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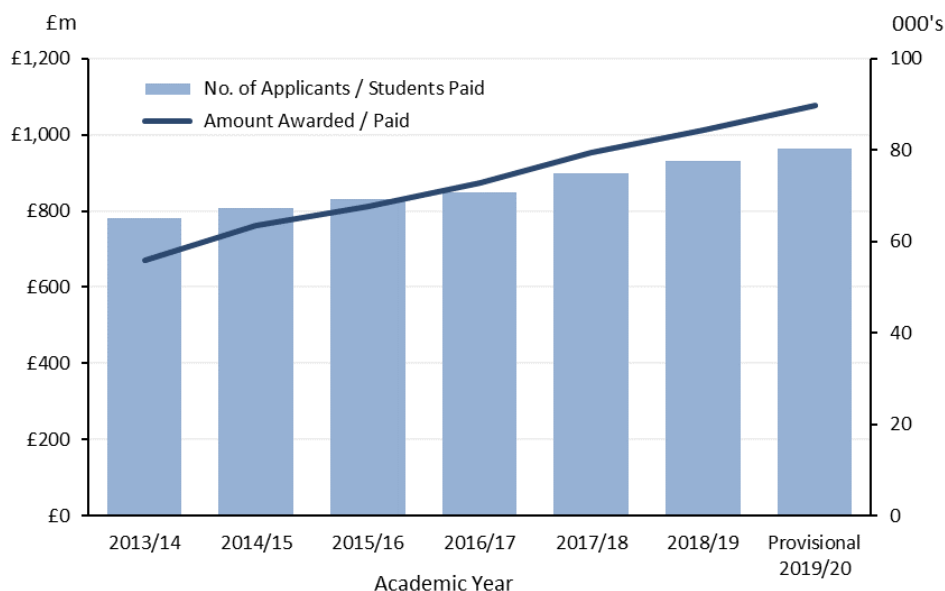
Theme: Children, Education
and Skills

Student Support for Higher Education in Wales 2020:

2019/20 Full Year and 2020/21 Early In Year

Higher Education student support increased by 6.3% to £1.08 billion for Academic Year 2019/20

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



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The amount paid out in supporting Full Time, Part Time and Postgraduate Higher Education students was £1.08 billion in Academic Year 2019/20, up 6.3% from £1.01 billion in 2018/19. The number of students paid / awarded funding increased to 80,500 students, up 3.8% from 77,600 in Academic Year 2018/19. See Table 2

Since Academic Year 2013/14, the amount paid / awarded in Higher Education funding has increased by 60.3%, from £671.6 million whilst the number of students paid / awarded increased by 23.9%, from 65,000.

Academic Year 2019/20 was the second year following the Diamond Review and saw continuing effects of the shift in balance of Full Time Maintenance support between Full Time Maintenance Loans and the Welsh Government Learning Grant (WGLG), and Full Time Tuition Fee Support between Tuition Fee Loans and Tuition Fee Grants for new students.

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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 Wales 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 Wales.

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 Wales over the course of each academic year. This is effectively what is paid in regard to Maintenance Loans, Tuition Fee Loans, Postgraduate Loans and targeted support such as 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).

There are data reporting limitations regarding separating out grant payments by 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.

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.

OFS Categories

For Academic Year 2019/20, Higher Education providers in England 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. This will affect those funded by Student Finance Wales who are studying in an England-located provider.

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 in this publication are: Table 3D and Table 6A.

Rounding, 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 - Provisional 31 st October)
Table 7:	31 st 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 Wales

Academic Year	Rates	Maximum Welsh Government Learning Grant	Maximum amount of Maintenance Loan	Welsh Government Learning Grant plus Maintenance Loan	Maximum Tuition Fee Loan [6]
2019/20 (Funding arrangement introduced from 2018/19)	Elsewhere	8,100	8,225	9,225	9,250
	London	10,124	10,530	11,530	9,250
	Home	6,885	6,840	7,840	9,250
(Funding arrangement introduced from 2012/13)	Elsewhere	5,161	7,344	9,925	4,585
	London	5,161	10,228	12,869	4,585
	Home	5,161	5,684	8,265	4,585

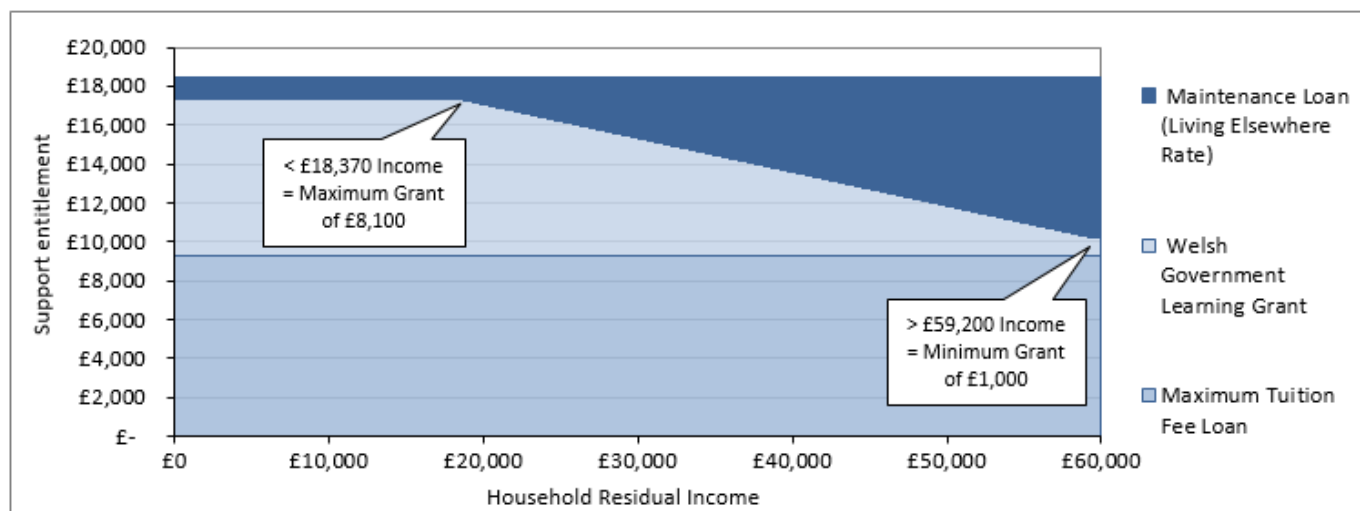
Source: Welsh Government / Student Loans Company (SLC)

Figure 3: Student Support available to Full Time students domiciled in Wales

For new students entering in 2019/20, living away from home and attending an institution outside London i.e. 'Elsewhere' rate.

Household Residual Income	Tuition Fee [6]		Maximum Tuition Fee Loan Available [6]	Maximum Welsh Government Learning Grant Available	Maximum Amount of Maintenance Loan Available	Maximum Total Maintenance Package
	Provider in Wales	Rest of UK				
£18,370	£ 9,000	£ 9,250	£ 9,250	£ 8,100	£ 1,125	£ 9,225
£20,000	£ 9,000	£ 9,250	£ 9,250	£ 7,817	£ 1,408	£ 9,225
£25,000	£ 9,000	£ 9,250	£ 9,250	£ 6,947	£ 2,278	£ 9,225
£30,000	£ 9,000	£ 9,250	£ 9,250	£ 6,078	£ 3,147	£ 9,225
£35,000	£ 9,000	£ 9,250	£ 9,250	£ 5,208	£ 4,017	£ 9,225
£40,000	£ 9,000	£ 9,250	£ 9,250	£ 4,339	£ 4,886	£ 9,225
£45,000	£ 9,000	£ 9,250	£ 9,250	£ 3,469	£ 5,756	£ 9,225
£50,000	£ 9,000	£ 9,250	£ 9,250	£ 2,600	£ 6,625	£ 9,225
£55,000	£ 9,000	£ 9,250	£ 9,250	£ 1,730	£ 7,495	£ 9,225
£59,200 and over	£ 9,000	£ 9,250	£ 9,250	£ 1,000	£ 8,225	£ 9,225

Source: Welsh Government



[6] The amount of Tuition Fee Loan is equivalent to the maximum fee which Higher Education Institutions can charge. In 2019/20 and 2020/21 this is £9,000 in Wales and £9,250 for the rest of UK.

For details on previous Academic Year's available funding, see *Table 1a*.

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 residual income.

Amount paid in Full Time Maintenance Loans remains relatively constant offset by continuing increase in Welsh Government Learning Grants

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

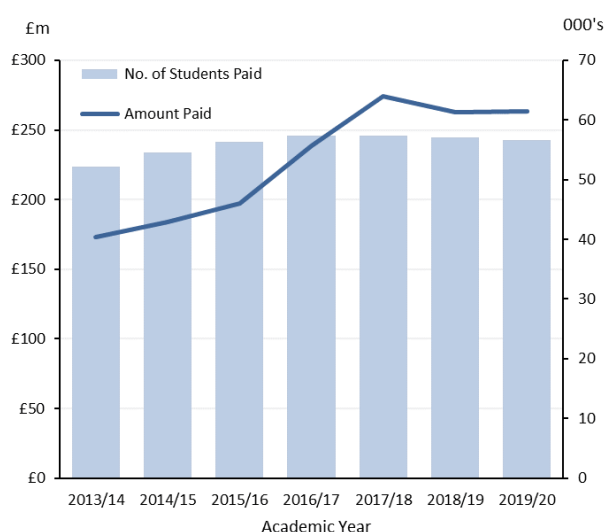
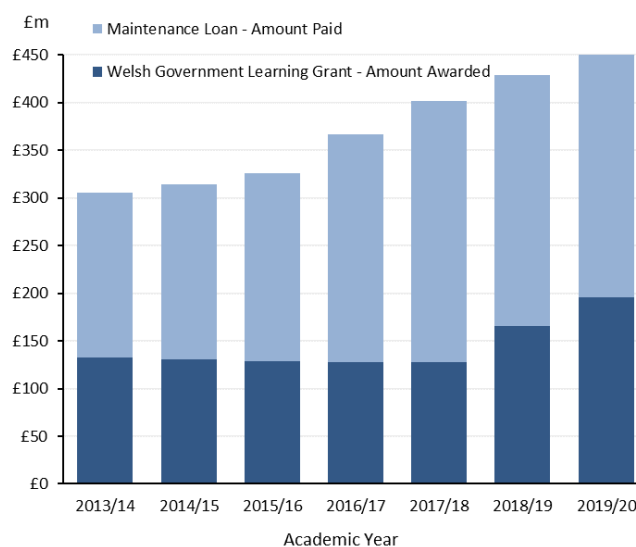


Figure 5: Amount Paid in Full Time Maintenance Loans Vs. Amount Awarded in Full Time Welsh Government Learning Grant



The total amount of Maintenance Loans paid out to Welsh domiciled students remained relatively stable in comparison to Academic Year 2018/19, with the amount increasing by just 0.1% from £262.9 million to £263.2 million in 2019/20. This contrasts with the number of payments made to students in Academic Year 2019/20, which at 56,600, is 0.9% lower than the 57,100 reported in the previous year. *See Table 3A (i)*

Since Academic Year 2013/14, total Maintenance Loan payments have increased by 52.3%, peaking in 2017/18 at £274.0 million. For Academic Year 2018/19 a policy change following the Diamond Review of Welsh student funding saw reduced Maintenance Loan amounts, offset by increased Welsh Government Learning Grants (WGLG).

This effect is again evident in Academic Year 2019/20 when, in comparison to the slow in Maintenance Loans, the amount awarded in WGLG increased by 17.7%, and the number awarded by 15.4%. *See Table 4A*

Figure 5 indicates that, prior to the Diamond Review, the split of Maintenance Loans to WGLG as a total of Maintenance Support awarded was 68% to 32%, two-years post Review in 2019/20 this had transitioned to 57% to 43%.

Second year of Part Time Maintenance Loans sees significant increase in take-up

Figure 6: Number of students domiciled in Wales receiving Part Time Maintenance Loans

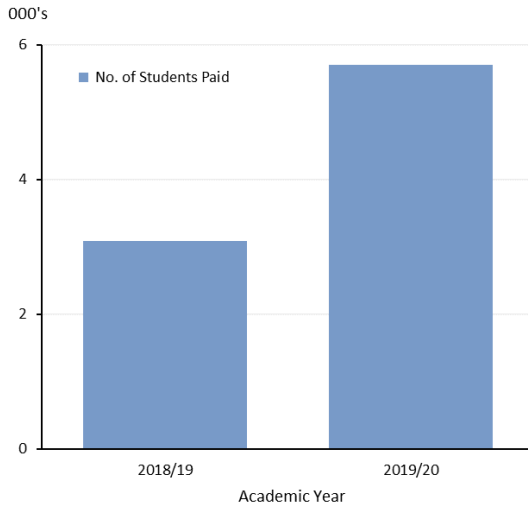
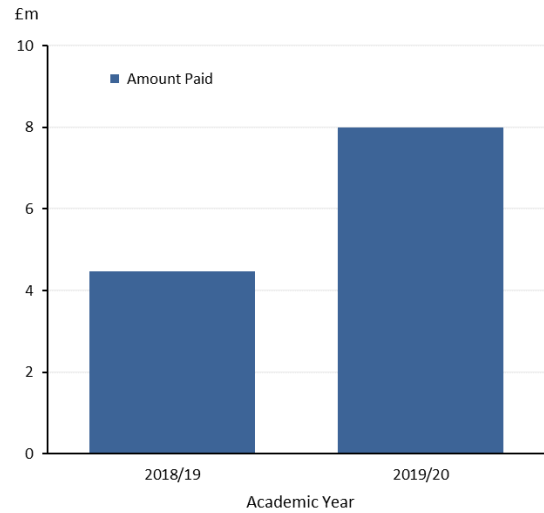


Figure 7: Amount Paid to students domiciled in Wales receiving Part Time Maintenance Loans



Maintenance Loans for Part Time Higher Education students were introduced for new students domiciled in Wales in Academic Year 2018/19. Combined with the Part Time Welsh Government Learning Grants this formed the 2019/20 Maintenance Package for Welsh Part Time students - up to a maximum of £5,111.25.

In Academic Year 2019/20 5,700 Part Time students received a Maintenance Loan. This was an 84.7% increase from the 3,100 in 2018/19. *See Table 5A*

The amount paid out increased by 79.1% from £4.5 million in 2018/19 to £8.0 million in Academic Year 2019/20.

It is typical for new products to show this level of uplift in their second year, as they increase in popularity.

Welsh Government Learning Grant

The Welsh Government Learning Grant (WGLG) is funding to help with day-to-day costs, such as rent or food, whilst studying. WGLG's are available to both Full Time and Part Time Higher Education students studying at an eligible Higher Education Provider and are studying an eligible Undergraduate, Initial Teacher Training or Postgraduate Certificate of Education. The amount awarded is dependent on household residual income and is a non-repayable grant. Students can take both WGLG and a Maintenance Loan as a combined maintenance package to cover living expenses.

Significant increase in students awarded Full Time Welsh Government Learning Grant

Figure 8: Number of students domiciled in Wales receiving Full Time Welsh Government Learning Grant and Amount Paid

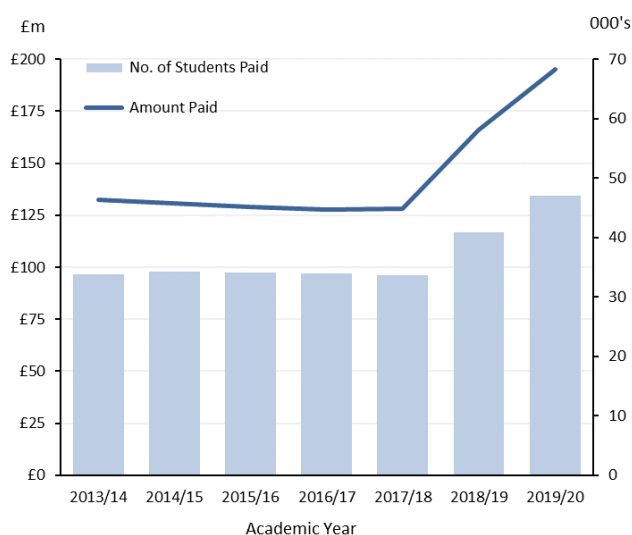
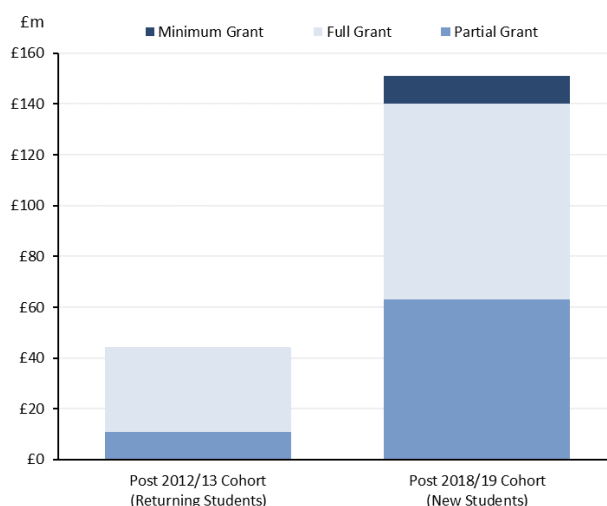


Figure 9: Amount paid in Welsh Government Learning Grant in Academic Year 2019/20 by Level of Grant Support



As a result of the Diamond Review of Welsh student funding, from Academic Year 2018/19, a minimum amount of £1,000 in Welsh Government Learning Grant (WGLG) was awarded to every new Full Time student, regardless of their household residual income.

Since Academic Year 2018/19, the take-up of Full Time WGLG payments has increased by 17.7%, reaching £195.3 million in 2019/20. The number of students in receipt of payments has risen by 15.4% from 40,800 in Academic Year 2018/19 to 47,100 in 2019/20. See Table 4A

Prior to the Review, in Academic Year 2017/18 the 'Nil' (eligible but not entitled) category students made up more than one third of Full Time WGLG population. The 'Minimum' category – receiving £1,000 in 2019/20 made up 31% of the population. This bracket amounted to £11.0 million, 7.3% of the amount paid out for Post 2018/19 Cohort students (new students in 2018/19 and 2019/20) and 5.6% of all students paid.

When comparing figures to pre-Diamond Review levels, it is evident that numbers of Full Time awards have increased by 39.8% and the amount awarded by 52.7% since Academic year 2017/18.

Substantial increase in Welsh Government Learning Grants for Part Time Students in second year of availability

Figure 10: Number of students domiciled in Wales receiving Part Time Welsh Government Learning Grant

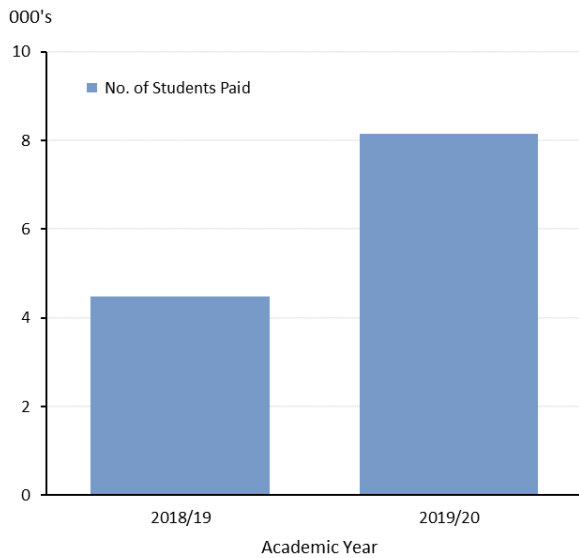
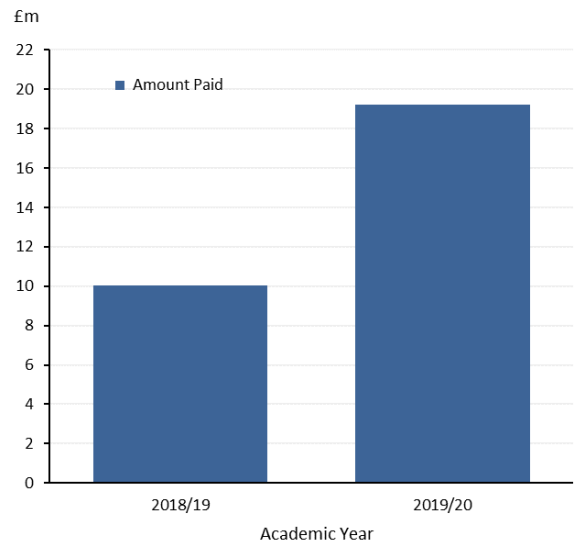


Figure 11: Amount paid in Welsh Government Learning Grant to Part Time students domiciled in Wales



Academic Year 2019/20 was the second year of Welsh Government Learning Grants (WGLG) available to new Higher Education Part Time students domiciled in Wales. The maximum amount a student could be awarded in 2019/20 was £4,500. This, combined with the Part Time Maintenance Loan, formed a maximum maintenance support offering of £5,111.25. As with the Full Time WGLG, the amount awarded is dependent on household residual income and course intensity.

In the first year of the Part Time WGLG (2018/19), 4,500 students were awarded the grant. This number increased by 81.8% to 8,100 in Academic Year 2019/20. *See Table 5B*

Similarly, the amount awarded increased by a notable 91.6% from £10.0 million in Academic Year 2018/19 to £19.2 million in 2019/20.

The average WGLG awarded to a Part Time student increased from £2,240 in 2018/19 to £2,360 in 2019/20.

It is typical for new products to show this level of uplift in their second year, as they increase in popularity.

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 residual income.

Increase in amount paid in Full Time Tuition Fee loans offset by a continuing decrease in Tuition Fee Grant payments

Figure 12: Number of students domiciled in Wales and EU (Outside UK) receiving Full Time Tuition Fee Loans and Amount Paid

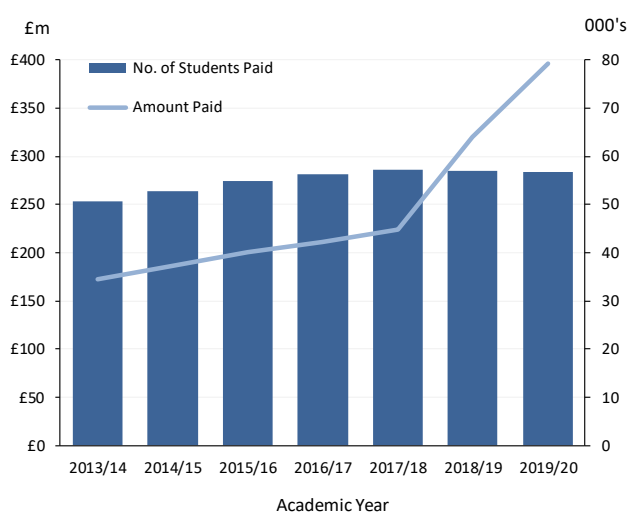
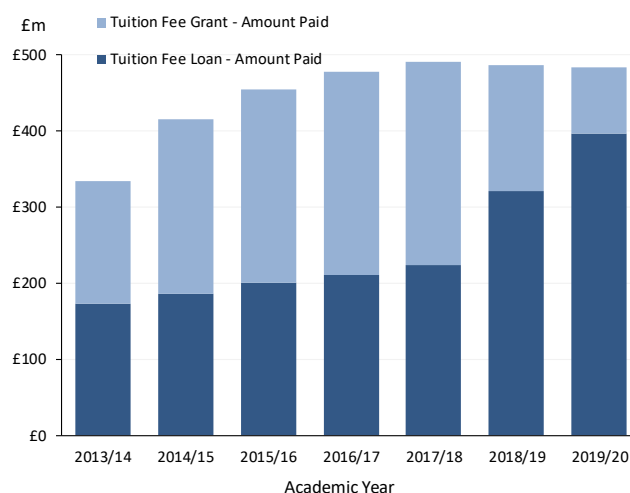


Figure 13: Amount Paid in Full Time Tuition Fee Support split by Tuition Fee Loan and Tuition Fee Grant



In Academic Year 2019/20 the total amount of Full Time Undergraduate Tuition Fee Loan payments increased by 23.6% from £320.5 million in 2018/19 to £396.1 million. See Table 3B (i). This increase is likely to be an on-going effect of the discontinuation of Tuition Fee Grants for new students from Academic Year 2018/19 onwards.

The total amount paid out in Tuition Fee Support to Higher Education providers in regard to Full Time courses remains constant, however this is now made up of a far higher percentage of Loans than Grants, than in previous academic years. For example, Figure 13 indicates that in Academic Year 2013/14, of the % of total Tuition Fee Support paid, 48.3% was in the form of Grants. In 2019/20, this has reduced to 18.2%. See Table 4D

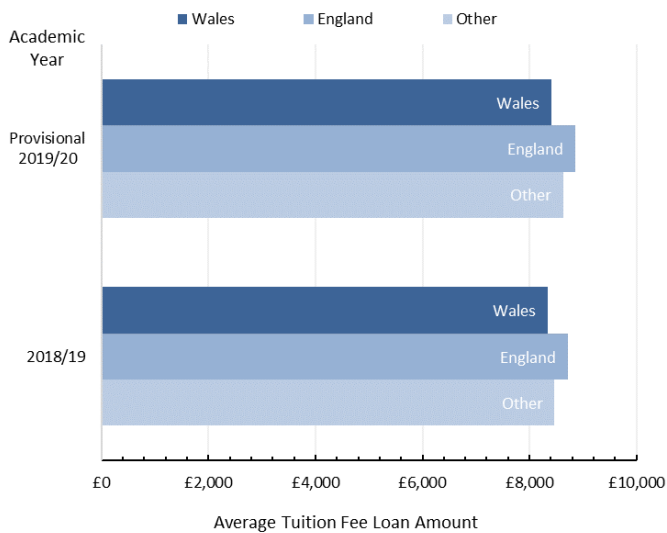
The number of Full Time students receiving Tuition Fee Loans in Academic Year 2019/20 remained relatively stable with a slight decrease from 57,000 in 2018/19 to 56,800. Therefore, the increase in the amount paid is driven by an increase in the average amount paid.

The average Full Time Tuition Fee Loan paid on behalf of a Wales domiciled student increased from £5,630 to £7,000 (+24.3%) in Academic Year 2019/20. This is as a result of a larger proportion of the student population being from the 2018 Cohort who were not eligible for Tuition Fee Grants following the Diamond Review. See Table 2

Since Academic Year 2013/14, whilst the number of Full Time Tuition Fee Loans paid out has increased by just 12.2% (+ 6,200), the amount paid has increased by 129.5% (+ £223.6 million).

Average amounts paid in Tuition Fee Loans increase across all UK countries of study

Figure 14: Average Full Time Tuition Fee Loans funded by Student Finance Wales by Country of study (Post 2018/19 Entry Cohort Funding)



The average amount paid in Full Time Undergraduate Tuition Fee Loans differs dependent on the country and type of provider that the student chooses to study in. This is due to differing amounts that each country / provider type in the UK charge for Tuition Fees.

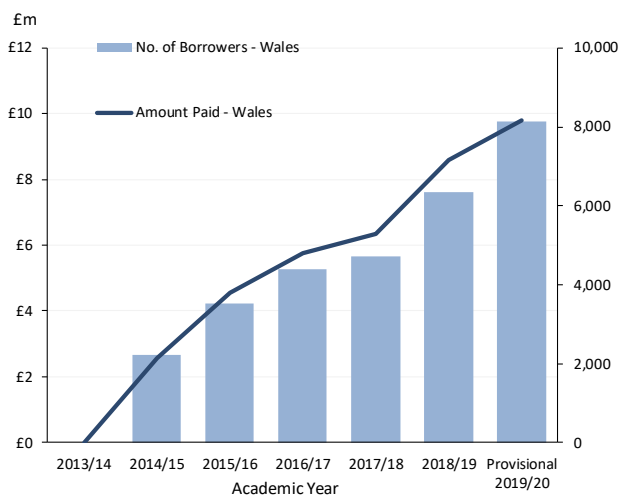
The average amounts across all countries of study increased to £6,980 in Academic Year 2019/20. This is an increase of £1,360 on 2018/19. See Table 3C(i).

This is likely to be attributed to the increase in Tuition Fee Loans as a continuing effect of the removal of Tuition Fee Grants from Academic Year 2018/19.

For students entering under the 2018/19 funding rules, the highest average Tuition Fee Loan was paid to students studying in England, amounting to £8,850 for the 2019/20 Academic Year (Prov).

Part Time Tuition Fee Loan uptake continues to increase

Figure 15: Number of students domiciled in Wales and EU (Outside UK) receiving Part Time Tuition Fee Loans and Amount Paid



The number of students accessing Part Time Tuition Fee Loans increased by 28.2% in comparison to Academic Year 2018/19. See Table 5A

8,100 Part Time students received a Tuition Fee Loan compared to 6,400 in the previous Academic Year.

The total amount paid out totalled £9.8 million, up 14.1% on the previous year. This could be attributed to the decrease in access to Part Time Tuition Fee Grants.

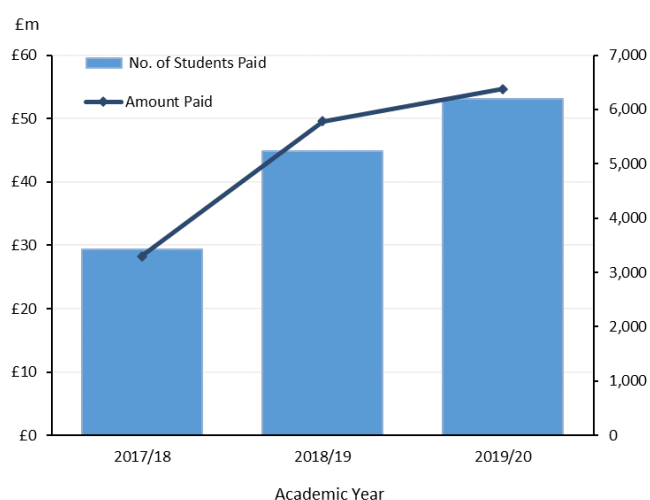
The overall uptake in Part Time Tuition Fee Loans has more than trebled since their introduction in Academic Year 2014/15.

Postgraduate Loans & Grants

A Postgraduate Master's or 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 residual 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. From Academic Year 2019/20, Postgraduate Master's students are also entitled to a means-tested Grant.

Increase in the number of Postgraduate Master's Loans paid slows in third year of availability

Figure 16: Number of students domiciled in Wales and EU (Outside UK) receiving Postgraduate Master's Loans



The number of Postgraduate Master's loans paid in Academic Year 2019/20 was 18.4% higher than in the previous year, reaching 6,200. The amount paid out in Postgraduate Master's loans increased by 10.3% in comparison to Academic Year 2018/19, an increase of £5.1 million. See Table 6A.

In comparison to the growth seen in the previous year, these are less significant. When comparing Academic Year 2017/18, the product's first year, to 2018/19, there was a 52.5% increase in regard to student numbers and a 75.3% increase in regard to loan amounts paid out.

The lower increases seen in 2019/20 are typical as new products tend to show a slower uplift in their third year.

Since 2017/18, when the Postgraduate Master's loan was introduced, the number of loans paid out has increased by 2,760 students (80.6%). The amount paid out has increased by £26.4 million (93.4%).

Postgraduate Master's Grants introduced for Academic Year 2019/20

From 1 August 2019, students ordinarily resident in Wales and those from the EU (Outside UK) studying at a Welsh institution are entitled to a combination of loan and grant, as a contribution to costs, for completing a Postgraduate Master's degree course.

A maximum means-tested contribution to costs grant of £6,885 was made available to eligible Postgraduate Master's students. As with the Welsh Government Learning Grant for Undergraduate students, there is a £1,000 non-means-tested contribution to costs grant available to all eligible students.

For Academic Year 2019/20, 5,300 Postgraduate Masters students were in receipt of the Postgraduate Master's Grant, to the value of £18.8 million.

Second year of Postgraduate Doctoral loans being available to SFW students sees significant increase in take-up

Figure 17: Number of students domiciled in Wales and EU (Outside UK) receiving Postgraduate Doctoral Loans

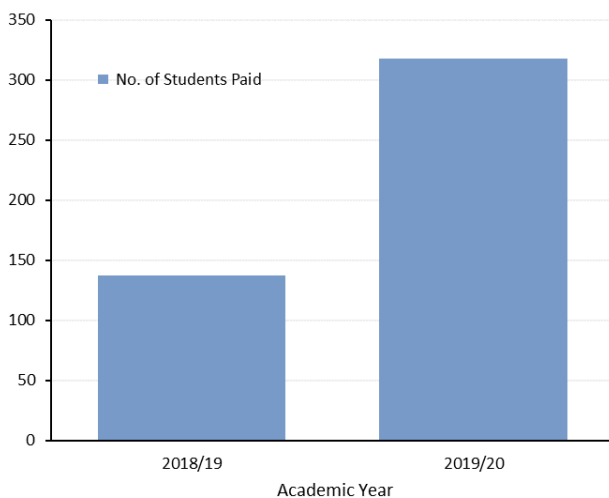
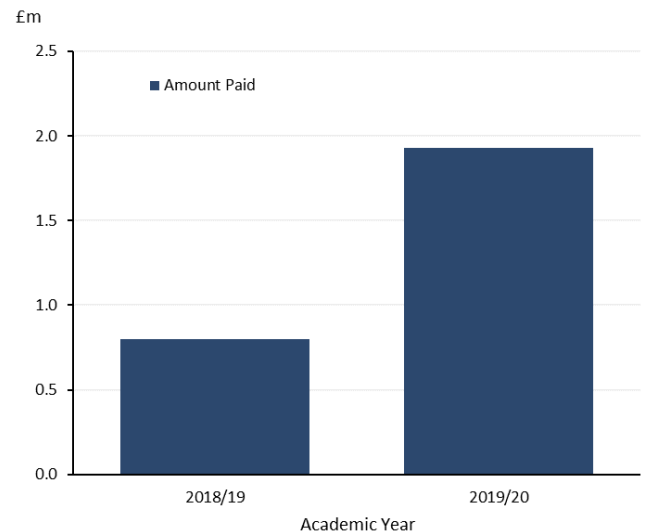


Figure 18: Amount Paid to students domiciled in Wales and EU (Outside UK) receiving Postgraduate Doctoral Loans



In Academic Year 2018/19, Postgraduate Doctoral Loans were made available to both Wales 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 of £25,000 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 310 in Academic Year 2019/20. This is an 126.3% increase on the 140 students recorded in Academic Year 2018/19. See *Table 6B*

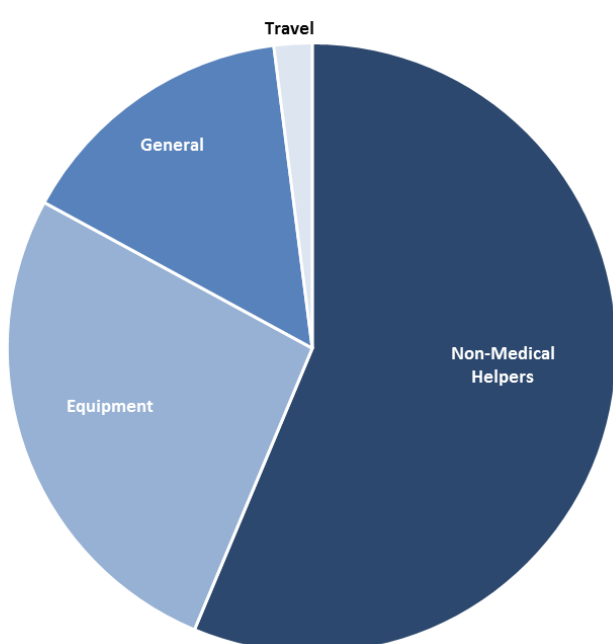
In the first year of Postgraduate Doctoral Loans, £0.8 million was paid out to Doctoral students to support their tuition and / or maintenance costs. In Academic Year 2019/20, this increased to £1.9 million (+141.7%).

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.

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

Figure 19: 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 over half (56.3%) of the overall Full Time Undergraduate DSA spend in Academic Year 2018/19. Claims amounted to £4.7 million of the total amount of £8.4 million paid out. *See Table 4B*

The number of students claiming 'Non-Medical Helpers' allowance reached 2,800 in Academic Year 2018/19, 79.3% of the 3,530 claiming any category of DSA in that year.

As at the 31st August 2020, a total of £7.1 million had been paid out for Academic Year 2019/20 for Full Time students. This is 9.6% lower than the £7.9 million reported at the same point in 2018/19. *See Table 4B*

This reduction is driven by a 16.7% (£744.9k) decrease in claims relating to 'Non-Medical Helpers' and a 10.2% (£16.8k) decrease in claims relating to 'Travel' costs.

Generally, Disabled Students Allowances are paid direct to the suppliers 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 are paid to suppliers once Student Loans Company receives 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.

Summary of Policy Changes – Academic Year 2019/20

- **Full Time Tuition Fee Loan** – No change to Academic Year 2019/20. Full time students who normally live in Wales and study on a designated course had access to a non-means tested Tuition Fee Loan to cover the full fee charged. The maximum fee which Higher Education Institutions can charge in Academic Year 2019/20 is £9,000 (Wales) or £9,250 (rest of UK).
- **Full Time Maintenance Package** – Increase on Academic Year 2019/20. Students commencing their courses on or after 1 August 2020 were entitled to support for living costs, by means of a Welsh Government Learning Grant (WGLG) and a loan. All full-time students eligible for the full maintenance package were entitled to a non-means tested minimum level of £1,000 of WGLG. Those with a household residual income of £59,200 or above receive the minimum. The level of further grants and loans are dependent on where the student is living and studying, and reduces based on their household residual income above £18,370 e.g.: -
 - Students living at home are entitled to a maximum amount of maintenance support of £8,335. The maximum grant is £6,885. This is reduced, income-dependent to where the balance of the maximum amount of £8,335.
 - Students studying away from home, in London, are entitled to a maximum package of £12,260. The maximum grant is £10,124. This is reduced, income-dependent to where the balance to the maximum amount of £12,260 can be taken as loan.
 - Students studying away from home, outside London (Elsewhere rate), are entitled to a maximum package of £9,810. The maximum grant is £8,100. This is reduced, income-dependent to where the balance to the maximum amount of £9,810 can be taken as loan.
- **Part Time Tuition Fee Loan** – No change to Academic Year 2019/20. New part time students who started a course on or after 1 August 2020 were eligible to apply for a loan of £2,625 for study at an institution in Wales (or at the Open University) or up to £6,935 for study elsewhere in the UK. Part time students were no longer eligible for a Course Grant.
- **Part Time Maintenance Package** – Increase on Academic Year 2019/20. Eligible students starting courses on or after 1 August 2020 were entitled to the same package of Grant and Loan support as Full Time, pro-rated according to their intensity of study (max. 75%). The intensity of study will be based on the number of credits that the student intends to complete in a given academic year. Therefore, the maximum amount of loan and grant combined available to part-time students is 75 per cent of £7,245, which is £5,433.75.
- **Disabled Students Allowance** – Increase on Academic Year 2019/20.
 - For Full Time Undergraduate students, the 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 for those on Postgraduate courses increased to £20,580.

- **Postgraduate Master's** – Increase in loan amount aspect-only on Academic Year 2019/20. Postgraduate students are entitled to a combination of loan and grant. The grant element is means-tested, with the appropriate amount of loan available up to the maximum total support level. Up to £17,489 as a combination of loan and grant for the duration of the course is available. Existing arrangements will continue for continuing postgraduate students who started their courses in AY 2017/18, 2018/19 or 2019/20.
- **Postgraduate Doctoral** – Increase on 2019/20. A maximum of £26,445 loan was available for the duration of the Doctoral course.
 - The maximum Disabled Students Allowance for those on Postgraduate courses increased to £20,000.
- **Postgraduate Masters** - From 1 August 2019, new Master's students are entitled to a combination of loan and grant. The grant element is means-tested to a maximum contribution of £6,885 (including the £1,000 universal element, available to all students). In addition to the grant, a non-means-tested loan is available to provide total support (grant plus loan) of up to £17,000. This amount is for the duration of the course. For continuing post-graduate students, who started their courses in AY 2017/18 or 2018/19, their existing arrangements will continue.
- **Postgraduate Doctoral** – No change from Academic Year 2018/19. A maximum loan of £25,000 was available for the duration of the Doctoral course.

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 and Disabled Students Allowance, as well as those awarded Welsh Government Learning Grants Maintenance and Special Support Grants, Course Grants and Other Targeted Support including Childcare Grants; 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 those in receipt of payments for Postgraduate Master's Loans, Postgraduate Doctoral Loans and Postgraduate DSA, as well as those awarded Postgraduate Master's Grants. 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 75,300 Undergraduate and Postgraduate students have been paid / awarded student finance for the 2020/21 Academic Year. This is 6.4% higher than at the same point in the previous Academic Year. A 5.5% increase in Wales domiciled students was somewhat offset by a reduction in EU (Outside UK) numbers (- 11.3%).

A total of £433.4 million has been awarded / paid to Undergraduate and Postgraduate students for the 2020/21 Academic Year by 31st October 2020. This is 47.0% higher compared to the same point in the previous year, which is considerably higher than the average 8.5% 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 (+ 38.1% vs. + 4.0% 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 see [gov.uk](https://www.gov.uk).

Summary of Policy Changes – Academic Year 2020/21

- **Full Time Tuition Fee Loan** – No change to Academic Year 2019/20. Full time students who normally live in Wales and study on a designated course had access to a non-means tested Tuition Fee Loan to cover the full fee charged. The maximum fee which Higher Education Institutions can charge in Academic Year 2019/20 is £9,000 (Wales) or £9,250 (rest of UK).
- **Full Time Maintenance Package** – Increase on Academic Year 2019/20. Students commencing their courses on or after 1 August 2020 were entitled to support for living costs, by means of a Welsh Government Learning Grant (WGLG) and a loan. All full-time students eligible for the full maintenance package were entitled to a non-means tested minimum level of £1,000 of WGLG. Those with a household residual income of £59,200 or above receive the minimum. The level of further grants and loans are dependent on where the student is living and studying, and reduces based on their household residual income above £18,370 e.g.: -
 - Students living at home are entitled to a maximum amount of maintenance support of £8,335. The maximum grant is £6,885. This is reduced, income-dependent to where the balance of the maximum amount of £8,335.
 - Students studying away from home, in London, are entitled to a maximum package of £12,260. The maximum grant is £10,124. This is reduced, income-dependent to where the balance to the maximum amount of £12,260 can be taken as loan.
 - Students studying away from home, outside London (Elsewhere rate), are entitled to a maximum package of £9,810. The maximum grant is £8,100. This is reduced, income-dependent to where the balance to the maximum amount of £9,810 can be taken as loan.
- **Part Time Tuition Fee Loan** – No change to Academic Year 2019/20. New part time students who started a course on or after 1 August 2020 were eligible to apply for a loan of £2,625 for study at an institution in Wales (or at the Open University) or up to £6,935 for study elsewhere in the UK. Part time students were no longer eligible for a Course Grant.
- **Part Time Maintenance Package** – Increase on Academic Year 2019/20. Eligible students starting courses on or after 1 August 2020 were entitled to the same package of Grant and Loan support as Full Time, pro-rated according to their intensity of study (max. 75%). The intensity of study will be based on the number of credits that the student intends to complete in a given academic year. Therefore, the maximum amount of loan and grant combined available to part-time students is 75 per cent of £7,245, which is £5,433.75.
- **Disabled Students Allowance** – Increase on Academic Year 2019/20.
 - For Full Time Undergraduate students, the 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 for those on Postgraduate courses increased to £20,580.

- **Postgraduate Master's** – Increase in loan amount aspect-only on Academic Year 2019/20. Postgraduate students are entitled to a combination of loan and grant. The grant element is means-tested, with the appropriate amount of loan available up to the maximum total support level. Up to £17,489 as a combination of loan and grant for the duration of the course is available. Existing arrangements will continue for continuing postgraduate students who started their courses in AY 2017/18, 2018/19 or 2019/20.
- **Postgraduate Doctoral** – Increase on Academic Year 2019/20. A maximum of £26,445 loan was available for the duration of the Doctoral course.
- **Postgraduate Masters** - From 1 August 2019, new Master's students are entitled to a combination of loan and grant. The grant element is means-tested to a maximum contribution of £6,885 (including the £1,000 universal element, available to all students). In addition to the grant, a non-means-tested loan is available to provide total support (grant plus loan) of up to £17,000. This amount is for the duration of the course. For continuing post-graduate students, who started their courses in AY 2017/18 or 2018/19, their existing arrangements will continue.
- **Postgraduate Doctoral** – No change from Academic Year 2018/19. A maximum loan of £25,000 was available for the duration of the Doctoral course.

Definitions

Term	Definition
Alternative Provider	An Alternative Provider is any provider of Higher Education (HE) 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.
Applicant	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 Student Loans Company has received a confirmation of their attendance.
Award	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 (HE) 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.
Country of Study	The country in which the Higher Education (HE) Provider is located and where which the applicant intends to / is studying at.
Disabled Students Allowance (DSA)	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.
Domiciled	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 Wales who study anywhere in the UK and EU (Outside UK) students studying in Wales.
Estimated Eligible Population	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 Welsh Government. The Welsh Government use data from the Higher Education Statistics Agency (HESA) and other sources with the closest approximation of eligibility criteria available from those sources.
Entry Cohort	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.
Final Figures	The final position refers to statistics in a steady state. Final figures are not expected to change significantly and should represent the final outcome.
Full Time	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.

Full Year Maintenance Loan	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
Full Year Maintenance Loan	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
Higher Education Provider	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.
Household Residual Income	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.
Level of Support	Identifies if the applicant was awarded the full level of means tested grant, the partial level or no grant at all.
Maintenance Loan Rate	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).
Other Targeted Support	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.
Provider Type	See either 'Public Provider' or 'Alternative Provider'
Provisional Figures	These are figures based on the status at either end-August or end-October (Section 7: Early In Year Insight & 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.
Public Provider	A Public Provider is any provider of Higher Education (HE) 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.
Student	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 (HE) Provider. Not all applicants take up a place.
Student Support Available	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.
Take-up rate	The rate of which the eligible population chooses to apply for a Maintenance Loan.

Additional Information

Data Sources

This publication uses data from Student Loans Company (SLC) administrative systems. For details of the administrative data sources used in our publications see the [Statement of Administrative Sources](#).

Data Quality

Student Loans Company 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

Student Loans Company publish statistics on Higher Education Funding for England 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](#).

Student Loans Company also publish statistics on the repayment of Student Loans for higher education in the series Student Loans in Wales. 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