STATUTORY INSTRUMENTS

2011 No. 1986

The Education (Student Support) Regulations 2011

PART 6 LOANS FOR LIVING COSTS

CHAPTER 2

MAXIMUM AMOUNTS OF LOANS

General

- 71.—(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 72 or 73;
 - (b) where the eligible student is a 2009 cohort student with full entitlement, in accordance with regulation 74 or 75;
 - (c) where the eligible student is a 2012 cohort student with full entitlement, in accordance with regulation 76;
 - (d) where the eligible student is a current system student (other than a 2008, 2009 or 2012 cohort student) with full entitlement, in accordance with regulation 77 or 78;
 - (e) where the eligible student is an old system student with full entitlement, in accordance with regulation 79;
 - (f) where the eligible student is a student with reduced entitlement, in accordance with regulation 80.

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

- **72.**—(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—

- (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 105, the minimum level for the academic year is payable.
- (6) Subject to Chapter 4 of this Part, where the student's household income exceeds £61,034 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 £61,034 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 £61,034 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—

- (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 £61,034 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

- **73.**—(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 where—

X-(Y+Z)

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 105, 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 105

B is—

- (i) for a type 1 teacher training student who qualifies under Chapter 6 of Part 5 for a maintenance grant, £665;
- (ii) for a type 2 teacher training student who qualifies under Chapter 6 or Part 5 for a maintenance grant, £1,329; 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 £665 or more, but not exceeding £1,329, 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 £1,329, £1,329;
 - (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 £1,329, £1,329; and
 - (d) where no maintenance grant is payable, nil.

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

- **74.**—(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—

- (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 105, the minimum level for the academic year is payable.
- (6) Subject to Chapter 4 of this Part, where the student's household income exceeds £50,695 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 £50,695 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 £50,695 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 £50,695 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—

- (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

- **75.**—(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 where—

X-(Y+Z)

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 £29.14 by which the household income exceeds £34,250 but does not exceed £50,778, for a student who qualifies for a maintenance grant under Chapter 6 of Part 5.
- (vii) 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 £29.14 by which the household income exceeds £34,250 but does not exceed £50,778, for a student who qualifies for a maintenance grant under Chapter 6 of Part 5.
- (vii) 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 105, 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 105

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, £1,134; 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 £567 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 £1,134 or more, half the amount of maintenance grant payable; and
 - (c) where no maintenance grant is payable, nil.

2012 cohort students with full entitlement

- **76.**—(1) This regulation applies to a 2012 cohort student with full entitlement.
- (2) Subject to Chapter 4 of this Part and paragraph (5), where the student's household income exceeds £42,875 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, £4,375;
- (ii) for a student in category B, £7,675;
- (iii) for a student in category C, £6,535;
- (iv) for a student in category D, £5,500;

Subject to paragraph (4), Y is £1 for every complete £10 by which the household income exceeds £42.875.

(3) Subject to Chapter 4 of this Part and paragraph (5), where the student's household income exceeds £42,875, 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, £4,020;
- (ii) for a student in category B, £6,990;
- (iii) for a student in category C, £5,680;
- (iv) for a student in category D, £5,115;

Subject to paragraph (4), Y is £1 for every complete £10 by which the household income exceeds £42,875.

- (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 105, the minimum level for the academic year is payable.
- (6) Subject to Chapter 4 of this Part, where the student's household income exceeds £42,600 but does not exceed £42,875, 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, £4.375;
 - (b) for a student in category B, £7,675;
 - (c) for a student in category C, £6,535;
 - (d) for a student in category D, £5,500.
- (7) Subject to Chapter 4 of this Part, where the student's household income exceeds £42,600 but does not exceed £42,875 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, £4,020;
 - (b) for a student in category B, £6,990;
 - (c) for a student in category C, £5,680;
 - (d) for a student in category D, £5,115.
- (8) Subject to Chapter 4 of this Part, where the student's household income is £42,600 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, £4,375;
- (ii) for a student in category B, £7,675;
- (iii) for a student in category C, £6,535;
- (iv) for a student in category D, £5,500;

Y is the maintenance grant amount.

(9) Subject to Chapter 4 of this Part, where the student's household income is £42,600 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, £4,020;
- (ii) for a student in category B, £6,990;
- (iii) for a student in category C, £5,680;
- (iv) for a student in category D, £5,115;

Y is the maintenance grant amount.

- (10) In this regulation, the "maintenance grant amount" is
 - (a) half the amount of the maintenance grant payable; or
 - (b) where no maintenance grant is payable, nil.

Current system students with full entitlement who are not 2008, 2009 or 2012 cohort students

- 77.—(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

78.—(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

- **79.**—(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

- **80.**—(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(4)(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(4)(b) or (6)—
 - (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 or 2012 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

$$X - Y_{\text{where}}$$

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).

- (e) where a 2012 student applies for a loan for living costs and opts not to provide the information needed to calculate the household income, the amount is—
 - (i) for a student in category A, £2,843;
 - (ii) for a student in category B, £4,988;
 - (iii) for a student in category C, £4,247;
 - (iv) for a student in category D, £3,575.
- (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(4)(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(4)(b) or (6)—
 - (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 or 2012 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

$$X - Y_{\text{where}}$$

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).

- (e) where a 2012 cohort student applies for a loan for living costs and opts not to provide the information needed to calculate the household income, the amount is—
 - (i) for a student in category A, £2,613;
 - (ii) for a student in category B, £4,543;
 - (iii) for a student in category C, £3,692;
 - (iv) for a student in category D, £3,324.
- (3) The amount specified in this paragraph is—
 - (a) £665 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 £665;
 - (b) £1,329 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 £1,329;
 - (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) £567 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 £567;
 - (b) £1,134 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 £1,134;
 - (c) nil where the student is not a type 1 or type 2 teacher training student.