Statistics Publication
Cyhoeddi Ystadegau

Official Statistics Accredited

SLC Student Loans Company

SLC SP06/2025

27 November 2025

Coverage: Wales

Theme: Children, Education and Skills

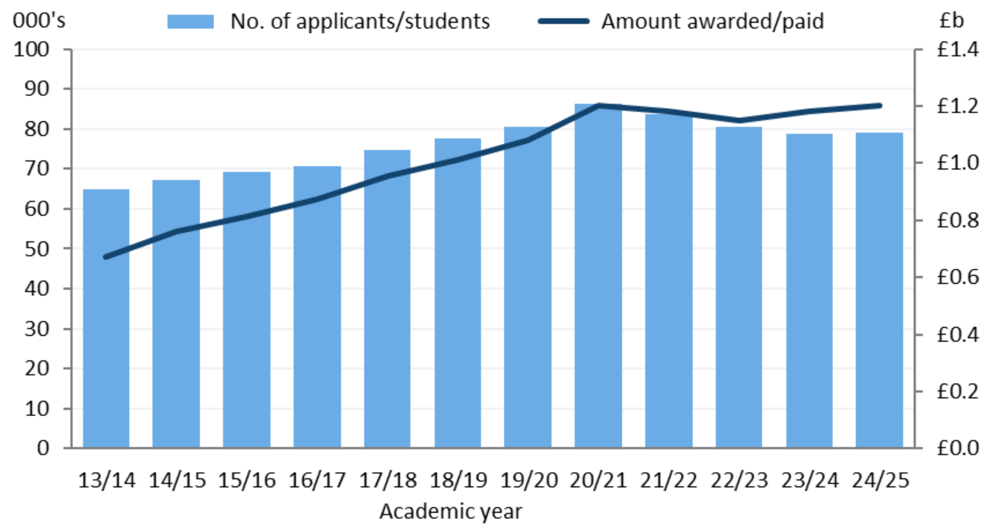
Student Support for Higher Education in Wales 2025:

2024/25 full year and 2025/26 early in year

1.9% increase in higher education student support paid out in academic year 2024/25, at £1.2 billion

Figure 1: Number of students domiciled in Wales and EU (outside UK) receiving higher education support and amount awarded/paid

The columns in this chart depict the number of applicants/students against the left-hand axis, and the line illustrates the amount awarded/paid against the right-hand axis.



Source: **Table 2**
Download the data for Figure 1 (ODS, 6KB)

Figure 1 shows that 65,000 full-time, part-time and postgraduate applicants/students were awarded/paid student finance in academic year 2013/14. Numbers increased by an average of 3.7% per year up until 2020/21, when a more significant 7.1% increase was reported with numbers peaking at 86,300.

This was likely a result of the perceived reduced employment opportunity due to the COVID-19 pandemic, encouraging new students to pursue higher education and current students to continue their education. This was made up of a 4.8% increase in undergraduates and a significant 30.8% increase in postgraduates receiving funding.

Issued by:
The Student Loans Company
10 Clyde Place
Buchanan Wharf
Glasgow
G5 8AQ

Press Office:
✉: press_office@slc.co.uk

Lead official for statistics:
✉: enterprise_data_analytics @slc.co.uk

Online: SLC Statistics

In academic year 2021/22, there was a 3.0% reduction in the number awarded/paid as figures normalised against an outlying year. However, numbers continued to decrease in the two subsequent years, first by 4.0% and then by a further 2.0% in 2023/24.

In 2024/25 numbers have remained relatively stable at 79,000 (up 0.3%). This can be attributed to a 1.0% increase in undergraduates receiving loans, offset by a 7.2% decrease in postgraduates.

Figure 1 also shows that the total amount awarded/paid in student support across full-time, part-time and postgraduate students in academic year 2013/14 was £0.67 billion. Following a notable 13.4% increase in the following year, increases slowed to an average of 7.2% to £1.08 billion by 2019/20.

In 2020/21 the amount increased by a significant 11.2% to peak at £1.20 billion, made up of a 9.2% increase in undergraduate funding and a significant 38.2% increase in postgraduate funding. As previously mentioned, this was likely a result of the perceived reduced employment opportunity due to the COVID-19 pandemic, encouraging new students to pursue higher education and current students to continue their education. In academic year 2021/22, a small decrease of 1.8% was reported as figures normalised against an outlying year bringing the total awarded/paid to £1.18 billion.

Academic year 2022/23 indicated a further decrease of 2.6%, whereas in the following year an increase of 2.7% was reported, up to £1.18 billion. This is a result of a 10.4% increase in the maximum undergraduate Maintenance Loan available (at £10,720 ('Elsewhere' rate)).

The average full-time Maintenance Loan paid to a Wales-domiciled student in 2013/14 was £3,310 increasing to £3,500 by 2015/16. There was a sharp increase of 18.9% to £4,160 in 2016/17 owing to the first notable increase in the maximum maintenance loan available, with similar occurring in the following year. The first, and only decrease in the average loan borrowed was reported in 2018/19 (down by 3.4%), likely due to the notable increase in the maximum full-time Welsh Government Learning Grant available to new students (increases of between 33% and 96% dependant on where the student resided whilst studying). The average has since increased to peak at £8,150 in academic year 2024/25, a notable 11.8% increase on the previous year.

For more information on maximum loans and grants available, please refer to **Table 1A**. For more detail on **Maintenance Loans** please refer to the relevant section later in this publication.

The average full-time Tuition Fee Loan paid on behalf of a Wales-domiciled student in 2013/14 was £3,410, increasing steadily by an average of 3.5% per year to £3,920 by 2017/18. A sharp increase of 43.6% was reported in academic year 2018/19 owing to the Welsh funding review in which Tuition Fee Grants were discontinued to new students, resulting in the average loan taken out increasing to £5,630. Annual increases have since slowed overall, down to 0.6% in the most recent year, bringing the average amount to peak at £8,560.

For more information on **Tuition Fee Loans** please refer to the relevant section later in this publication.

Table of contents

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 twelve academic years up to and including 2024/25. Section 7 gives a high-level early indication of academic year 2025/26 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.

Accessibility

Public Sector Accessibility Regulations mean that all public sector organisations have a legal duty to make their websites accessible for everyone, including those with disabilities. In 2023, we made notable improvements to the way in which we provide visual information within this publication series including:

- adding descriptive information of the full time-series for each graph within the main body of the statistics publication.
- providing data used to form each graph in accessible/downloadable tables.
- changing the way in which we present charts and graphs to be more accessible, including changes to colour, labels and legends.

As part of SLC's ongoing commitment, we will continue to improve the accessibility of our websites and content, whilst maintaining the statistical needs of our users.

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 2024/25, along with an early view of academic year 2025/26.

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 regarding Maintenance Loans, Tuition Fee Loans, Welsh Government Learning Grants, 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).

In addition, 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 Grant etc. are reported as 'awards'.

As a result, some figures within the most recent academic year are marked as provisional. Although most payments /awards are captured by this point, these are finalised a year later and updated in the following years' publication. This is necessary for some grant products and DSA. This may result in changes to sub and grand totals.

Changes to the accompanying excel tables

Due to the discontinuation of student loan eligibility estimates previously supplied to SLC by Welsh Government resulting from data limitations introduced by the HESA Data Futures model, from the November 2025 version of this publication SLC is no longer able to calculate or publish estimated take-up rates within this series.

Consequently, the associated tables have been removed from the publication:

- Table 3A (ii): Maintenance Loan take-up by the estimated full-time undergraduate eligible population.
- Table 3B (ii): Tuition Fee Loan take-up by the estimated full-time undergraduate eligible population.
- Table 3C (ii): Tuition Fee Loan take-up by the estimated full-time undergraduate eligible population by country of study.

For more information, please refer to the user consultation on **GOV.UK**.

Three new tables have been introduced showing various loan / grant products paid / awarded by the student's country of study:

- Table 3A (ii): Maintenance Loans paid to full-time undergraduate students by country of study.
- Table 4A (ii): Distribution of Welsh Government Learning Grants awarded to full-time undergraduate applicants by country of study.
- Table 5A (ii): Student loan and WGLG (& SSG from AY 24/25) payments / awards to part-time students by country of study.

Please note that some existing table numbers have changed to accommodate these changes.

Executive summary – 2024/25 full year and 2025/26 early in year

For more detail, please click on the individual headline…

- 1.9% increase in **higher education student support** paid out in academic year 2024/25, at £1.2 billion
- 10.1% increase in the total paid out in **Maintenance Loans to full-time students** in academic year 2024/25
- Maintenance Loans form 69.3% of the total **full-time maintenance support package** in academic year 2024/25
- Growth in part-time **Maintenance Fee Loan take-up** slows, yet increases to 11,500 in academic year 2024/25
- 1.8% reduction in **full-time Welsh Government Learning Grant** take-up in 2024/25, down to 47,900
- Proportion of eligible full-time students awarded full, and partial **Welsh Government Learning Grants** remain in line with previous year
- 6.0% increase in **part-time Welsh Government Learning Grant** take-up in 2024/25, up to 14,900
- Fourth year of decline in take-up of **full-time Tuition Fee Loans** in academic year 2024/25, down to 49,700.
- Small increase in the **average full-time Tuition Fee Loan** taken, by students **studying within Wales**
- Continued increase in take-up of **part-time Tuition Fee Loans** in academic year 2024/25, to 12,800
- 23.1% increase in the amount paid out in **Postgraduate Master's Loan**s owing to the discontinuation of the Postgraduate Masters Grant for academic year 2024/25
- Second year of decrease in the amount of **Postgraduate Doctoral Loans** paid out, coupled with a first reduction in take-up, in 2024/25
- 4.5% increase in the amount paid out in full-time students **Disabled Students' Allowance** in academic year 2023/24
- By end-October 2025, a total of 69,700 undergraduates and postgraduates have been awarded/paid a total of £350.6 million for **academic year 2025/26**
- Early figures indicate a potential 4.9% increase in the number of **new students receiving student finance in academic year 2025/26**, whereas returning students remain relatively constant

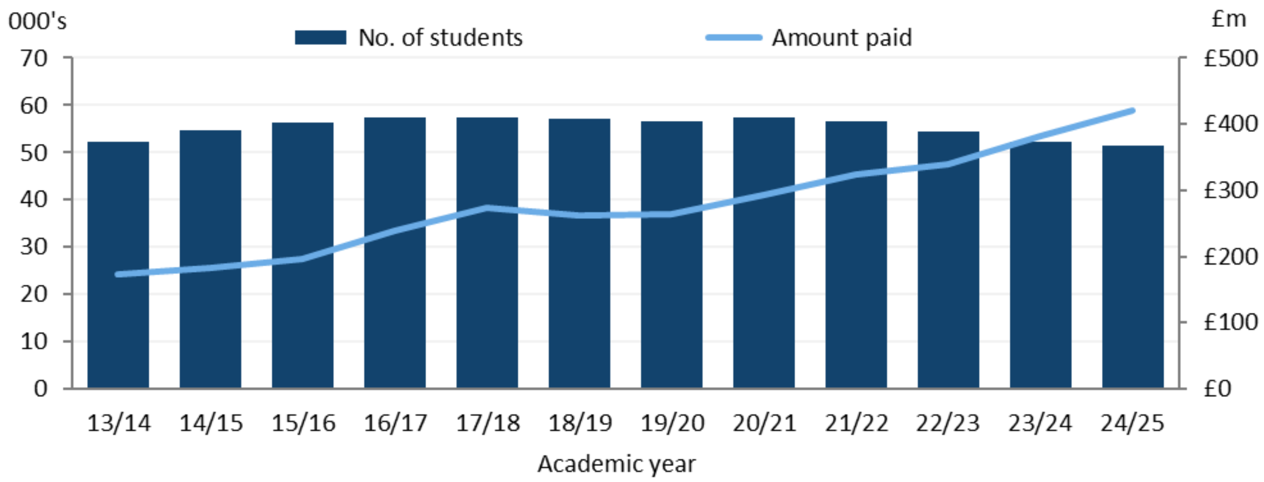
Undergraduate Maintenance Loans

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.

10.1% increase in the total paid out in Maintenance Loans to full-time students in academic year 2024/25

Figure 2: Number of students domiciled in Wales receiving full-time Maintenance Loans and amount paid

The columns in this chart depict the number of students against the left-hand axis, and the line illustrates the amount paid against the right-hand axis.



Source: **Table 3A (i)**
Download the data for Figure 2 (ODS, 6KB)

Figure 2 shows the number of full-time students in receipt of a Maintenance Loan in academic year 2013/14 was 52,100. Following an initial increase of 4.7% in 2014/15, annual increases slowed each year until 2017/18 when numbers remained relatively constant at 57,400. The following two academic years saw small reductions (of 0.6% and 0.9% respectively), before a small outlying increase in 2020/21, reverting the total number of loans paid out back to 2017/18 levels.

The four most recent academic years reported small decreases, most significantly in 2022/23 (of 3.9%), reducing to a 1.7% decrease in the most recent year, down to 51,500.

£172.8 million was paid out in the form of Maintenance Loans in 2013/14. There was a gradual increase until 2016/17 when the annual increase accelerated to a significant 21.1%, to £238.6 million. This was a result of the first notable rise in the maximum maintenance loan available (‘Elsewhere’ rate up by 15.0% from £5,376 to £6,183). Similar increases in the maximum loan available were reported in the following two years, up by a further 12.0%, then 15.6% to £8,000. For more information on maximum loans available please refer to **Table 1A**.

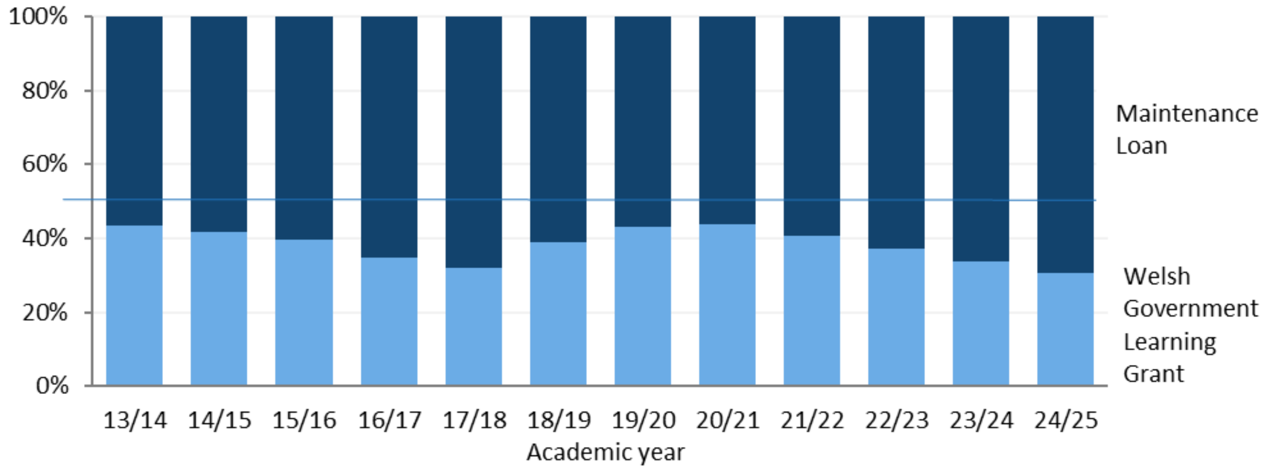
The first and only decrease in the amount paid out was reported in 2018/19 (down 4.1%). This was due to a small reduction in the number of loans paid out, coupled with a 3.4% decrease in the average loan taken. In 2019/20, the amount paid out remained relatively stable, followed by two consecutive years of notable increase (averaging 10.9%).

In the most recent year a further increase of 10.1% was reported, up to £420.0 million. These latest increases are predominantly a result of year-on-year increases in the average loan taken out (increasing by an average of 11.9% each year) potentially due to the increases in the maximum Maintenance Loan made available (averaging 6.3% each year over the same period).

Maintenance Loans form 69.3% of the total full-time maintenance support package paid out in academic year 2024/25

Figure 3: Maintenance Loans paid and Welsh Government Learning Grant (WGLG) awarded as a % of the total maintenance package paid out for students domiciled in Wales (full-time)

The line indicates the 50% point.



Source: **Table 3A (i) and 4A (i)**
Download the data for Figure 3 (ODS, 6KB)

Figure 3 indicates Maintenance Loan payments and Welsh Government Learning Grant (WGLG) awards as a percentage of the total maintenance package paid/awarded to full-time students domiciled in Wales.

In the 2013/14 academic year, Maintenance Loans accounted for 56.6% of total maintenance support. This proportion steadily increased, reaching a peak of 68.2% in 2017/18. The rise was primarily driven by annual increases in the maximum Maintenance Loan available, from £5,150 (in 2013/14) to £6,922 (in 2017/18) while the maximum Welsh Government Learning Grant (WGLG) remained frozen at £5,161.

Following the implementation of policy changes recommended by the **Diamond Review**, in 2018/19 the proportion of support attributed to loans fell to 60.9%. This shift was due to a significant increase in the maximum WGLG available (up 57% to £8,100), compared to a more modest (16%) increase in the maximum Maintenance Loan available (to £8,000).

From 2019/20 onwards, the maximum WGLG has remained fixed at £8,100, while the maximum Maintenance Loan has continued to rise annually. This has resumed the earlier trend between loans and grants, with the proportion of support attributed to loans increasing year-on-year.

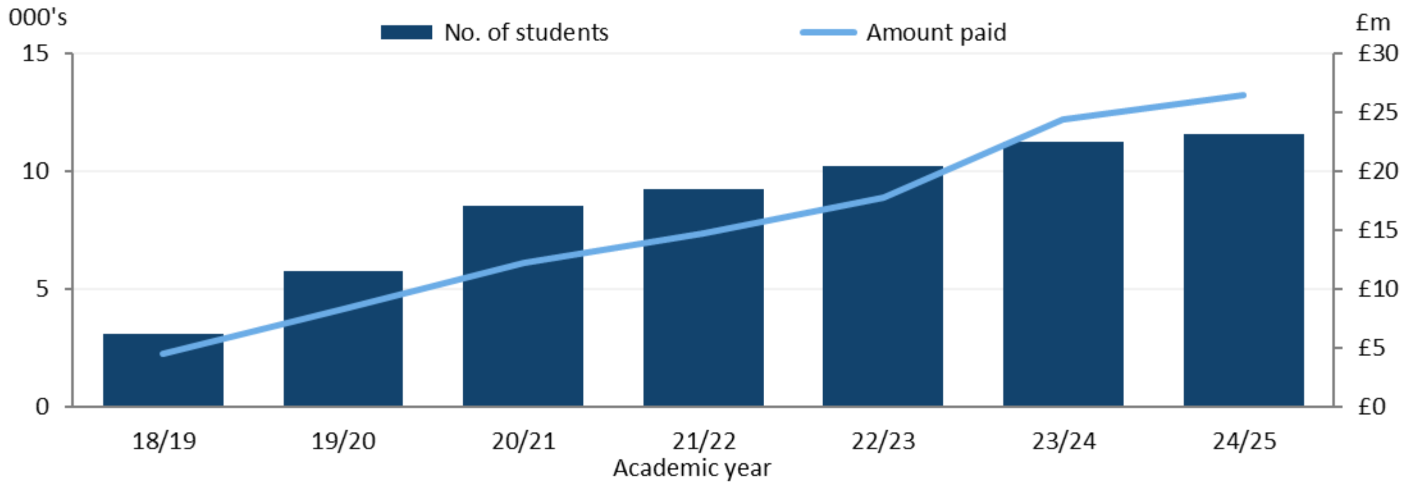
By the 2024/25 academic year, the maximum Maintenance Loan available was £11,150, compared to the unchanged WGLG maximum of £8,100. Consequently, loans comprised 69.3% of all maintenance support.

For more information on maximum loans and grants available, please refer to **Table 1A**. For more details on the Welsh Government Learning Grant, please refer to **page 10.**

Growth in part-time Maintenance Loan take-up slows, yet increases to 11,500 in academic year 2024/25

Figure 4: Number of students domiciled in Wales receiving part-time Maintenance Loans and amount paid

The columns in this chart depict the number of students against the left-hand axis, and the line illustrates the amount paid against the right-hand axis.



Source: **Table 5A**
Download the data for Figure 4 (ODS, 6KB)

Maintenance Loans for part-time higher education students domiciled in Wales were introduced for new students in academic year 2018/19. Combined with the part-time Welsh Government Learning Grant (WGLG), this forms the part-time maintenance package. For academic year 2024/25 this is up to a maximum of £6,724.

Figure 4 shows that in the first year of availability 3,100 part-time loans were issued. Take-up rapidly increased in the second year, characteristic for a new type of student support, by 86.3% up to 5,700.

The consistent year-on-year growth since slowed to 2.8% by academic year 2024/25, to peak at 11,500.

In 2018/19, £4.5 million was paid out in the form of part-time Maintenance Loans. This increased by 85.4% to £8.3 million in the following year. Increases slowed to 20.7% by 2022/23, followed by a 37.7% increase in the following year.

This higher increase, compared to the increase in the number of loans paid out can primarily be attributed to the 9.4% rise in the maximum loan entitlement in comparison to 2022/23 (from £5,929 to £6,488). This was the most significant increase since the introduction of this loan.

In the most recent year an additional 8.4% was paid out to part-time students, a total of £26.4 million.

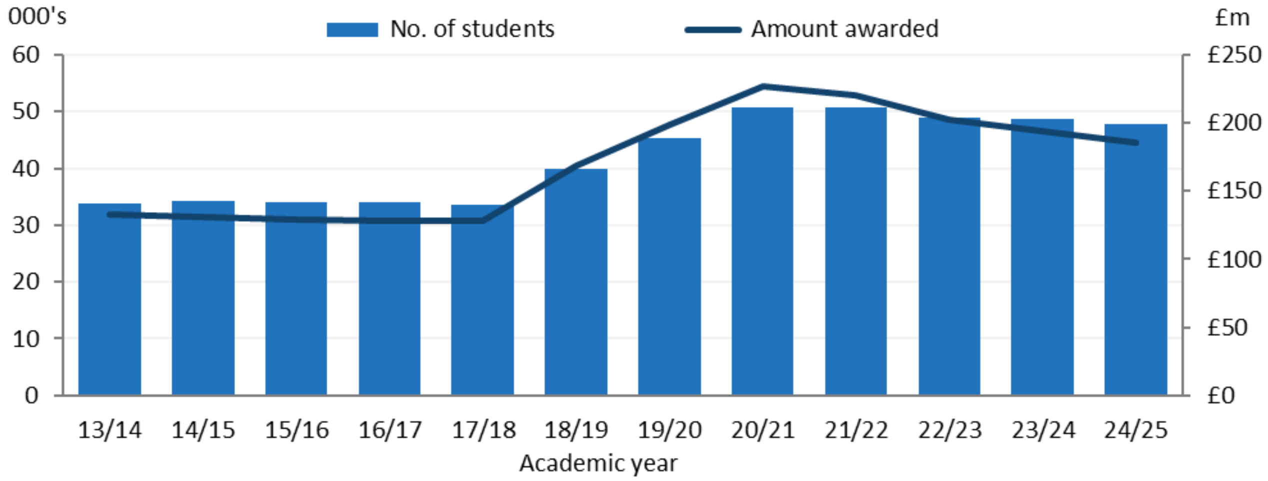
Welsh Government Learning Grant

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 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.

1.8% reduction in full-time Welsh Government Learning Grant take-up in 2024/25, down to 47,900

Figure 5: Number of students domiciled in Wales receiving full-time Welsh Government Learning Grant and amount awarded

The columns in this chart depict the number of students against the left-hand axis, and the line illustrates the amount awarded against the right-hand axis.



Source: **Table 4A**
Download the data for Figure 5 (ODS, 6KB)

Figure 5 shows that the number of full-time students in receipt of a Welsh Government Learning Grant (WGLG) in academic year 2013/14 was 33,900. Numbers remained relatively constant, averaging 34,000 through to 2017/18.

Prior to 2018/19, those with a household residual income of over £50,020 were not entitled to a grant. However, following a **review** of Welsh student funding, all full-time students commencing their course on or after 1 August 2018, were entitled to a minimum amount of £1,000 in WGLG, regardless of their household residual income. This change in policy caused a significant increase in take-up (up 18.8%) in 2018/19 with 40,000 grants awarded. Increases continued in the subsequent two years (up 13.4% and 11.8% respectively), to peak at 50,700.

Following a year of relative stability, 2022/23 saw a 3.4% decrease in take-up, down to 48,900. Following minimal change in 2023/24, the most recent year reported a 1.8% decrease, to 47,900.

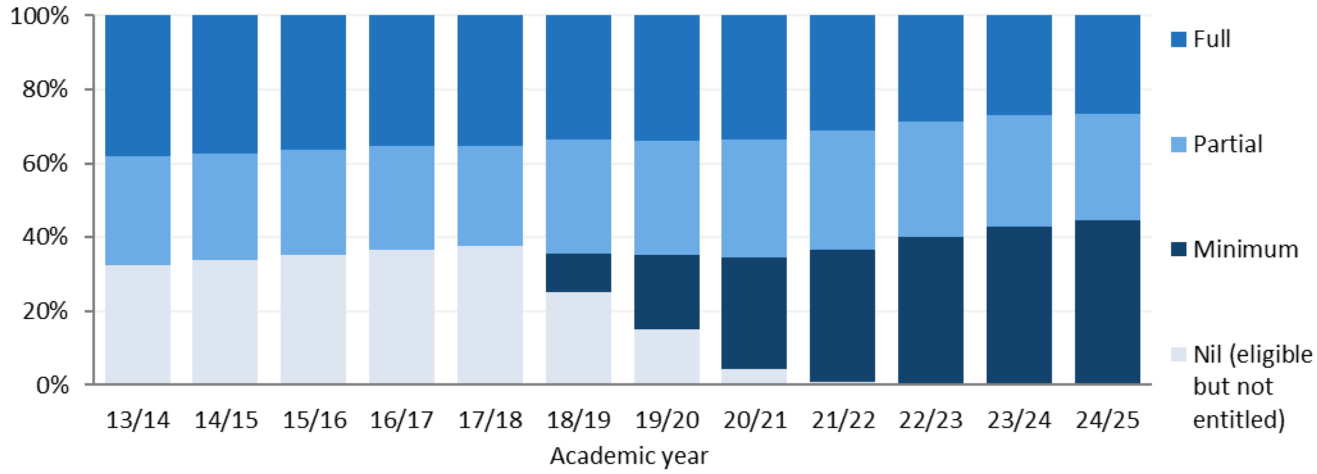
The total amount awarded in full-time WGLG was £132.5 million in academic year 2013/14. This reduced each year to its lowest point of £127.7 million by 2016/17. In line with the number of grants awarded, the amount awarded increased significantly to peak at £227.1 million in 2020/21. In the following year, the first decrease was reported, down 2.8% to £220.8 million. Decreases have continued in the subsequent three years, most significantly in 2022/23, by 8.3%.

Academic year 2024/25 reported a 4.1% decrease, down to £185.9 million.

Proportion of eligible full-time students awarded full, and partial Welsh Government Learning Grants remain in line with previous year

Figure 6: Proportion of full-time Welsh Government Learning Grants awarded by level of grant support

The legend follows the same order as the stacks in the columns.



Source: **Table 4A**
Download the data for Figure 6 (ODS, 6KB)

Figure 6 shows how the changes in Welsh Government Learning Grant (WGLG) policy have affected the proportions of full-time Wales-domiciled students receiving different levels of support.

Between academic year 2013/14 and 2017/18, the split of WGLG awarded by the level of support averaged at 36% for a full grant, 28% for partial grant and 35% who were eligible, but not entitled to a grant.

Since the **Diamond review** in 2018/19, we can note the previously ‘eligible but not entitled’ students (e.g. ‘Nil’ category) gradually concluding their studies, as this proportion has reduced down to less than 0.01% of all grant-eligible students.

As a result, by academic year 2024/25 almost 100% of full-time students were in receipt of some level of WGLG.

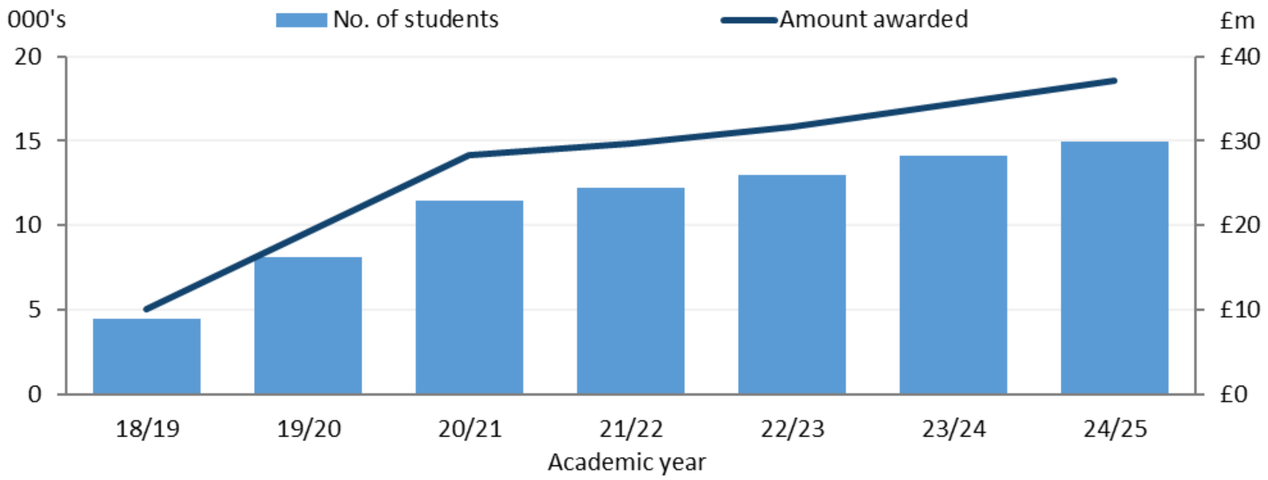
In the first-academic year post-Welsh funding review, just 10% of all those awarded a full-time WGLG received the minimum £1,000. By academic year 2024/25, this has increased to 44%. In terms of the total amount awarded, the ‘minimum’ category of entitlement equated to £5.5 million in 2018/19, by 2024/25 this has increased to £21.3 million.

In academic year 2024/25 the percentage of eligible full-time Wales-domiciled students receiving a full grant has reduced to 27% (consistent with the previous year). Those receiving a partial grant has decreased to 29% (down from 30% in the previous year).

6.0% increase in part-time Welsh Government Learning Grant take-up in 2024/25, up to 14,900

Figure 7: Number of students domiciled in Wales receiving part-time Welsh Government Learning Grant & Special Support Grant and amount awarded

The columns in this chart depict the number of students against the left-hand axis, and the line illustrates the amount awarded against the right-hand axis.



Source: **Table 5A**
Download the data for Figure 7 (ODS, 6KB)

Figure 7 shows that in academic year 2018/19 (the first year of availability), the part-time Welsh Government Learning Grant (WGLG) was awarded to 4,500 students. Characteristically for a new student support type, large increases were reported in both the second and third years (of 81.8% and 40.5% respectively) to 11,400.

Whilst the rate of increase has since slowed, the number of part-time grants awarded has continued to rise, to peak at 14,900 in 2024/25 (up 6.0% on the previous year).

In 2018/19, £10.0 million of part-time WGLG was awarded. With similar growth rates to that of the number of grants awarded, the total amount increased to £37.1 million by 2024/25 (a 7.9% increase on the previous year).

The maximum amount of WGLG a part-time student could be awarded in 2024/25 was £4,500. This, combined with the part-time Maintenance Loan formed a maximum total maintenance support offering of £6,724. As with the full-time Welsh Government Learning Grant, the amount awarded is dependent on household residual income and course intensity.

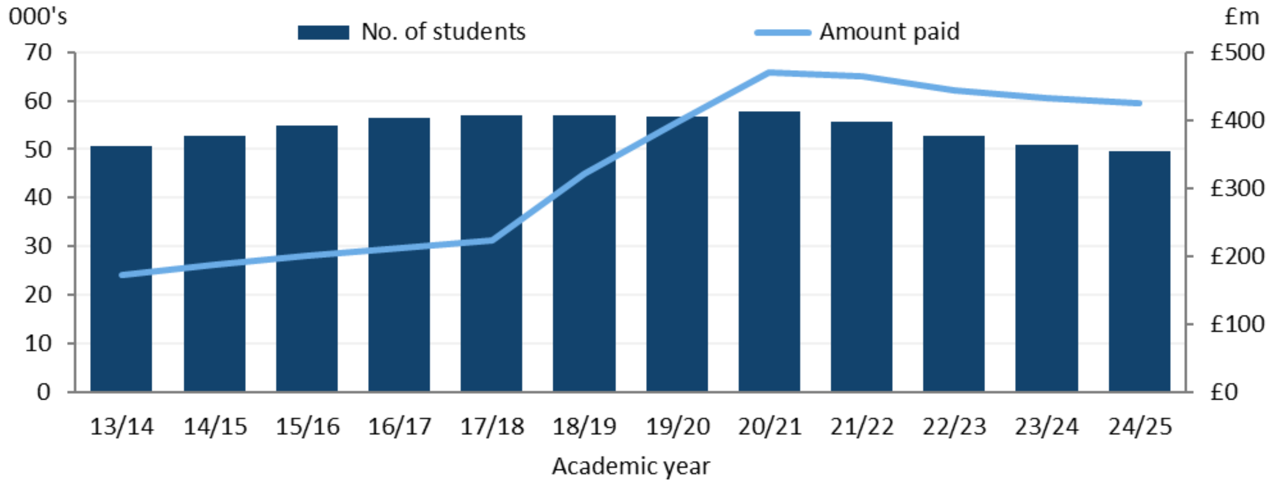
Undergraduate Tuition Fee Loans

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.

Fourth year of decline in take-up of full-time Tuition Fee Loans in academic year 2024/25, down to 49,700

Figure 8: Number of Tuition Fee Loans paid on behalf of full-time Wales and EU (outside UK) domiciled students and amount paid

The columns in this chart depict the number of students against the left-hand axis, and the line illustrates the amount paid against the right-hand axis.



Source: **Table 3B (i)**
Download the data for Figure 8 (ODS, 6KB)

Figure 8 shows that the number of Tuition Fee Loans paid out on behalf of full-time students in 2013/14 was 50,600. This number gradually increased to 57,100 by 2017/18. Numbers remained relatively stable over the subsequent two academic years, followed by a small outlying increase to peak at 57,700 in 2020/21.

Numbers have since reduced to 49,700, a 2.5% reduction in 2024/25 compared to the previous year.

The amount paid out in the form of full-time Tuition Fee Loans in 2013/14 was £172.6 million. This rose steadily to £223.6 million by 2017/18.

From academic year 2018/19 the maximum Tuition Fee Loan available increased significantly to accommodate the change to policy in which new full-time students could be charged a maximum of £9,250 for Tuition Fees (in line with England-domiciled students). This was considerably more than the £4,296 charged to all full-time students in the previous year (+ 115%). Continuing students in 2018/19 however, would remain on the 2012/13 cohort arrangement for the duration of their studies e.g., charged £4,450 for academic year 2018/19’s tuition (increasing by an average of 2.2% per academic year thereon).

This change in policy resulted in the amount paid out increasing by a considerable 43.3% to £320.5 million in 2018/19. A further contributing factor to this increase was the discontinuation of Tuition Fee Grants to new full-time students following the **Diamond Review**, in the same year**.** For context, in 2017/18, students who began higher education from 2012/13 could receive up to £4,954 as a Tuition Fee Grant. This accounted for 55% of the total tuition fee support of £9,000 (based on higher education providers in Wales), with the remaining 45% provided as a loan. By contrast, students beginning full-time study in 2018/19, after the grant was discontinued, the maximum support increased to £9,000, but this was entirely loan-based.

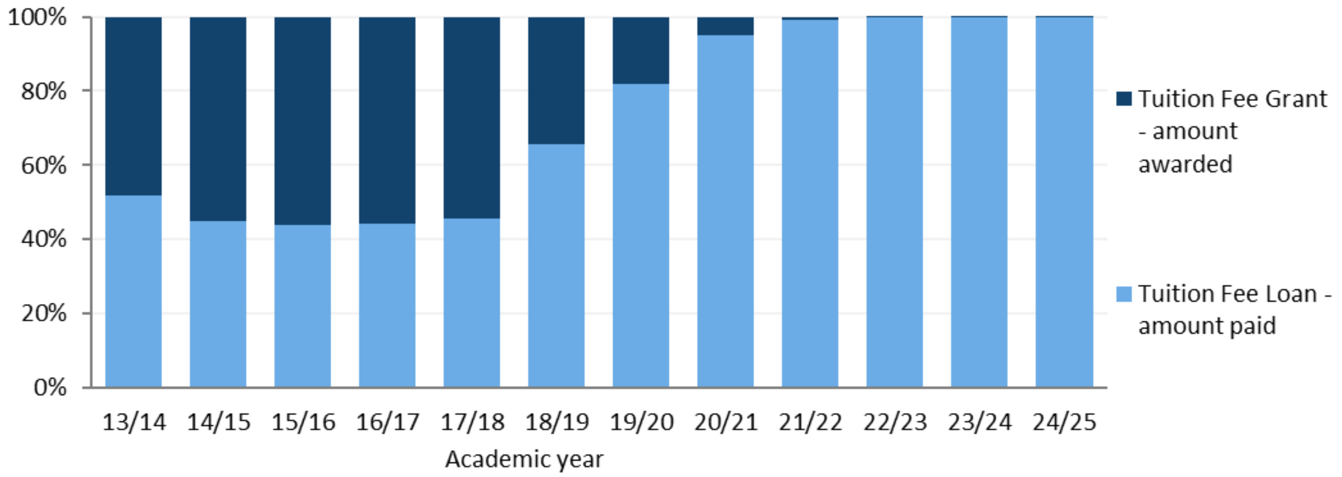
Notable increases were also evident in the following two years to eventually peak at £470.8 million in 2020/21. These increases can be attributed to the reducing proportion of students who remained eligible for the lower Tuition Fee Loans and/or the Tuition Fee Grant (e.g. pre-2018/19 students).

In academic year 2021/22 the first, albeit small decrease was reported (of 1.2%). This was followed by three more substantial decreases down to £425.0 million by 2024/25, a 1.9% decrease on the previous year.

More information on the changes to policy following the Diamond Review can be found on **GOV.UK**.

Figure 9: Amount paid/awarded in full-time tuition fee support split by Tuition Fee Loan and Tuition Fee Grant

The legend follows the same order as the stacks in the columns.



Source: **Table 3B (i) and 4D**
Download the data for Figure 9 (ODS, 6KB)

Figure 9 illustrates, as a proportion of total tuition fee support, the changing proportion of Tuition Fee Loans vs. Tuition Fee Grants.

In 2013/14, Tuition Fee Loans accounted for 52% of the total tuition fee support package, while Tuition Fee Grants made up the remaining 48%.

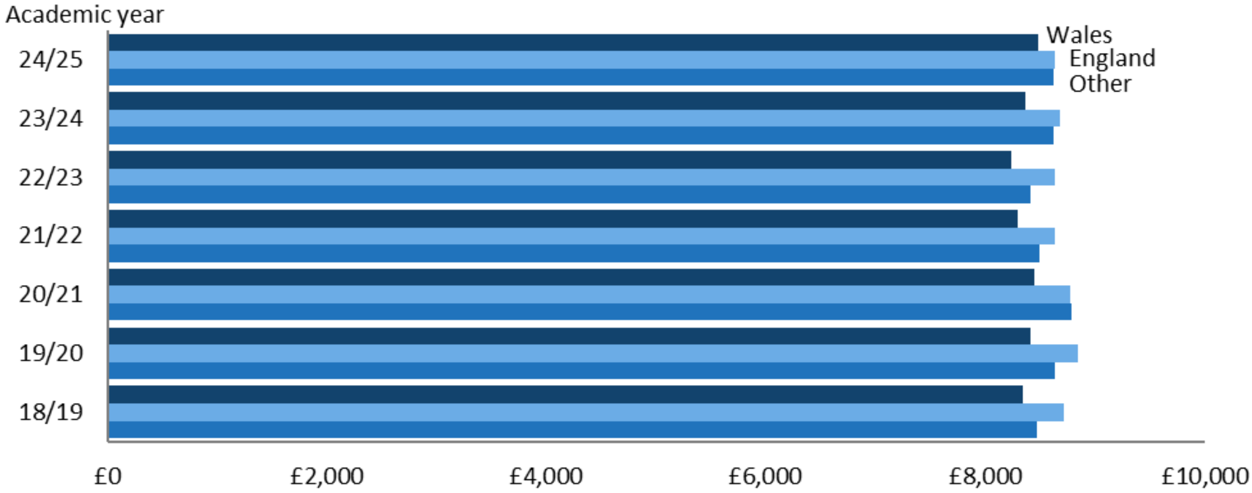
The declining proportion of full-time students eligible for the grant is particularly noticeable between the academic years 2017/18 and 2020/21. During this period, the total number of full-time students accessing tuition fee support remained relatively stable, yet the share of total support attributed to grants fell significantly (from 55%, to just 5%).

By 2024/25, Tuition Fee Grants made up less than 0.01% of the total tuition fee support package as the remaining Tuition Fee Grant-eligible students (pre-2018/19 students) have concluded their studies.

Small increase in the average full-time Tuition Fee Loan taken, by students studying within Wales

Figure 10: Average full-time Tuition Fee Loans funded by Student Finance Wales by country of study (post 2018/19 entry cohort funding)

First cluster labelled.



Source: **Table 3B (ii)**
Download the data for Figure 10 (ODS, 6KB)

Figure 10 shows the average full-time undergraduate Tuition Fee Loan taken between academic years 2018/19 and 2024/25, based on the country in which the undergraduate is studying.

The average loan taken by a Wales-domiciled student studying in Wales was £8,340 in 2018/19. This has fluctuated over the subsequent six academic years to arrive at £8,480 by 2024/25, a £120 increase in the most recent year.

The average for a Wales-domiciled student studying in England was £8,720 in 2018/19. This also fluctuated until reporting an average of £8,640 in 2024/25, a £40 decrease to 2023/24.

The average full-time loan for a Wales-domiciled student studying outside of Wales or England (shown as ‘Other’ in *Figure 10*) was £8,470 in 2018/19. By 2024/25 the average was £8,620, unchanged from the previous year.

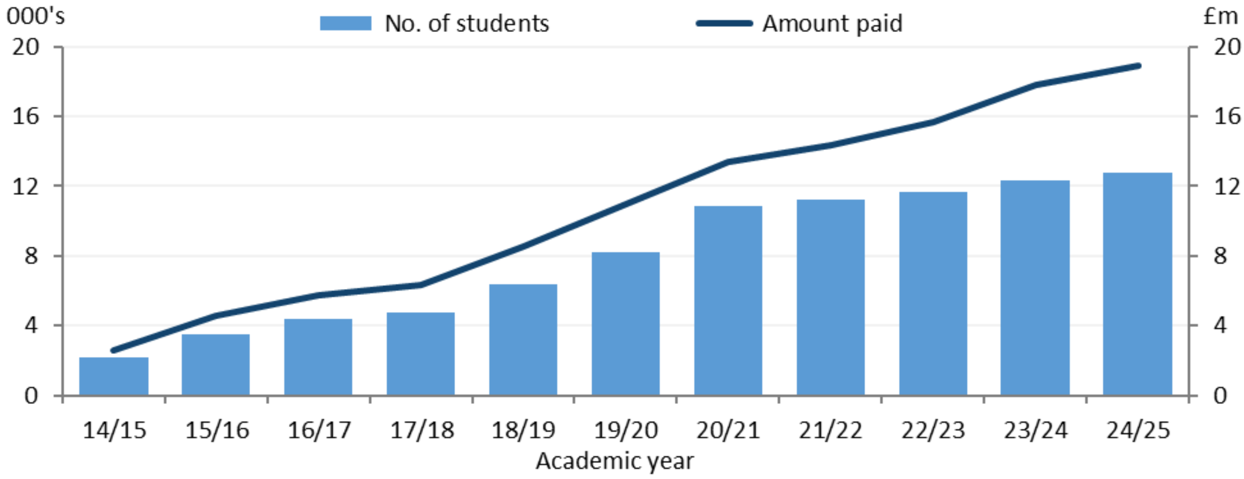
The graph also demonstrates that Wales-domiciled students studying in Wales consistently took the lowest average loan amount when compared to those studying outside of Wales.

The overall average loan taken across all UK countries of study increased from £5,620 to £8,550 between 2018/19 and 2024/25. Compared to the previous year, this is an increase of £50 (+ 0.6%). Slower increases in recent years have been a result of the overwhelming proportion of borrowers being entitled to post-2018 funding levels, coupled with the continued freeze of the maximum amounts UK providers can charge in tuition fees.

Continued increase in take-up of part-time Tuition Fee Loans in academic year 2024/25, to 12,800

Figure 11: Number of Tuition Fee Loans paid on behalf of part-time Wales and EU (outside UK) domiciled students and amount paid

The columns in this chart depict the number of students against the left-hand axis, and the line illustrates the amount paid against the right-hand axis.



Source: **Table 5A**
Download the data for Figure 11 (ODS, 6KB)

Tuition Fee Loans were made available to part-time students in academic year 2014/15.

Figure 11 shows that, in the first year 2,200 Tuition Fee Loans were paid on behalf of part-time students. Take-up significantly increased in the second year (characteristic for a new type of student support), up by 58.8% to 3,500. Year-on-year growth then slowed, down to 7.2% by 2017/18.

There was a subsequent period of notable increase between 2018/19 and 2020/21 (averaging at 28.4% per year), up to 10,800. This was likely attributed to the discontinuation of the part-time Course Grant to new students in academic year 2017/18. For context, in 2017/18 part-time students in Wales were eligible to apply for a maximum Tuition Fee Grant of £1,155, contributing up to 31% toward their tuition fees. The remaining 69% was available via a loan. However, from 2018/19 onwards, tuition fee support became entirely loan based.

From 2021/22 increases again slowed, falling to 3.3% in the following year. Annual increases have since averaged 4.4%, up to 12,800 in 2024/25.

Showing a consistent trend to that of the number of loans paid out, in the first year of the part-time Tuition Fee Loan, £2.6 million was paid on behalf of students. This increased, first by a notable 77.3%, then to £13.4 million by 2020/21.

Smaller, yet growing increases were evident in the subsequent three years, the most significant in the previous year owing to a 7.3% increase in the average loan taken. This was followed by a slower 6.4% increase in 2024/25, to £18.9 million.

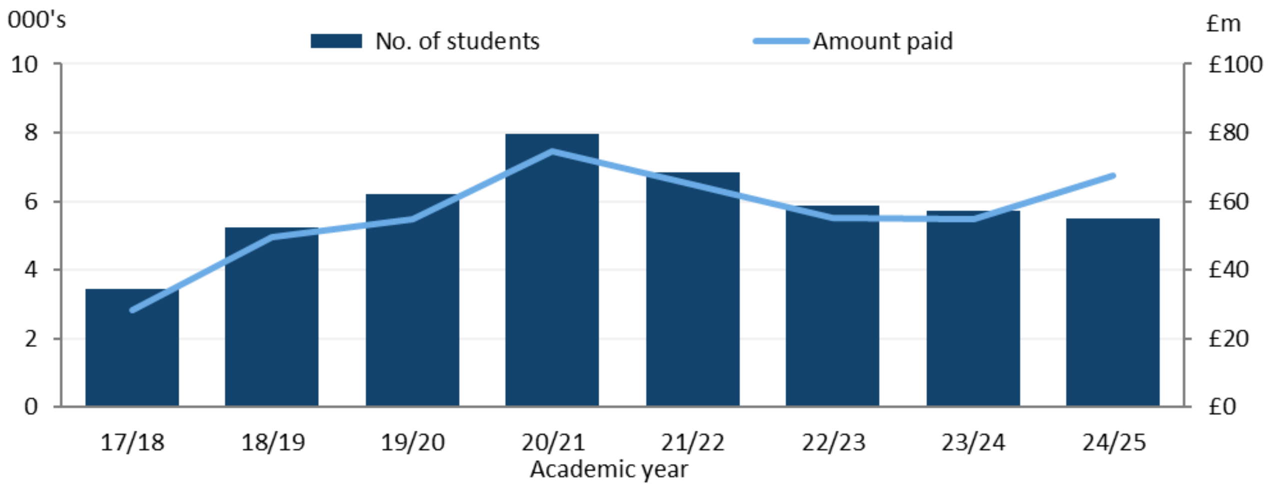
Postgraduate student support

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 were also entitled to a means-tested grant. This grant was discontinued from academic year 2024/25.

23.1% increase in the amount paid out in Postgraduate Master's Loans owing to the discontinuation of the Postgraduate Masters Grant for academic year 2024/25

Figure 12: Number of students domiciled in Wales and EU (outside UK) receiving Postgraduate Master's loans

The columns in this chart depict the number of students against the left-hand axis, and the line illustrates the amount paid against the right-hand axis.



Source: **Table 6A**
Download the data for Figure 12 (ODS, 6KB)

Figure 12 indicates that in the first year of availability, 3,400 students received a Postgraduate Master's Loan. Typically for a new type of student support, in the second-year numbers notably increased, up by 52.5% to 5,200. In 2019/20 an additional 18.4% received a master's loan.

Academic year 2020/21 reported a more significant increase in take-up, up 28.4% to 8,000. This could be attributed to the perceived reduced employment opportunities due to the COVID-19 pandemic, either encouraging undergraduates to continue to postgraduate level or non-students to return to study.

In 2021/22, figures normalised against an outlying year with the first decrease in take-up, down 14.1% to 6,800. However, figures have continued to decrease, most significantly in the following year. By 2024/25 numbers had fallen to 5,500, a 3.8% decrease compared to the previous year.

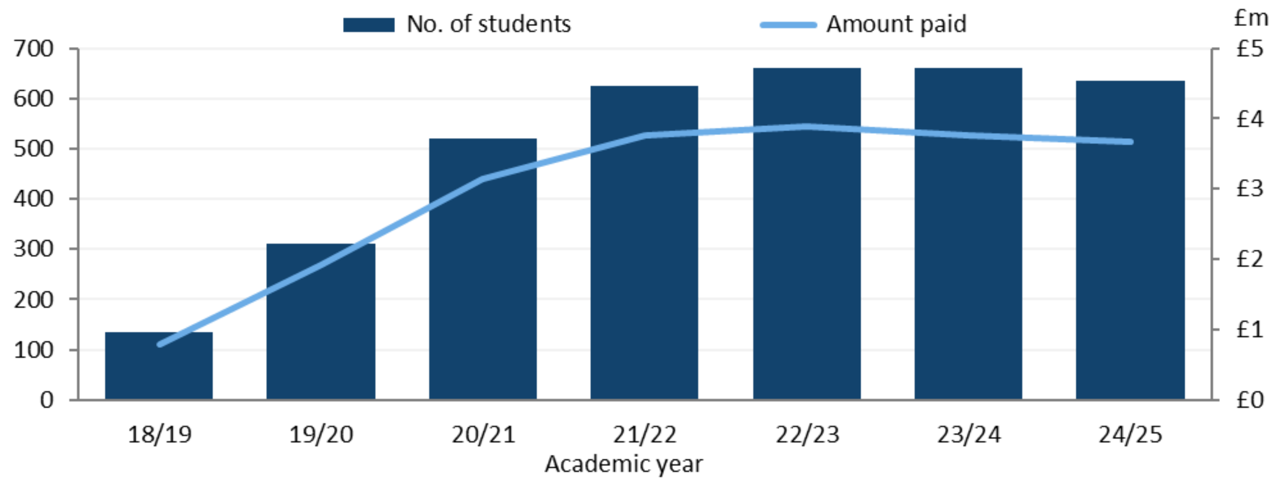
The amount paid out in Postgraduate Master's Loans follows a near identical trend up until the most recent year. In 2017/18 £28.3 million was paid out, increasing to peak at £74.5 million by 2020/21. In the three subsequent years, amounts reduced, most significantly in 2022/23 (down 14.5%).

Despite the reduction in take-up, in 2024/25, £67.6 million was paid out, 23.1% higher than in the previous year. This is a result of the discontinuation of the Postgraduate Master's Grant for academic year 2024/25. For context, in 2023/24 eligible postgraduate master's students in Wales were eligible to apply for a maximum grant of up to £6,885, contributing up to 37% toward their support package of £18,770. The remaining 63% was available via a loan. However, in the following year, following the discontinuation of the grant, support became entirely loan based, a maximum entitlement of £18,950 for 2024/25.

Second year of decrease in the amount of Postgraduate Doctoral Loans paid out, coupled with a first reduction in take-up, in 2024/25

Figure 13: Number of students domiciled in Wales and EU (outside UK) receiving Postgraduate Doctoral Loans and amount paid

The columns in this chart depict the number of students against the left-hand axis, and the line illustrates the amount paid against the right-hand axis.



Source: **Table 6B**
Download the data for Figure 13 (ODS, 6KB)

In academic year 2018/19, Postgraduate Doctoral Loans were made available to both eligible Wales and EU (outside UK)-domiciled students who commenced an eligible doctoral degree course.

Students can apply for the loan amount they will require for the entire duration of their course (up to a maximum of £28,655 in academic year 2024/25) whilst also providing an estimate of the number of years over which they will study (this can be changed at any time). Each academic year's instalment is capped at a maximum rate (at £14,325 for 2024/25 applicants).

Figure 13 indicates that in the first year of availability, 135 postgraduates received a doctoral loan. In the second and third year, numbers considerably increased (up 129.6% and 67.7% respectively) to 520. These levels of increase are characteristic for a new type of student support.

Numbers continued to increase, yet at a slowing rate each year up until 2023/24 when numbers came to a standstill at 660. Academic year 2024/25 reported the first decrease, down 3.8% to 635.

Mirroring the trend in loan take-up, in academic year 2018/19 a total of £0.8 million paid out to eligible students., in the second and third year the amount paid out increased significantly (up 141.7% and 62.7% respectively), to £3.1 million.

The total amount of loans paid out continued to increase but at a lesser rate, up to £3.9 million by 2022/23. Academic year 2023/24 however, reported the first decrease, down 2.9%. In the most recent year there has been a further 2.7% decrease, down to £3.7 million.

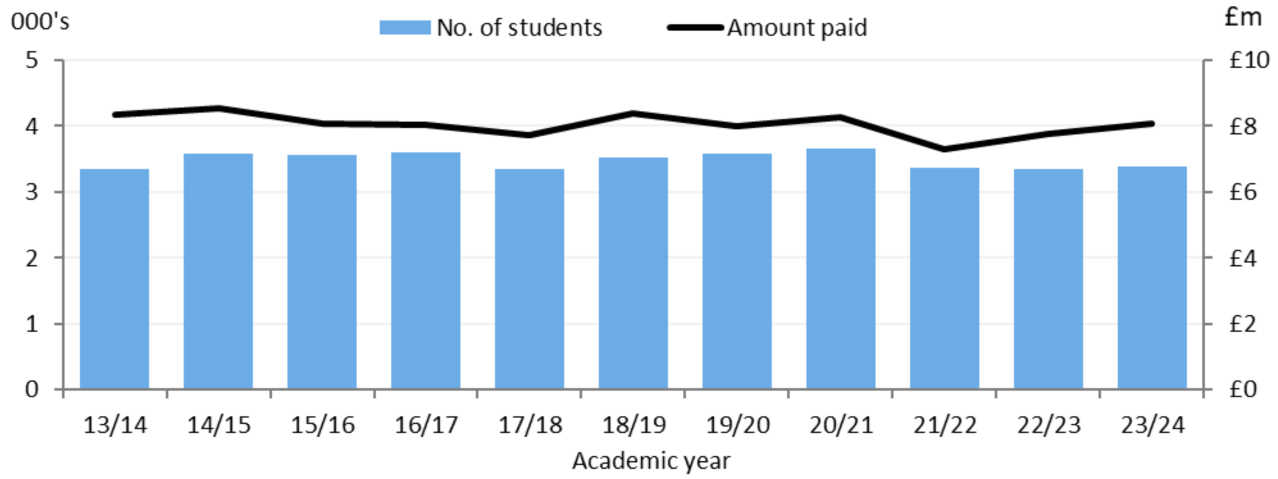
Disabled Students’ Allowance

Disabled Students’ Allowance (DSA) is an additional part of the student finance package and helps pay for extra costs a student might incur in higher education as a direct result of their disability. This includes long-term health conditions, mental health difficulties, specific learning difficulties such as dyslexia or dyspraxia etc. The allowance is non-repayable and does not depend on household income. The individual’s condition must meet the definition of a disability under the Equality Act 2010. Generally, Disabled Students’ Allowance is 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.

4.5% increase in the amount paid out in full-time students Disabled Students’ Allowance in academic year 2023/24

Figure 14: Amount of DSA paid on behalf of full-time students by category and academic year (effective one year later)

The columns in this chart depict the number of students against the left-hand axis, and the line illustrates the amount paid against the right-hand axis.



Source: **Table 4B**
Download the data for Figure 14 (ODS, 6KB)

The vast majority of DSA is paid to suppliers once the Student Loans Company receive the invoices for equipment or services. As invoices continue to be received well after the end of the academic year, we capture a more finalised position by reporting figures one year after the end of the academic year (hence 2023/24 being the most recent figures in *Figure 14*).

The total number of full-time students in receipt of DSA for the 2013/14 academic year was 3,400. Numbers then fluctuated, peaking in 2020/21 at 3,700 claimants. For 2023/24 numbers increased very slightly, up 1.2% to a rounded 3,400. This is in line with 2013/14 figures.

The total amount claimed in full-time DSA was £8.4 million for the 2013/14 academic year. This has also fluctuated, with the most significant increase reported in 2018/19 (up 8.2%), and the most notable decrease reported in 2021/22 (- 11.6%). Since 2021/22, the amount paid out has increased, up by 4.5% in 2023/24.

As at 31 August 2025, a total of £7.0 million has been paid for academic year 2024/25. This is a 6.8% decrease on the £7.5 million paid by the same point for 2023/24. This can be predominantly attributed to a reduction in the cost of needs assessments. Figures in regard to part-time undergraduate and postgraduate DSA can be found in the supporting **tables** (Table 5C and 6C).

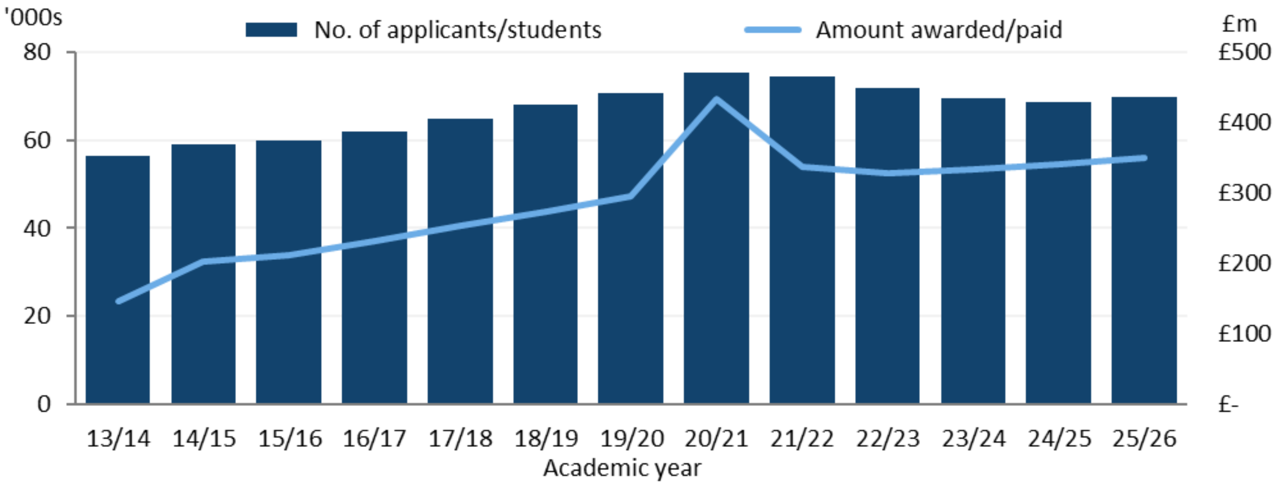
Early in year overview – academic year 2025/26

Table 7C (i) shows an early view of academic year 2025/26 at effective date 31 October 2025. This would be approximately two months into a typical academic year. These figures will be near-finalised in *Table 2* of the next update of this publication, due to be released in November 2026.

By end-October 2025, a total of 69,700 undergraduates and postgraduates have been awarded/paid a total of £350.6 million for academic year 2025/26

Figure 15. Early-in-year: Number of students domiciled in Wales and EU (outside UK) receiving higher education support and amount awarded/paid

The columns in this chart depict the number of applicants/students against the left-hand axis, and the line illustrates the amount awarded/paid against the right-hand axis.



Source: **Table 7C (i)**
Download the data for Figure 15 (ODS, 6KB)

Figure 15 shows that by end-October in the 2013/14 academic year, a total of 56,500 undergraduates and postgraduates had been awarded/paid student support. This early position increased steadily over the subsequent six years to 70,700 by 2019/20. The total amount awarded/paid by this early point of the same academic years followed a very similar trend, growing from £145.5 million in 2013/14 to £294.8 million by 2019/20.

As at end-October 2020, a total of £433.4 million had been awarded/paid to 75,300 students for the 2020/21 academic year. Despite a 6.4% increase in the number of students awarded/paid, the amount awarded/paid was 47.0% higher than at the same point in the previous year. This significant increase was predominantly attributed to an **early second instalment** of undergraduate tuition fees payments made to higher education providers in response to the COVID-19 pandemic (two payments made in October 2020, instead of the typical schedule of one instalment paid in October and one in the following February). For further detail, please refer to our **Additional Information section**.

Figures normalised in the following year with the amount awarded/paid reducing to £338.0 million. Omitting the previous outlying year, the amount awarded/paid showed a steady increase between 2019/20 and 2021/22, in line with previous annual increases.

The early-in-year view of academic year 2022/23 however indicated a further decrease in both the number awarded/paid and the amount awarded/paid (down 3.6% and 2.8% respectively). Whilst the decline in numbers continued in the subsequent two years, small increases in the amount awarded/paid were reported (up by 1.4% and 2.5% respectively).

As at 31 October 2025, a total of 69,700 applicants/students have been paid for academic year 2025/26. This is the first increase since 2020/21 (up by 1.7%). The amount awarded/paid recorded a further increase of 2.7%, to £350.6 million.

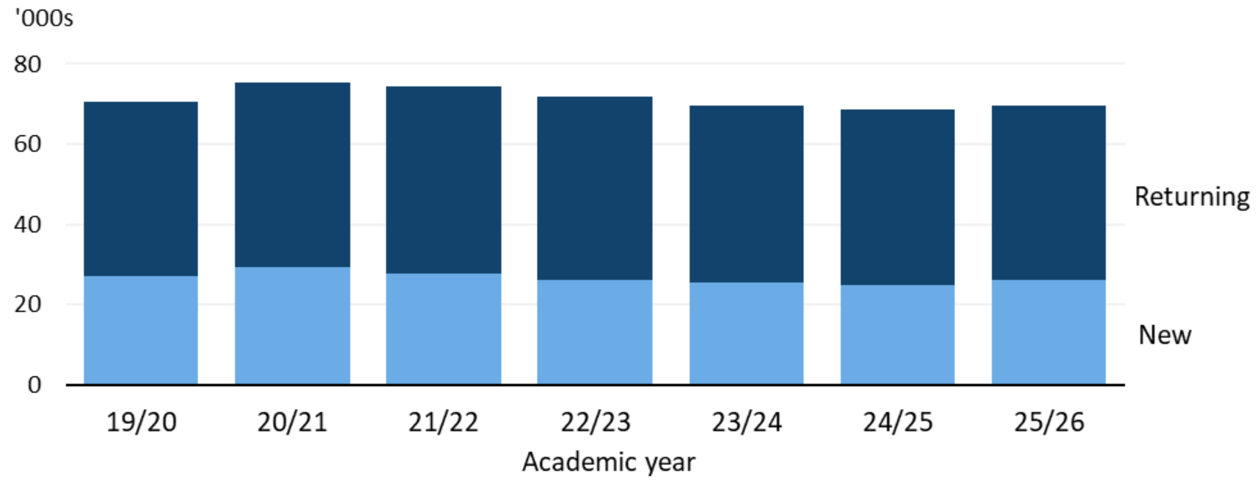
Of this, £327.4 million has been awarded/paid 64,600 undergraduate students. This is a 1.8% increase in regard to the number awarded/paid in comparison to the end-October position in the previous year (+ 1,200) and a 2.6% (£8.1 million) increase in the amount awarded/paid. This could be in part attributed to a 3.1% increase in the maximum full-time Tuition Fee Loan available for new students in academic year 2025/26.

Compared to the same point last year, full-time undergraduate numbers have increased by 0.7%, to 53,300 coupled with a 7.4% increase in part-time undergraduates, at 11,300.

The early look at the 2025/26 academic year also indicates a total of £22.3 million has been paid to 5,100 postgraduate students so far. In comparison to the same point in 2024/25, there has been minimal change in the number of postgraduates paid (- 0.1%) and a 4.3% increase in the amount paid out (+ £0.9 million).

Early figures indicate a potential 4.9% increase in the number of new students receiving student finance in academic year 2025/26, whereas returning students remain relatively constant

Figure 16: Early-in-year: Number of new and returning students domiciled in Wales and EU (outside UK) awarded/paid student support



Source: **Table 7C (ii)**
Download the data for Figure 16 (ODS, 6KB)

Within this publication, ‘new’ students are defined as those who have not previously received student support from the Student Loans Company (SLC). ‘Returning’ students are defined as those who have.

Figure 16 indicates that the number of ‘new’ students awarded/paid student support by the end-October position for academic year 2019/20 was 27,000. This increased to peak at 29,300 by the same point in the following year (up 8.4%). In the four subsequent years, numbers decreased, most significantly in 2022/23, down to 24,800 by 2024/25.

As at end-October 2025, the number of ‘new’ students awarded/paid for academic year 2025/26 was 26,000, 4.9% higher than at the same point in 2024/25.

The trend in ‘returning’ students includes a much larger proportion of students.

The number of ‘returning’ students who had been awarded/paid student support by end-October in academic year 2019/20 was 43,700.

This increased to peak at 46,700 in 2021/22. Numbers since declined, down to 43,700 by 2024/25.

At end-October 2025, the number of ‘returning’ students awarded/paid for academic year 2025/26 remained relatively stable, just 0.1% lower than at the same point in the previous year.

As a proportion of all awarded/paid students at this early point in the academic year, ‘new’ students have decreased overall from 38.2% in 2019/20 down to 37.4% by 2025/26. ‘Returning’ students have increased overall from 61.8% to 62.6% over the same period.

Additional Information

Available student financial support

Details on student support available in academic year 2024/25 and 2025/26 can be found on the Student Finance Wales **website**.

Factors affecting early in year figures 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 revised 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 2020, instead of first paid October 2020 and second in February 2021), while ensuring that students were not impacted by the change. This is evident on Table 7C (i) and (ii). The normal schedule resumed in academic year 2021/22.

These early in year figures for academic year 2020/21 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 refer to **GOV.UK**.

Definitions

For definitions of terms used in our publication, please refer to our **Definitions** page.

Data Sources

This publication uses data from Student Loans Company (SLC) administrative systems. For details of the administrative data sources used in our publications please refer to our **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. Refer to 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**.

In December 2020, owing to the significant public interest, SLC took the decision to publish data on the withdrawal notifications it receives from higher education providers (HEPs) in order to contribute towards an understanding of how the COVID-19 pandemic may be impacting students. Due to ongoing interest, SLC continues to publish this series. These publications are housed within our '**Other Statistics**' section of GOV.UK.

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 financial year 2024-25 was published on 19 June 2025.

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 on 28 August 2025 covering academic session 2024/25.

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 several improvements. For more information, please refer to our **National Statistics** page.