Higher Education Student Support reaches £17.9 billion in Academic Year 2019/20

Figure 1: Number of students domiciled in England and EU (Outside UK) receiving Higher Education Support and Amount Awarded / Paid

The total amount paid out / awarded in student support across Full Time, Part Time and Postgraduate studies has reached £17.9 billion. This is up 2.6% from Academic Year 2018/19 which saw the amount paid / awarded at £17.4 billion. This is an overall average of £13,140 to each student.

The number of students continue to remain stable, rising 1.0% from 1.35 million students in Academic Year 2018/19 to 1.36 million in 2019/20.

Average full time Maintenance Loans paid to England domiciled students increased by 5.1% from £6,270 in 2018/19 to £6,590 in Academic Year 2019/20.

By comparison, average Tuition Fee Loans paid on behalf of Full Time students have not increased. This is as a result of Full Time Tuition Fees remaining capped at Academic Year 2018/19 levels. The 1.6% increase in the amount paid out can be attributed to the 1.9% increase in the number of students taking out Full Time Tuition Fee Loans. See Table 2
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Introduction

This statistics publication presents figures and observations on the student support awarded to applicants and paid to students or their Higher Education Provider. Figures are shown for the seven academic years up to and including 2019/20. Section 7 gives a high-level early indication of Academic Year 2020/21 figures, along with any emerging trends of new policy products. The publication covers applicants and students domiciled in England taking a designated Higher Education (HE) course at a University or Further Education (FE) College in the UK, as well as EU (Outside UK) applicants and students taking a designated course in England.

What can you use these statistics for?

These statistics can be used as a reference to the number of students awarded / paid and the amount awarded / paid out by the Students Loans Company for students studying in Higher Education between Academic Years 2013/14 and 2019/20, along with an early view of Academic Year 2020/21. The data used in this publication is from Student Loans Company’s administrative systems. These systems only hold information on students who have applied for and / or receive funding. Due to this, these statistics cannot be used to analyse trends or to draw conclusions regarding the full UK student population.

Things you need to know

Payments Vs. Awards

The main aim of this publication is to measure payments to student support recipients funded by England over the course of each academic year. This is effectively what is paid in regard to Maintenance Loans, Tuition Fee Loans, Postgraduate Loans and Disabled Students Allowance (DSA).

Awards differ from payments as they refer to the amount which will be paid if the applicant’s attendance is confirmed for the full academic year. As payments refer to the actual amounts received by students, they can be lower if the student is not in attendance for the full academic year, if the applicant does not attend at all, or if they do not draw down the full amount which was awarded (e.g. they drop out mid-year). Payments within the most recent Academic Year, 2019/20 are provisional partly due to the Alternative Provider subset having later course start dates. Although the majority of payments / awards are captured by this point, the figures are finalised a year later and updated in the following years’ publication.

For all new types of support an early indication of what has been paid / awarded two months into the latest academic year, in this publication, 2020/21 is provided in Section 7 of the Tables. The number of payments / awards made will change markedly between this point and the end of the academic year as current students will receive further payments and additional students apply for student support. There are data reporting limitations in regard to separating out grant product payments by individual product. For this reason the breakdowns of spend allocations of Maintenance Grants and other targeted support products e.g. Adult Dependant Grant and Travel Grants etc. are reported as awards.

OfS Categories

For Academic Year 2019/20, Higher Education providers will have registered with the Office for Students (OfS) as ‘Approved (Fee Cap)’ providers or ‘Approved’ providers. This, and whether providers have an Office for OfS Access and Participation Plan and with / without a Teaching Excellence and Student Outcomes Framework (TEF) will determine the fees they can charge. A number of the tables within this
publication were previously split between Public and Alternative providers and therefore as a result of the reclassifications, the following tables will show a summary total of all new categories instead.

Tables affected by these changes are: Table 3A (i), Table 3A (ii), Table 3B (i), Table 3B(ii), Table 3D, Table 4A, Table 6A (i) and Table 6A (ii).

**Prior Years Comparison**

In this publication, for context and identification of trends, current year figures are compared to prior years. As noted under the Payments Vs. Awards heading, some figures are finalised in the following years’ publication. In some of the observation commentary provided, provisional figures are compared against a final figures taken at a different point in time. We must therefore highlight the overall movement between the provisional positions indicated in one publication vs. the ‘final’ published in the next.

The table below indicates the movement of figures between the ‘Provisional 2018/19’ totals published in ‘Student Support for Higher Education in England 2019: Full Year 2018/19 And Early In Year 2019/20’ and the current accompanying tables:

<table>
<thead>
<tr>
<th>Product Category</th>
<th>Movement of Figures between 2018/19 Provisional &amp; 2018/19 Final</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. Of Students Paid / Awarded</td>
</tr>
<tr>
<td>Undergraduate Grand Total</td>
<td>+ 0.02 %</td>
</tr>
<tr>
<td>Postgraduate Grand Total</td>
<td>+ 1.6 %</td>
</tr>
</tbody>
</table>

Source: Student Loans Company (SLC)

These figures include the more volatile products such as Disabled Students Allowance (DSA). When making any prior year comparison in regard to these products, the ‘final’ year figures are compared, not provisional to final.

**Roundings, Totals and Averages**

All student numbers and amounts have been rounded to the nearest 100 and £100,000 unless specified otherwise. Some totals and averages are calculated from un-rounded numbers.

**Effective Dates**

The effective dates used in this publication are as follows:

Table 1 to 6: 31st August Academic Year 2019/20 in full (Table 4C (i) - Provisional 31st October)
Table 7: 31st October Early indicative look at Academic Year 2020/21

**Tuition Fee Payments to Providers in Academic Year 2020/21**

In response to the COVID-19 pandemic, the Department of Education and Devolved Administrations of Wales and Northern Ireland requested that the Student Loans Company revise the schedule of Tuition Fee payments to Higher Education Providers for the 2020/21 Academic Year. This revision enabled Providers to access the second instalment of Tuition Fee payments early, while ensuring that students were not impacted by the change. The increase in amounts paid is evident within Table 7C (early view of Academic Year 2020/21) and resulting averages.
Overview of Full Time Undergraduate Student Funding Package
Academic Year 2019/20

Figure 2: Maximum rates of Maintenance Grant, full year Maintenance Loan and Tuition Fee Loans available to Full Time Undergraduate students domiciled in England

<table>
<thead>
<tr>
<th>Academic Year</th>
<th>Rates</th>
<th>Maximum Maintenance Grant</th>
<th>Maximum amount of Maintenance Loan</th>
<th>Overall Maximum support for Maintenance</th>
<th>Maximum Tuition Fee Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019/20</td>
<td>Elsewhere</td>
<td>3,694</td>
<td>6,411</td>
<td>8,258</td>
<td>9,250</td>
</tr>
<tr>
<td></td>
<td>London</td>
<td>3,694</td>
<td>8,946</td>
<td>10,793</td>
<td>9,250</td>
</tr>
<tr>
<td></td>
<td>Home</td>
<td>3,694</td>
<td>5,099</td>
<td>6,946</td>
<td>9,250</td>
</tr>
</tbody>
</table>

(Funding arrangement introduced from 2012/13)

<table>
<thead>
<tr>
<th>Academic Year</th>
<th>Rates</th>
<th>Maximum Maintenance Grant</th>
<th>Maximum amount of Maintenance Loan</th>
<th>Overall Maximum support for Maintenance</th>
<th>Maximum Tuition Fee Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019/20</td>
<td>Elsewhere</td>
<td>3,694</td>
<td>6,411</td>
<td>8,258</td>
<td>9,250</td>
</tr>
<tr>
<td></td>
<td>London</td>
<td>3,694</td>
<td>8,946</td>
<td>10,793</td>
<td>9,250</td>
</tr>
<tr>
<td></td>
<td>Home</td>
<td>3,694</td>
<td>5,099</td>
<td>6,946</td>
<td>9,250</td>
</tr>
</tbody>
</table>

(Funding arrangement introduced from 2016/17)

\( \text{\} = \text{not applicable} \)

Sources: Department for Education (DfE), Student Loans Company (SLC)

Figure 3: Student Support available to Full Time students domiciled in England
For new students entering in 2020/21, living away from home and attending an institution outside London i.e. ‘Elsewhere’ rate.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to and including £25,000</td>
<td>£9,250</td>
<td>£8,944</td>
</tr>
<tr>
<td>Between £25,001 and £62,186</td>
<td>£9,250</td>
<td>£4,176 to £8,936</td>
</tr>
<tr>
<td>£62,215 and over</td>
<td>£9,250</td>
<td>£4,168</td>
</tr>
</tbody>
</table>

Source: Department for Education (DfE)

Footnotes
[6] The amount of Tuition Fee Loan is equivalent to the Tuition Fee charged, up to a maximum of £9,250 for an Approved (Fee Cap) Provider in England with an OfS Access and Participation Plan, and £6,165 for an Approved (Fee Cap) Providers without.

For details on previous Academic Year’s available funding, see Table 1a

Further details of the amounts of loans and grants available to students are publicly available at the Guide to Student Finance section on the GOV.UK web site.
Undergraduate Maintenance Loans

An Undergraduate Maintenance Loan is funding to help with day-to-day costs, such as rent or food, whilst studying. These loans are available to those studying an eligible Undergraduate, Initial Teacher Training or Postgraduate Certificate of Education course, at an eligible Higher Education Provider on a Full or Part Time basis. The amount awarded is dependent on household income.

Amount paid in Full Time Maintenance Loans increases, as last remaining eligible students receive Maintenance Grants

Figure 4: Number of students domiciled in England receiving Higher Education Full Time Maintenance Loans and Amount Paid

Figure 5: Amount Paid in Higher Education Full Time Maintenance Loans Vs. Amount Awarded in Maintenance Grants

Academic Year 2019/20 saw a 5.7% increase in Maintenance Loan payments made to Full Time Higher Education students in comparison to the previous year. Since 2013/14, this is an increase of 83.1%. This is predominantly the continuing effect of the policy change made in Academic Year 2016/17 which saw non-repayable Maintenance Grants being replaced by increased Maintenance Loans for eligible students. From 2016/17 onwards Maintenance Grants were no longer made available to new students. Therefore, since this point all amounts paid relate to Full Time students in continuing study from earlier years / cohorts.

Due to the discontinuation of Maintenance Grants, the total Maintenance Support attributed to loans has increased from 70.9% in Academic Year 2015/16 to 99.5%. This now nears 100% as the last eligible grant students will be approaching the end of their courses as Academic Year 2019/20 will be their fourth year of study. As a result, Maintenance Grant payments have reduced from £1.6 billion awarded in 2013/14, to just £35.6 million in 2019/20. See Table 4A
Continuing reduction in students taking only Full Time Maintenance Loans

Since Academic Year 2016/17, levels of those who receive only a Maintenance Loan (no Tuition Fee Loan) have significantly reduced. Numbers have fallen by 26.0% in comparison to the previous academic year to just 4.0% of all students. This is a reduction of 54.1% since 2016/17. See Table 3D

The majority of Full Time Undergraduate students apply / receive loans for both maintenance and tuition fees. This combination has seen a steady increased from 84.6% in Academic Year 2013/14 to 89.9% in 2019/20. 6.1% of students opt for / are only be entitled to take a Tuition Fee Loan. This has remained relatively constant since 2013/14, where 5.7% fell into this category.

Second year of Maintenance Loans available to England domiciled Part Time students

These loans were introduced for new students domiciled in England in Academic Year 2018/19.

In Academic Year 2019/20, a total of 6,700 Part Time students received a Maintenance Loan. This was a 64.9% increase from the 4,100 in 2018/19.

Academic Year 2019/20 figures include returning students from the first academic year.

The amount paid out increased by 62.3% from £18.6 million in 2018/19 to £30.1 million in Academic Year 2019/20. See Table 5A

Part Time Maintenance Loan payments now account for 10.1% of the overall £297.1 million of funding provided to those in Part Time Higher Education.
Undergraduate Tuition Fee Loans

An Undergraduate Tuition Fee Loan covers the cost of the tuition fees charged by the university or college. These loans are available to those studying an eligible Undergraduate, Initial Teacher Training or Postgraduate Certificate of Education course, at an eligible Higher Education Provider on a Full or Part Time basis. Tuition Fee Loans are not dependent on household income.

Full Time Tuition Fees Loans remain relatively constant due to continued Tuition Fee Cap

Figure 9: Number of students domiciled in England and EU (Outside UK) receiving Full Time Tuition Fee Loans and Amount Paid

In comparison to the previous academic year, the amount paid out in Higher Education Tuition Fee Loans increased by 1.6% in Academic Year 2019/20. Since 2013/14 this is an increase of 59.9%.

A maximum cap of £9,250 was introduced in Academic Year 2017/18 and remained effective in 2019/20. As a result, the increase can be attributed to a slight increase in borrower numbers (+1.9%).

The number of England domiciled students taking out Tuition Fee Loans increased by 2.0% to 1.1 million, and EU (Outside UK) domiciled students increased by 0.7% to 55,700. See Table 3B (i)

Small reduction in average amount of Full Time Tuition Fee Loans in England

The average amount paid in Full Time Higher Education Tuition Fee Loans differs depending on amounts that the country / provider type in the UK are able to charge for Tuition Fees.

Overall, the average has reduced by £30 since Academic Year 2018/19, to £8,400. See Table 3C

In Academic Year 2019/20, for Post-2012/13 cohort students, the highest average Tuition Fee Loan was paid for students studying in England amounting to £8,410 for the year. This differs from the previous academic year where the highest average was paid for students studying in Scotland, at £8,450.

These changes could be partially attributed to the change in provider categorisation. For more information, please see the Things You Need to Know section of this publication.
% of Full Time Undergraduate EU (Outside UK) domiciled Tuition Fee Loan borrowers remain constant for the third year

Of the total number of students in receipt of a Tuition Fee Loan in Academic Year 2019/20, 55,700 (4.9%) were EU (Outside UK) domiciled. See Table 3B (i)

EU (Outside UK) domiciled students taking out Tuition Fee Loans as a % of the total Tuition Fee Loan population has remained relatively stable since Academic Year 2017/18, averaging 5.0% over the last three academic years.

At the time of this publication, 2020/21 has been named as the final Academic Year in which EU (Outside UK) domiciled students are eligible for Tuition Fee funding.

Small decrease in amount paid in Tuition Fee Loans on behalf of Part Time students, yet overall numbers paid slightly increase.

Academic Year 2019/20 saw a 1.3% increase in number of England domiciled students taking out Part Time Tuition Fee Loans in comparison to the previous year (to 81,700). This was offset by a 3.9% decrease in the number of EU (Outside UK) domiciled students (to 2,200). See Table 5A

In contrast to the increase in numbers paid, the total amount paid on behalf of England domiciled students decreased by 2.9%, to £250.4 million. The amount paid on behalf of EU (Outside UK) domiciled students decreased by 11.4% to £8.4 million.

As a result, the average paid on behalf of an England domiciled student decreased from £3,200 to £3,070, and more significantly, the average paid on behalf of an EU (Outside UK) domiciled student decreased from £4,050 to £3,740. See Table 2
Tuition Fees for Accelerated Degrees introduced for Academic Year 2019/20

From Academic Year 2019/20 Tuition Fee funding was made available for students studying on Accelerated Degrees. Accelerated Degrees are full time courses taught in a time period of at least 1 year less than the length of the equivalent standard course.

To qualify these courses must lead to an Honours, Ordinary or Integrated Master’s degree.

For courses that meet the eligibility to be classed as accelerated degrees, Higher Education Providers can now charge 20% extra on the maximum standard fee for that course whereas previously they could only charge the same as the equivalent standard course.

For Academic Year 2019/20, £7.3 million was paid on behalf of 790 students studying an Accelerated Degree. See Table 3B (iii).

As a % of the total of Full Time Tuition Fee Loans paid in 2019/20, those studying on Accelerated Degrees make up less than 1.0%. See Table 3B (i)
Postgraduate Loans

A Postgraduate Master’s and Doctoral Loan is funding to help with course and living costs whilst studying an eligible Postgraduate level course. They are paid directly to the student and are not based on their income or the income of their household. Students studying either a Postgraduate Certificate of Education or an Initial Teacher Training course are not eligible for Postgraduate funding, they can alternatively apply for Undergraduate finance.

Postgraduate Master’s Loans continue to increase for England & EU (Outside UK) domiciled students

Figure 13: Number of students domiciled in England and EU (Outside UK) receiving Postgraduate Master’s Loans

Figure 14: Amount Paid to students domiciled in England and EU (Outside UK) receiving Postgraduate Master’s Loans

Academic Year 2019/20 saw a 5.1% increase in the number of students taking out a Postgraduate Master’s Loan in comparison to the previous year, and a 4.3% increase in the amount paid out. See Table 6A (i)

The number of England domiciled students paid increased by 5.3% in comparison to Academic Year 2018/19 and EU (Outside UK) domiciled increased by 2.6%.

In regard to the amount paid out, payments to England domiciled students increased by 4.4%, and payments to EU (Outside UK) domiciled students increased by 5.7%.

Average Postgraduate Master’s Loans paid out have remained reasonably constant in comparison to previous year for England domiciled students, with just a £70 reduction (- 0.9%). The average paid to EU (Outside UK) Master’s students however, increased by £270 (3.1%). See Table 2
Second year of Postgraduate Doctoral loans available to England and EU (Outside UK) domiciled students

In Academic Year 2018/19, Postgraduate Doctoral Loans were made available to both England and EU (Outside EU) domiciled students who commenced an eligible Doctoral degree. Students must be undertaking a full Level 8 Doctoral course which must last between 3 and 8 academic years. These loans are paid directly to the student and can be used for both tuition and / or maintenance costs.

Eligible students apply for the loan amount they will require for the entire duration of their course (up to a maximum if £25,700 in Academic Year 2019/20 regulations) and also provide an estimate of the number of years in which they will study (this can change at any time). Each Academic Year’s instalment is capped at a maximum rate (£10,609 for 2019/20 applicants).

The number of Doctoral students in receipt of the Postgraduate Doctoral Loans has increased to 5,600 in Academic Year 2019/20. This is an 80.6% increase on the 3,100 recorded in Academic Year 2018/19. See Table 6A (ii)

Academic Year 2019/20 figures include returning students from the first academic year of Postgraduate Doctoral Loans.

In 2018/19, £19.8 million was paid out to Doctoral students to support their tuition and / or maintenance costs. In Academic Year 2019/20, this increased to £33.3 million (+68.2%).

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**Figure 15:** Number of students domiciled in England and EU (Outside UK) receiving Postgraduate Doctoral Loans

![Graph showing number of students paid](image1)

**Figure 16:** Amount Paid to students domiciled in England and EU (Outside UK) receiving Postgraduate Doctoral Loans

![Graph showing amount paid](image2)
Disabled Students Allowance

Disabled Students Allowances help pay for extra costs a student might incur as a direct result of their disability. This also includes long-term health conditions such as mental-health illnesses, specific learning difficulties such as dyslexia or dyspraxia etc. The individuals’ condition must meet the definition of a disability under the Equality Act 2010. Disabled Students' Allowances do not usually have to be repaid, unless the student leaves their course early.

Majority of Full Time Undergraduate Disabled Students Allowance spend attributed to Non-Medical Helpers in Academic Year 2018/19

Figure 17: Amount Paid in Full Time Disabled Students Allowance by Category - Academic Year 2018/19

‘Non-Medical Helpers’ allowance is one of the four categories of Disabled Student Allowance (DSA). It is used to help pay for support workers such as British Sign Language interpreters, mobility trainers etc. Helpers can provide course-specific assistance with library support, typists, readers etc.

This category accounted for 41.1% of the overall Higher Education Full Time DSA spend in Academic Year 2018/19. Claims amounted to £47.2 million of the total £114.6 million paid out. See Table 4B

The total number of claimants receiving Full Time Disabled Student Allowance for 2018/19 has increased by just 1,000 since Academic Year 2013/14 (1.7%).

As at the 31st August 2020, a total of £107.3 million has been paid for Academic 2019/20 for Full Time students. This is 2.5% higher than at the same point in 2018/19.

Changes in trends can be seen within individual categories at this provisional position. For example, a 13.9% increase in payments in regard to ‘Equipment’ claims were offset by a 14.7% decrease in claims in regard to ‘Travel’. And a 1.4% increase in payments in regard to ‘General’ claims were somewhat offset by a 0.5% decrease in claims in regard to ‘Non-Medical Helpers’

Generally, Disabled Students Allowances (DSA) are paid direct to the providers of equipment and services covered by the allowance although students may receive some funding paid directly to them, depending on their circumstances.

The vast majority is paid to suppliers once the Student Loans Company receive the invoices for equipment or services. Invoices continue to be received well after the end of the academic year which is why we quote figures a year later. Also, the majority of DSA applications are received after the term starts as many students do not become aware that they are entitled to support until they have started their course.
Childcare Grant

New centralised Childcare payment provider introduced in Academic Year 2019/20 allowing payments of Childcare Grant to be reported instead of an estimated amount awarded.

In Academic Year 2019/20, Childcare Grant payments changed from being paid to students (new and continuing) based on estimated costs, to being paid to childcare providers directly via a third-party system, based on actual costs incurred. This is done in partnership with a third-party partner, the Childcare Grant Payment Service (CCGPS).

As a result of this change there is a break in the time series when reporting Childcare Grants. Up until Academic Year 2019/20, Childcare Grant has been reported as Awards based on the number of students applying, and a student’s given financial estimates for the year (see Table 4C (i) - formerly Table 4C), which are then finalised a year later in the subsequent publication. From 2019/20 actual payments will be reported (see Table 4C (iii)) as with all loan products.

Figure 19 and 20 show previously reported ‘award’ data effective at 31st of October at the beginning of each Academic Year, with the addition of new ‘payment’ data for the most recent Academic Year (2019/20), effective 31st August of the relevant Academic Year.

Figure 18: Number of Childcare Grant Awards & Payments made on behalf of Full Time Students

As at 31st August 2020, childcare providers have been paid on behalf of 26,000 full-time students. In comparison to the number of full-time students who were awarded Childcare Grants at the same point in Academic Year 2018/19, this is an increase of 24.4% (+ 5,100). See Table 4C (ii)

The amount paid out to childcare providers for Academic Year 2019/20 by end-August 2020 was £111.4 million. This is a 7.4% increase on the amount awarded by the same point in 2019 for the 2018/19 Academic Year of £103.8 million.

For more information regarding awards versus payments, please see our Things You Need to Know section.
Summary of Support Available – Academic Year 2019/20

• **Full Time Tuition Fee Loans** – For Academic Year 2019/20, Higher Education providers will have registered with the Office for Students (OfS) as ‘Approved (Fee Cap)’ providers or ‘Approved Providers’. This, and whether providers have an Office for OfS Access and Participation Plan and with / without a Teaching Excellence and Student Outcomes Framework (TEF) will determine the fees they can charge.

An example of Maximum Fee Caps in 2019/20 for full-time courses at Approved (Fee Cap) Providers in England with (without) an OfS Access and Participation Plan are shown below:

<table>
<thead>
<tr>
<th>Rate</th>
<th>Maximum Fee Cap-without TEF Award 2019/20 AY</th>
<th>Maximum Fee Cap – with TEF Award 2019/20 AY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Year</td>
<td>£9,000 (£6,000)</td>
<td>£9,250 (£6,165)</td>
</tr>
</tbody>
</table>

• **Full Time Maintenance Loans** – Maximum loans for living costs for new and continuing full time students who started their courses on or after 1 August 2019 increased by forecast inflation (3.3%). The maximum loan for living costs for students living away from home and studying outside London was increased to £8,944, for students living away from home and studying in London to £11,672 and for students living at home to £7,529.

• **Disabled Students Allowance** -
  - For **Full Time Undergraduate** students, Non-Medical Helper Allowance increased to £22,603, the Specialist Equipment Allowance to £5,684, and the allowance for other disability related expenditure (General Allowance) to £1,899.
  - For **Part Time Undergraduate** students, the Non-Medical Helper Allowance increased to £16,951, the Specialist Equipment Allowance at £5,684 and the allowance for other disability related expenditure (General Allowance) at £1,424.
  - The maximum Disabled Students Allowance (DSA) for those on **Postgraduate** courses increased to £20,000.

• **Postgraduate Master’s** - Maximum loans for new students starting Postgraduate Master’s courses were increased by forecast inflation to £10,906.

• **Postgraduate Doctoral** – Maximum loans for new students were increased to £25,700 for the duration of the graduate Doctoral course. The yearly cap on funding, remained at £10,906.

• **Part-Time Tuition Fee Loan** – Same new process as Full-Time Tuition Fee Loans:

<table>
<thead>
<tr>
<th>Rate</th>
<th>Maximum Fee Cap-without TEF Award 2019/20 AY</th>
<th>Maximum Fee Cap – with TEF Award 2019/20 AY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Year</td>
<td>£6,935 (£6,750)</td>
<td>£4,625 (£4,500)</td>
</tr>
</tbody>
</table>

• **Part Time Maintenance Loan** - Based on 100% intensity of study, the maximum loan for living costs for part time students living away from home and studying outside London was increased to £8,944, for students living away from home and studying in London to £11,672 and for students living at home to £7,527.
Early In Year Overview – Academic Year 2020/21

Table 7C shows an early view of Academic Year 2020/21 at effective date 31st October 2020. This would be approximately two months into a typical academic year however, in light of the COVID-19 pandemic, a number of courses started later. As a result, this table may be less representative of the academic year as a whole, than in comparison to previous years’ Table 7C.

Due to the irregular start to the 2020/21 Academic Year, and this very early cut of data, limited inferences can be drawn as to how the full academic year will play out. Table 2 in the publication to be released in November 2021 will show a near-finalised view of the 2020/21 Academic Year.

Undergraduate - This section includes those in receipt of payments for Maintenance Loans, Tuition Fee Loans, Tuition Fee Grants, Disabled Students Allowance and Childcare Grants, as well as those awarded Maintenance and Special Support Grants, Course Grants and Other Targeted Support including Adult Dependents Grant; for both Full and Part Time students. Rows on this table indicate unique counts, students receiving at least one type of Undergraduate finance.

Postgraduate - This section includes Postgraduate Master’s Loans, Postgraduate Doctoral Loans, as well as Postgraduate DSA. Rows on this table also indicate unique counts, students receiving at least one type of Postgraduate finance.

Overview

By end-October 2020, a total of 1.2 million Undergraduate and Postgraduate students have been paid / awarded student finance for the 2020/21 Academic Year. This is 4.4% higher than at the same point in the previous Academic Year. A 4.9% increase in England domiciled students was somewhat offset by a reduction in EU (Outside UK) numbers (-8.2%).

In comparison to the same point in the previous academic year, an increase of between 4.0% and 5.0% is evident for both new and returning students for Full Time Tuition Fee Loans and Full Time Maintenance Loans.

A total of £6.6 billion has been awarded / paid to Undergraduate and Postgraduate students for the 2020/21 Academic Year by 31st October 2020. This is 49.3% higher compared to the same point in the previous year, which is considerably higher than the average 4.6% increase over the previous three Academic Years. The increase can be predominantly attributed to an early second instalment of Undergraduate Tuition Fees payments made to Higher Education (HE) Providers.

In response to the COVID-19 pandemic, the Department of Education and Devolved Administrations of Wales and Northern Ireland requested that the Student Loans Company revise the schedule of Undergraduate Tuition Fee payments to Higher Education Providers for the 2020/21 Academic Year. This revision enabled Providers to access the second instalment of Tuition Fee payments early (two paid in October, instead of first paid October and second in February), while ensuring that students were not impacted by the change.

The average paid / awarded has significantly increased in comparison to the same point in Academic Year 2019/20 (+ 43.0% vs. + 2.7% in the previous year). This is again predominantly as a result of the early payment of the second Tuition Fee liability to Providers. Due to EU (Outside UK) students not being
entitled to Maintenance support, the early second instalment of Tuition Fee Loan payments has had a larger impact on the averages paid.

This early-look at the 2020/21 Academic Year shows the first overall notable decrease in the number of EU (Outside UK) student finance applications. At the time of this publication, 2020/21 has been named as the final Academic Year in which EU (Outside UK) domiciled students are eligible for Undergraduate Tuition Fee and Postgraduate funding.

These early figures may also have been affected by the Ofqual standardisation of grades, allowing students whose exams were cancelled in the summer of 2020 to receive calculated grades enabling them to progress to further study. For more information please [gov.uk](https://www.gov.uk).

**Summary of Support Available – Academic Year 2020/21**

- **Full Time Tuition Fee Loans** – No change from Academic Year 2019/20.

  ![Full Time Tuition Fee Loans Table]

- **Full Time Maintenance Loans** – Maximum loans for living costs for new and continuing full time students who started their courses on or after 1 August 2020 increased by forecast inflation (3.3%). The maximum loan for living costs for students living away from home and studying outside London was increased to £9,203, for students living away from home and studying in London to £12,010 and for students living at home to £7,747.

- **Disabled Students Allowance** –
  - For Full Time Undergraduate students, Non-Medical Helper Allowance increased to £23,258, the Specialist Equipment Allowance to £5,849, and the allowance for other disability related expenditure (General Allowance) to £1,954.
  - For Part Time Undergraduate students, the Non-Medical Helper Allowance increased to £17,443, the Specialist Equipment Allowance at £5,849 and the allowance for other disability related expenditure (General Allowance) at £1,465.
  - The maximum Disabled Students Allowance (DSA) for those on Postgraduate (Master’s & Doctoral) courses increased to £20,580.

- **Postgraduate Master’s** - Maximum loans for new students starting Postgraduate Master’s courses were increased to £11,222.

- **Postgraduate Doctoral** – Maximum loans for new students were increased to £26,445 for the duration of the graduate Doctoral course. The yearly cap on funding, remained at £10,906.
• **Part-Time Tuition Fee Loan** – No change from Academic Year 2019/20.

<table>
<thead>
<tr>
<th>Rate</th>
<th>Maximum Fee Cap-without TEF Award 2020/21 AY (£)</th>
<th>Maximum Fee Cap – with TEF Award 2020/21 AY (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Year</td>
<td>£6,935 (£6,750)</td>
<td>£4,625 (£4,500)</td>
</tr>
</tbody>
</table>

• **Part Time Maintenance Loan** - Based on 100% intensity of study, the maximum loan for living costs for part time students living away from home and studying outside London was increased to £9,203, for students living away from home and studying in London to £12,010 and for students living at home to £7,747.
**Definitions**

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alternative Provider</td>
<td>An Alternative Provider is any provider of higher education courses which is not in direct receipt of recurrent funding from the Higher Education Funding Council for England (OfS) or from equivalent bodies in the Devolved Administrations; or does not receive direct recurrent public funding (for example, from a local authority, or from the Secretary of State for Education); and is not a further education college. Only providers with courses designated for student support are included in the statistics.</td>
</tr>
<tr>
<td>Applicant</td>
<td>This is a person applying for student support. Not all applicants take up a place. Applicants become students once they take up a place and the SLC has received a confirmation of their attendance.</td>
</tr>
<tr>
<td>Award</td>
<td>If an applicant for student finance is assessed as meeting the eligibility criteria as stipulated within the student finance regulations then they will be awarded student support. Awards will be paid on condition that the applicant subsequently attends the Higher Education Provider at which point they will be considered a student and payments will be released according to the payment schedule for the support types awarded.</td>
</tr>
<tr>
<td>Country of Study</td>
<td>The country in which the Higher Education (HE) Provider is located and where which the applicant intends to / is studying at.</td>
</tr>
<tr>
<td>Disabled Students Allowance (DSA)</td>
<td>Disabled Students Allowances help pay for extra costs a student might incur as a direct result of their disability. This also includes long-term health conditions such as mental-health illnesses, specific learning difficulties such as dyslexia or dyspraxia etc.</td>
</tr>
<tr>
<td>Domiciled</td>
<td>The country in which the applicant would normally reside in the three years prior to the start of the course. This publication covers those students domiciled in England who study anywhere in the UK and EU (Outside UK) students studying in England.</td>
</tr>
<tr>
<td>Entry Cohort</td>
<td>Grouping of applicants according to the Education (Student Support) Regulations against which the applicant was assessed for support. Student finance applicants are generally covered by transitional protection which means they continue to be assessed against the regulations in place for their first year of study, but this is not always the case.</td>
</tr>
<tr>
<td>Estimated Eligible Population</td>
<td>The numbers of students that are eligible to apply for student finance including those who do not apply. Figures for the estimated eligible population are supplied by the Department for Education (DfE). DfE use data from the Higher Education Statistics Agency (HESA) and other sources with the closest approximation of eligibility criteria available from those sources.</td>
</tr>
<tr>
<td>Final Figures</td>
<td>The final position refers to statistics in a steady state. Final figures are not expected to change significantly and should represent the final outcome.</td>
</tr>
<tr>
<td>Full Time</td>
<td>This refers to the mode of study for which student support is being paid, primarily to undergraduate students. For the purposes of this publication, the full time data also includes part time and flexible ITT students who started their courses before 2010/11, as these students were also eligible for full time student support. Students starting the same courses after 2010/11 are not included.</td>
</tr>
<tr>
<td>Full Year Maintenance Loan</td>
<td>The amount of Maintenance Loan available to students varies between those studying in their final year and those studying in an earlier year of their course. Students in their final year will be entitled to a reduced amount to reflect the reduced length of time in attendance at their university over which maintenance support is required.</td>
</tr>
<tr>
<td><strong>Higher Education Provider</strong></td>
<td>For the purpose of this publication it is an organisation designated for student support and can include Universities which receive the bulk of their funding from public sources and Further Education Colleges</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>---------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Household Residual Income</strong></td>
<td>This is the income associated with the household where the applicant normally resides. It comprises of the taxable earned and unearned incomes of the applicant or those of the applicant’s parents’ minus any allowable deductions.</td>
</tr>
<tr>
<td><strong>Level of Support</strong></td>
<td>Identifies if the applicant was awarded the full level of means tested grant, the partial level or no grant at all.</td>
</tr>
<tr>
<td><strong>Maintenance Loan Rate</strong></td>
<td>Applicants are entitled to a different amount of Maintenance Loans depending on their term-time residence. Rates differ for applicants living at home, in London or elsewhere (excluding London).</td>
</tr>
<tr>
<td><strong>Other Targeted Support</strong></td>
<td>These are grants and allowances provided to students meeting specific circumstances. Targeted support includes Travel Grant, Parental Learning Allowance, Childcare Grant and Adult Dependents Grant.</td>
</tr>
<tr>
<td><strong>Provider Type</strong></td>
<td>See either 'Public Provider' or 'Alternative Provider'</td>
</tr>
<tr>
<td><strong>Provisional Figures</strong></td>
<td>These are figures based on the status at either end-August or end-October (Section 7: Early In Year Insight &amp; New Policy). End-August is used as this reflects the end of the academic year for the majority of Providers. However, due to small subset of providers being subject to movement due to later course start dates (formerly Alternative Providers), these are noted as Provisional and then finalised at the end of the following academic year. Section 7 of the publication provides a look at emerging trends of new policies, two months into the academic year. These figures are not revised.</td>
</tr>
<tr>
<td><strong>Public Provider</strong></td>
<td>A Public Provider is any provider of higher education courses which is in direct receipt of recurrent funding from OfS or from equivalent bodies in the Devolved Administrations; or in receipt of direct recurrent public funding (for example, from a local authority, or from the Secretary of State for Education); or is a further education college. Only providers with courses designated for student support are included in the statistics.</td>
</tr>
<tr>
<td><strong>Student</strong></td>
<td>For the purpose of this publication, an applicant for student support becomes a student once the Student Loans Company has received confirmation that the person is attending a course with a Higher Education Provider. Not all applicants take up a place.</td>
</tr>
<tr>
<td><strong>Student Support Available</strong></td>
<td>This is the arrangement available at the time of the application for support. It includes the range of support available, the eligibility rules and the income thresholds.</td>
</tr>
<tr>
<td><strong>Take-up Rate</strong></td>
<td>The rate of which the Eligible Population chooses to apply for a Maintenance Loan.</td>
</tr>
</tbody>
</table>
Additional Information

Data Sources

This publication uses data from SLC’s administrative systems. For details of the administrative data sources used in our publications see the Statement of Administrative Sources.

Data Quality

SLC has published the Quality Guidelines that it follows. As per those guidelines a Quality Plan is produced for each publication. The Quality Plan stipulates two stages of Quality Assurance. Data is extracted from the administrative systems then reviewed using a standard Quality Assurance checklist. The statistical tables created using that data are quality assured using the Statistical Quality guidelines. See our Quality Guidelines for further information.

Related Statistics Publications

SLC publish statistics on Higher Education Funding for Wales and Northern Ireland as part of the same series this publication belongs to. These are published at the same time as part of the series Student Support for Higher Education. SLC also publish statistics on the repayment of Student Loans for Higher Education in the series Student Loans in England. The latest release of this series, covering Tax Year 2019-20 was published in two parts, Part One on the 11 June 2020 and Part 2 added on 27 August 2020.

The Student Awards Agency for Scotland publish details of Higher Education funding in Scotland in their publication Higher Education Student Support in Scotland. The latest release of this series was published in August 2020 covering Academic Session 2019/20.

National Statistics

This is a National Statistics publication. National Statistics are produced to high professional standards set out in the National Statistics Code of Practice. They undergo regular quality assurance reviews to ensure they meet customer needs. They are produced free from any political interference.

This publication series (publications for England, Wales & Northern Ireland) was awarded National Statistics status in October 2011 following a full assessment against their Code of Practice.

Since the assessments by the Office for Statistics Regulation we have continued to comply with the Code of Practice for Statistics, and have made a number of improvements including the following:

- Supplementary tables added giving payments breakdown by HE Provider within Provider Type - England only
- Part Time and Postgraduate DSA added – All domiciles
- Additional tables added to show DSA payments breakdown by Type – All domiciles
- Postgraduate Loans added – England and Wales
- Methodology for calculating take-up % refined – England only
- Sections restructured, bringing Loans more to the fore and clearly separating out Full Time Undergraduate, Part Time Undergraduate and Postgraduate students. The ‘Early In Year’ focus changed to actual students and amounts paid rather, than applications and amounts awarded
- Introduced cross-country comparison of average Maintenance Loan paid