
STATUTORY INSTRUMENTS

2008 No. 1582

The Education (Student Support) (No.2) Regulations 2008

PART 6

LOANS FOR LIVING COSTS

CHAPTER 2

MAXIMUM AMOUNTS OF LOANS

General

67.—(1) The maximum amount of a loan for living costs in respect of an academic year is calculated as follows—

- (a) where the eligible student is a 2008 cohort student with full entitlement, in accordance with regulation 68;
- (b) where the eligible student is a current system student (other than a 2008 cohort student) with full entitlement, in accordance with regulation 69 or 70;
- (c) where the eligible student is an old system student with full entitlement, in accordance with regulation 71;
- (d) where the eligible student is a student with reduced entitlement, in accordance with regulation 72.

2008 cohort students with full entitlement

68.—(1) This regulation applies to a 2008 cohort student with full entitlement.

(2) Subject to Chapter 4 of this Part, the maximum amount of loan for living costs for which a student to whom this regulation applies qualifies in respect of an academic year other than the final

year of a course that is not an intensive course is equal to $X - (Y + Z)$ where—

X is—

- (i) for a student in category A, £3,673;
- (ii) for a student in category B, £6,643;
- (iii) for a student in category C, £5,653;
- (iv) for a student in category D, £4,745;

Y is the maintenance grant amount;

Subject to paragraph (4), Z is £1 for every complete £9.27 by which the household income exceeds £61,062.

(3) Subject to Chapter 4 of this Part, the maximum amount of loan for living costs for which a student to whom this regulation applies qualifies in respect of an academic year that is the final year of a course that is not an intensive course is equal to $X - (Y + Z)$ where—

X is—

- (i) for a student in category A, £3,319;
- (ii) for a student in category B, £6,048;
- (iii) for a student in category C, £4,915;
- (iv) for a student in category D, £4,391;

Y is the maintenance grant amount;

Subject to paragraph (4), Z is £1 for every complete £9.27 by which the household income exceeds £61,062.

(4) Where the same household income is used to assess the amount of a statutory award for which two or more persons qualify, Z in paragraphs (2) and (3) must be divided by the number of such persons before being deducted from X .

(5) Where the maximum amount of loan for living costs calculated in accordance with this regulation is less than the minimum level for the academic year specified in regulations 101, the minimum level for the academic year is payable.

Current system students with full entitlement who are not 2008 cohort students

69.—(1) This regulation applies to a current system student with full entitlement (other than a 2008 cohort student or, where the student's contribution exceeds nil, a type 1 or type 2 teacher training student).

(2) Subject to Chapter 4 of this Part, the maximum amount of loan for living costs for which a student to whom this regulation applies qualifies in respect of an academic year other than the final year of a course that is not an intensive course is equal to $X - Y$ where—

X is—

- (i) for a student in category A, £3,673;
- (ii) for a student in category B, £6,643;
- (iii) for a student in category C, £5,653;
- (iv) for a student in category D, £4,745;

Y is the maintenance grant amount.

(3) Subject to Chapter 4 of this Part, the maximum amount of loan for living costs for which a student to whom this regulation applies qualifies in respect of an academic year that is the final year of a course that is not an intensive course is equal to $X - Y$ where—

X is—

- (i) for a student in category A, £3,319;
- (ii) for a student in category B, £6,048;
- (iii) for a student in category C, £4,915;
- (iv) for a student in category D, £4,391;

Y is the maintenance grant amount.

Type 1 and type 2 teacher training students who are not 2008 cohort students

70.—(1) This regulation applies to a current system student with full entitlement who is a type 1 or type 2 teacher training student whose contribution exceeds nil, and who is not a 2008 cohort student.

(2) Subject to Chapter 4 of this Part, the maximum amount of loan for living costs for which a student to whom this regulation applies qualifies in respect of an academic year other than the final year of a course that is not an accelerated course is —

- (a) for a student in category A, £3,673;
- (b) for a student in category B, £6,643;
- (c) for a student in category C, £5,653;
- (d) for a student in category D, £4,745.

(3) Subject to Chapter 4 of this Part, the maximum amount of loan for living costs for which a student to whom this regulation applies qualifies in respect of an academic year that is the final year of a course that is not an accelerated course is—

- (a) for a student in category A, £3,319;
- (b) for a student in category B, £6,048;
- (c) for a student in category C, £4,915;
- (d) for a student in category D, £4,391.

Old system students with full entitlement

71.—(1) Subject to Chapter 4 of this Part, the maximum amount of loan for living costs for which an old system student with full entitlement qualifies in respect of an academic year other than the final year of a course that is not an intensive course is—

- (a) for a student in category A, £3,673;
- (b) for a student in category B, £6,643;
- (c) for a student in category C, £5,653;
- (d) for a student in category D, £4,745.

(2) Subject to Chapter 4 of this Part, the maximum amount of loan for living costs for which an old system student with full entitlement qualifies in respect of an academic year that is the final year of a course that is not an intensive course is—

- (a) for a student in category A, £3,319;
- (b) for a student in category B, £6,048;
- (c) for a student in category C, £4,915;
- (d) for a student in category D, £4,391.

Students with reduced entitlement

72.—(1) Subject to Chapter 4 of this Part, the maximum amount of loan for living costs for which a student with reduced entitlement qualifies in respect of an academic year of a course other than the final year of a course that is not an intensive course is—

- (a) where the student does not qualify for a grant for living and other costs in relation to the academic year because of regulation 38(3)(a)—
 - (i) for a student in category A, £1,744;
 - (ii) for a student in category B, £3,263;

- (iii) for a student in category C or D, £2,324.
 - (b) where the student does not qualify for a grant for living and other costs in relation to the academic year because of regulation 38(3)(b) or (5)—
 - (i) for a student in category A, £1,744;
 - (ii) for a student in category B, £3,263;
 - (iii) for a student in category C, £2,780;
 - (iv) for a student in category D, £2,324.
 - (c) where the student applies for a loan for living costs and opts not to provide the information needed to calculate the household income an amount equal to $X - Y$ where—
 - X is—
 - (i) for a student in category A, £2,755;
 - (ii) for a student in category B, £4,982;
 - (iii) for a student in category C, £4,240;
 - (iv) for a student in category D, £3,559;
 - Y is the amount specified in paragraph (3).
- (2) Subject to Chapter 4 of this Part, the maximum amount of loan for living costs for which a student with reduced entitlement qualifies in respect of an academic year that is the final year of a course that is not an intensive course is—
- (a) where the student does not qualify for a grant for living and other costs in relation to the academic year because of regulation 38(3)(a)—
 - (i) for a student in category A, £1,324;
 - (ii) for a student in category B, £2,498;
 - (iii) for a student in category C or D, £1,811;
 - (b) where the student does not qualify for a grant for living and other costs in relation to the academic year because of regulation 38(3)(b) or (5)—
 - (i) for a student in category A, £1,324;
 - (ii) for a student in category B, £2,498;
 - (iii) for a student in category C, £2,031;
 - (iv) for a student in category D, £1,811;
 - (c) where the student applies for a loan for living costs and opts not to provide the information needed to calculate the household income an amount equal to $X - Y$ where—
 - X is—
 - (i) for a student in category A, £2,489;
 - (ii) for a student in category B, £4,536;
 - (iii) for a student in category C, £3,686;
 - (iv) for a student in category D, £3,293;
 - Y is the amount specified in paragraph (3).
- (3) The specified amount is—
- (a) £646 where the student is a type 1 teacher training student who opts not to provide the information needed to calculate the household income when applying for a maintenance grant and who qualifies for a maintenance grant of £646;

- (b) £1,292 where the student is a type 2 teacher training student who opts not to provide the information needed to calculate the household income when applying for a maintenance grant and who qualifies for a maintenance grant of £1,292;
- (c) nil where the student is not a type 1 or type 2 teacher training student.