combination of work experience and study, is undertaken for at least half of any quarter.

### Studying away from home, outside London

The student is living away from the student's parent's home but not studying in London, including attending an institution outside the United Kingdom as part of the student's course or undertaking an overseas work placement in an ERASMUS+ / TURING / ILE (known as TAITH) year.

### Means-tested

This means the support provided is based on household income.

### Non-means-tested

The means the support provided is not based on household income.