
STATUTORY INSTRUMENTS

2009 No. 1555

The Education (Student Support) Regulations 2009

PART 6

LOANS FOR LIVING COSTS

CHAPTER 2

MAXIMUM AMOUNTS OF LOANS

General

69.—(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 70 or 71;
- (b) where the eligible student is a 2009 cohort student with full entitlement, in accordance with regulation 72 or 73;
- (c) where the eligible student is a current system student (other than a 2008 or 2009 cohort student) with full entitlement, in accordance with regulation 74 or 75;
- (d) where the eligible student is an old system student with full entitlement, in accordance with regulation 76;
- (e) where the eligible student is a student with reduced entitlement, in accordance with regulation 77.

2008 cohort students with full entitlement except type 1 and type 2 teacher training students

70.—(1) This regulation applies to a 2008 cohort student with full entitlement except a type 1 or a type 2 teacher training student.

(2) Subject to Chapter 4 of this Part and paragraph (5), where the student's household income exceeds £61,062 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;

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

(3) Subject to Chapter 4 of this Part and paragraph (5), where the student's household income exceeds £61,062, 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;

Subject to paragraph (4), Y 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, Y 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 is calculated in accordance with paragraph (2) or (3) and is less than the minimum level for the academic year specified in regulation 102, the minimum level for the academic year is payable.

(6) Subject to Chapter 4 of this Part, where the student's household income exceeds £60,032 but does not exceed £61,062, 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—

- (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.

(7) Subject to Chapter 4 of this Part, where the student's household income exceeds £60,032 but does not exceed £61,062, 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—

- (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.

(8) Subject to Chapter 4 of this Part, where the student's household income is £60,032 or less, 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.

(9) Subject to Chapter 4 of this Part, where the student's household income is £60,032 or less, 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 2008 cohort students

71.—(1) This regulation applies to a 2008 cohort student who is a type 1 or a type 2 teacher training student with full entitlement.

(2) Subject to Chapter 4 of this Part and paragraph (5), 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 and paragraph (5), 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 sum of the maximum loan for living costs calculated in accordance with paragraph (2) or (3) and Y is less than the minimum level for the academic year specified in regulation 102, the loan for living costs payable in respect of an academic year to which this regulation applies is calculated as $A - B$ where—

A is the minimum level for the academic year specified in regulation 102

B is—

- (i) for a type 1 teacher training student who qualifies under Chapter 6 of Part 5 for a maintenance grant, £646;
 - (ii) for a type 2 teacher training student who qualifies under Chapter 6 or Part 5 for a maintenance grant, £1,292; or
 - (iii) where no maintenance grant is payable, nil.
- (6) In this regulation, “the maintenance grant amount” is—
- (a) where the student is a type 1 teacher training student and qualifies under Chapter 6 of Part 5 for an amount of maintenance grant of £646 or more, but not exceeding £1,292, the amount of maintenance grant payable;
 - (b) where the student is a type 2 teacher training student and qualifies under Chapter 6 of Part 5 for an amount of maintenance grant of £1,292, £1,292;
 - (c) where the student is a type 1 or a type 2 teacher training student and qualifies under Chapter 6 of Part 5 for an amount of maintenance grant exceeding £1,292, £1,292; and
 - (d) where no maintenance grant is payable, nil.

2009 cohort students with full entitlement except type 1 and type 2 teacher training students

72.—(1) This regulation applies to a 2009 cohort student with full entitlement except a type 1 or a type 2 teacher training student.

(2) Subject to Chapter 4 of this Part and paragraph (5), where the student’s household income exceeds £50,778, 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, £3,838;
- (ii) for a student in category B, £6,928;
- (iii) for a student in category C, £5,895;
- (iv) for a student in category D, £4,950;

Subject to paragraph (4), *Y* is £1 for every complete £5.00 by which the household income exceeds £50,778.

(3) Subject to Chapter 4 of this Part and paragraph (5), where the student’s household income exceeds £50,778, 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, £3,483;
- (ii) for a student in category B, £6,307;
- (iii) for a student in category C, £5,125;
- (iv) for a student in category D, £4,583;

Subject to paragraph (4), *Y* is £1 for every complete £5.00 by which the household income exceeds £50,778.

(4) Where the same household income is used to assess the amount of a statutory award for which two or more persons qualify, *Y* 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 is calculated in accordance with paragraph (2) or (3) and is less than the minimum level for the academic year specified in regulation 102, the minimum level for the academic year is payable.

(6) Subject to Chapter 4 of this Part, where the student's household income exceeds £50,020 but does not exceed £50,778, 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—

- (a) for a student in category A, £3,838;
- (b) for a student in category B, £6,928;
- (c) for a student in category C, £5,895;
- (d) for a student in category D, £4,950.

(7) Subject to Chapter 4 of this Part, where the student's household income exceeds £50,020 but does not exceed £50,778, 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—

- (a) for a student in category A, £3,483;
- (b) for a student in category B, £6,307;
- (c) for a student in category C, £5,125;
- (d) for a student in category D, £4,583.

(8) Subject to Chapter 4 of this Part, where the student's household income is £50,020 or less, 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, £3,838;
- (ii) for a student in category B, £6,928;
- (iii) for a student in category C, £5,895;
- (iv) for a student in category D, £4,950;

Y is the maintenance grant amount.

(9) Subject to Chapter 4 of this Part, where the student's household income is £50,020 or less, 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, £3,483;
- (ii) for a student in category B, £6,307;
- (iii) for a student in category C, £5,125;
- (iv) for a student in category D, £4,583;

Y is the maintenance grant amount.

(10) In this regulation, the “maintenance grant amount” is—

- (a) where the student is not a type 3 teacher training student and qualifies under Chapter 6 of Part 5 for a maintenance grant, half the amount of the maintenance grant payable;
- (b) where the student is a type 3 teacher training student and qualifies under Chapter 6 of Part 5 for a maintenance grant, the amount of maintenance grant payable; and

(c) where no maintenance grant is payable, nil.

Type 1 and type 2 teacher training students who are 2009 cohort students

73.—(1) This regulation applies to a 2009 cohort student who is a type 1 or a type 2 teacher training student with full entitlement.

(2) Subject to Chapter 4 of this Part and paragraph (5), 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, £3,838;
- (ii) for a student in category B, £6,928;
- (iii) for a student in category C, £5,895;
- (iv) for a student in category D, £4,950;

For a type 1 teacher training student Y is the maintenance grant amount.

For a type 2 teacher training student Y is—

- (v) the maintenance grant amount; and
- (vi) £1 for every complete £30.33 by which the household income exceeds £34,000 but does not exceed £50,778, for a student who qualifies for a maintenance grant under Chapter 6 of Part 5.

Subject to paragraph (4), Z is £1 for every complete £5.00 by which the household income exceeds £50,778.

(3) Subject to Chapter 4 of this Part and paragraph (5), 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, £3,483;
- (ii) for a student in category B, £6,307;
- (iii) for a student in category C, £5,125;
- (iv) for a student in category D, £4,583;

For a type 1 teacher training student Y is the maintenance grant amount.

For a type 2 teacher training student Y is—

- (v) the maintenance grant amount; and
- (vi) £1 for every complete £30.33 by which the household income exceeds £34,000 but does not exceed £50,778, for a student who qualifies for a maintenance grant under Chapter 6 of Part 5.

Subject to paragraph (4), Z is £1 for every complete £5.00 by which the household income exceeds £50,778.

(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 sum of the maximum loan for living costs calculated in accordance with paragraph (2) or (3) and B is less than the minimum level for the academic year specified in regulation 102, the loan for living costs payable in respect of an academic year to which this regulation applies is calculated as $A - B$ where—

A is the minimum level for the academic year specified in regulation 102

B is—

- (i) for a type 1 teacher training student who qualifies under Chapter 6 of Part 5 for a maintenance grant, £553;
 - (ii) for a type 2 teacher training student who qualifies under Chapter 6 of Part 5 for a maintenance grant, £1,106; or
 - (iii) where no maintenance grant is payable, nil.
- (6) In this regulation, “the maintenance grant amount” is—
- (a) where the student is a type 1 teacher training student and qualifies under Chapter 6 of Part 5 for an amount of maintenance grant of £553 or more, the amount of maintenance grant payable;
 - (b) where the student is a type 2 teacher training student and qualifies under Chapter 6 of Part 5 for an amount of maintenance grant of £1,106 or more, half the amount of maintenance grant payable; and
 - (c) where no maintenance grant is payable, nil.

Current system students with full entitlement who are not 2008 or 2009 cohort students

74.—(1) This regulation applies to a current system student with full entitlement (other than a 2008 or 2009 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 or 2009 cohort students

75.—(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 or 2009 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

76.—(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

77.—(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, other than a 2009 cohort 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).

- (d) where a 2009 cohort 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, £2,763;
- (ii) for a student in category B, £4,988;
- (iii) for a student in category C, £4,244;
- (iv) for a student in category D, £3,564;

Y is the amount specified in paragraph (4).

(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, other than a 2009 cohort 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);

- (d) where a 2009 cohort 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, £2,508;

(ii) for a student in category B, £4,541;

(iii) for a student in category C, £3,690;

(iv) for a student in category D, £3,300;

Y is the amount specified in paragraph (4).

- (3) The amount specified in this paragraph 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.

- (4) The amount specified in this paragraph is—

(a) £553 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 £553;

(b) £1,106 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 £1,106;

(c) nil where the student is not a type 1 or type 2 teacher training student.