
STATUTORY INSTRUMENTS

2006 No. 119

The Education (Student Support) Regulations 2006

PART 6

LOANS FOR LIVING COSTS

CHAPTER 1

QUALIFYING CONDITIONS

Qualifying conditions for the loan for living costs – new system students

54.—(1) Subject to paragraph (3), a new system student qualifies for a loan for living costs in connection with his attendance on a designated course if he meets the following conditions—

- (a) he is under the age of 60 on the relevant date; and
 - (b) he does not have an honours degree from an institution in the United Kingdom.
- (2) The condition in paragraph (1)(b) does not apply where—
- (a) the designated course is considered to be a single course under regulations 5(5) and 5(6);
 - (b) the designated course leads to qualification as a social worker;
 - (c) the new system student is eligible to receive any payment under a healthcare bursary the amount of which is calculated by reference to his income or a Scottish healthcare allowance the amount of which is calculated by reference to his income in respect of any academic year of the course; or
 - (d) the new system student is on a course for the initial training of teachers.

(3) A new system student does not qualify for a loan for living costs if the only paragraph in Part 2 of Schedule 1 into which he falls is paragraph 9.

(4) To receive a loan for living costs, a new system student must enter into a contract with the Secretary of State.

Qualifying conditions for the loan for living costs – old system students

55.—(1) Subject to paragraph (4), an old system student who falls within paragraph (a) or (d) (i) of the definition of “old system student” in regulation 2 qualifies for a loan for living costs in connection with his attendance on a designated course if he is under the age of 60 on the relevant date.

(2) Subject to paragraph (4), an old system student who falls within paragraph (b), (c) or (d) (ii) of the definition of “old system student” in regulation 2 qualifies for a loan for living costs in connection with his attendance on a designated course if he meets the following conditions—

- (a) he is under the age of 60 on the relevant date; and
- (b) he does not have an honours degree from an institution in the United Kingdom.

(3) The condition in paragraph (2)(b) does not apply where—

- (a) the designated course is considered to be a single course under regulations 5(5) and 5(6);

- (b) the designated course leads to qualification as a social worker;
 - (c) the old system student is eligible to receive any payment under a healthcare bursary the amount of which is calculated by reference to his income or a Scottish healthcare allowance the amount of which is calculated by reference to his income in respect of any academic year of the course; or
 - (d) the old system student is on a course for the initial training of teachers.
- (4) An old system student does not qualify for a loan for living costs if the only paragraph in Part 2 of Schedule 1 into which he falls is paragraph 9.
- (5) To receive a loan for living costs, an old system student must enter into a contract with the Secretary of State.

CHAPTER 2

MAXIMUM AMOUNTS OF LOANS

General

56.—(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 new system student with full entitlement, in accordance with regulation 57 or 58;
- (b) where the eligible student is an old system student with full entitlement, in accordance with regulation 59;
- (c) where the eligible student is a student with reduced entitlement, in accordance with regulation 60.

New system students with full entitlement

57.—(1) This regulation applies to a new system student with full entitlement (other than a type 1 or type 2 teacher training student whose contribution exceeds nil).

(2) Subject to Chapter 3 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 equal to $X - Y$ where—

X is—

- (i) for a student in category A, £3,415;
- (ii) for a student in category B, £6,170;
- (iii) for a student in category C or D, £5,255;
- (iv) for a student in category E, £4,405;

Y is the maintenance grant amount.

(3) Subject to Chapter 3 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 equal to $X - Y$ where—

X is—

- (i) for a student in category A, £3,085;
- (ii) for a student in category B, £5,620;
- (iii) for a student in category C or D, £4,570;
- (iv) for a student in category E, £4,080;

Y is the maintenance grant amount.

- (4) In this regulation, “the maintenance grant amount” is—
- (a) where the student qualifies under Chapter 6 of Part 5 for an amount of maintenance grant not exceeding £1,200, the amount of maintenance grant payable;
 - (b) where the student qualifies under Chapter 6 of Part 5 for an amount of maintenance grant exceeding £1,200, £1,200; and
 - (c) where no maintenance grant is payable, nil.

Type 1 and type 2 teacher training students

58.—(1) This regulation applies to a new system student with full entitlement who is a type 1 or type 2 teacher training student whose contribution exceeds nil.

(2) Subject to Chapter 3 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, £3,415;
- (b) for a student in category B, £6,170;
- (c) for a student in category C or D, £5,255;
- (d) for a student in category E, £4,405.

(3) Subject to Chapter 3 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, £3,085;
- (b) for a student in category B, £5,620;
- (c) for a student in category C or D, £4,570;
- (d) for a student in category E, £4,080.

Old system students with full entitlement

59.—(1) Subject to Chapter 3 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 accelerated course) is—

- (a) for a student in category A, £3,415;
- (b) for a student in category B, £6,170;
- (c) for a student in category C or D, £5,255;
- (d) for a student in category E, £4,405.

(2) Subject to Chapter 3 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 accelerated course is—

- (a) for a student in category A, £3,085;
- (b) for a student in category B, £5,620;
- (c) for a student in category C or D, £4,570;
- (d) for a student in category E, £4,080.

Students with reduced entitlement

60.—(1) Subject to Chapter 3 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 accelerated 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 37(3)(a) or 37(3)(b)—
 - (i) for a student in category A, £1,620;
 - (ii) for a student in category B, £3,030;
 - (iii) for a student in category C, D or E, £2,160.
- (b) where the student does not qualify for a grant for living and other costs in relation to the academic year because of regulation 37(3)(c) or 37(5)—
 - (i) for a student in category A, £1,620;
 - (ii) for a student in category B, £3,030;
 - (iii) for a student in category C or D, £2,585;
 - (iv) for a student in category E, £2,160;
- (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, £2,560;
 - (ii) for a student in category B, £4,630;
 - (iii) for a student in category C or D, £3,940;
 - (iv) for a student in category E, £3,305;
 - Y is the amount specified in paragraph (d);
- (d) the specified amount is—
 - (i) £600 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 £600;
 - (ii) £1,200 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 £1,200;
 - (iii) nil where the student is not a type 1 or type 2 teacher training student.

(2) Subject to Chapter 3 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 accelerated 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 37(3)(a) or 37(3)(b)—
 - (i) for a student in category A, £1,230;
 - (ii) for a student in category B, £2,320;
 - (iii) for a student in category C, D or E, £1,680;
- (b) where the student does not qualify for a grant for living and other costs in relation to the academic year because of regulation 37(3)(c) or 37(5)—
 - (i) for a student in category A, £1,320;
 - (ii) for a student in category B, £2,320;

- (iii) for a student in category C or D, £1,885;
- (iv) for a student in category E, £1,680;
- (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, £2,315;
 - (ii) for a student in category B, £4,215;
 - (iii) for a student in category C or D, £3,430;
 - (iv) for a student in category E, £3,060;
 - Y is the amount specified in paragraph (d);
- (d) the specified amount is—
 - (i) £600 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 £600;
 - (ii) £1,200 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 £1,200;
 - (iii) nil where the student is not a type 1 or type 2 teacher training student.

CHAPTER 3

MISCELLANEOUS

Quarters in respect of which the loan for living costs is payable

61.—(1) Subject to regulation 64, the loan for living costs is payable in respect of three quarters of the academic year.

(2) The loan for living costs is not payable in respect of the quarter in which, in the opinion of the Secretary of State, the longest of any vacation occurs.

Students falling into more than one category

62.—(1) Where an eligible student falls into more than one of the categories set out in regulation 69 in the course of the academic year—

- (a) the maximum amount of loan for living costs for the academic year is the aggregate of the maximum amount of loan for living costs for each quarter in respect of which the loan for living costs is payable;
- (b) the maximum amount of loan for living costs for each such quarter is one third of the maximum amount of loan for living costs which would apply for the academic year if the student fell into the category which applies to the relevant quarter for the duration of the academic year; and
- (c) subject to paragraph (2), the category which applies to a quarter is—
 - (i) the category into which the student falls for the longer or longest period in that quarter; or
 - (ii) if the student falls into more than one category for an equal period in that quarter, the category with the higher or highest rate of loan for living costs for the academic year.

(2) Category C cannot be the category applicable to a quarter unless the student is attending an overseas institution for at least half of the period covered by that quarter.

Students residing with parents

63.—(1) Where an eligible student resides at his parents' home and the Secretary of State is satisfied that in all the circumstances his parents by reason of age, incapacity or otherwise cannot reasonably be expected to support him and that it would be appropriate for the amount of loan for living costs payable to a student in a category other than category A to apply in his case, the student must be treated as if he were not residing at his parents' home for the purposes of this Part.

(2) Paragraph (1) does not apply to an eligible student who begins the specified designated course on or after 1st September 2004.

Students becoming eligible in the course of an academic year

64.—(1) Where one of the events listed in paragraph (2) occurs in the course of an academic year, a student may qualify for a loan for living costs in respect of such quarters in respect of which a loan for living costs is payable as begin after the relevant event occurs.

(2) The events are—

- (a) the student's course becomes a designated course;
- (b) the student, his spouse, his civil partner or his parent is recognised as a refugee or becomes a person with leave to enter or remain as defined in Part 1 of Schedule 1;
- (c) the state of which the student is a national accedes to the European Community where the student has been ordinarily resident in the United Kingdom and Islands throughout the three-year period immediately preceding the first day of the first academic year of the course;
- (d) the student acquires the right of permanent residence as defined in Part 1 of Schedule 1;
- (e) the student becomes a person described in paragraph 6(1)(a) of Schedule 1; or
- (f) the student becomes the child of a Swiss national.

(3) An eligible student to whom paragraph (1) applies does not qualify for a loan for living costs in respect of any academic year beginning before the academic year in which the relevant event occurred.

(4) The maximum amount of loan for living costs payable is the aggregate of the maximum amount of loan for living costs for each quarter in respect of which the student qualifies for the loan for living costs under this regulation.

(5) The maximum amount of loan for living costs for each quarter is one third of the maximum amount of loan for living costs which would apply for the academic year if the student fell into the category which applies to the relevant quarter for the duration of the academic year.

Disabled students

65. A disabled student who is undertaking a designated course in the United Kingdom but who is unable to attend for a reason which relates to his disability is treated as if he were in attendance for the purposes of qualifying for a loan for living costs.

Increases in maximum amount

66.—(1) Where an eligible student is required to attend his course for a period exceeding 30 weeks and 3 days in an academic year, the maximum amount of loan for living costs specified in

Chapter 2 of this Part is increased for each week or part week of attendance in the academic year beyond 30 weeks and 3 days by the relevant amount in paragraph (3).

(2) Where an eligible student attends his course for a period of not less than 45 weeks in any continuous period of 52 weeks, the maximum amount of loan for living costs specified in Chapter 2 of this Part is increased for each week in the 52-week period during which he did not attend by the relevant amount in paragraph (3).

(3) The amount is—

- (a) for a student in category A, £51;
- (b) for a student in category B, £98;
- (c) for a student in category C or D, £107;
- (d) for a student in category E, £77.

(4) This regulation does not apply in the case of a student with reduced entitlement.

Deductions from loans for living costs

67.—(1) A deduction from the amount of loan for living costs calculated under this Part in respect of a new system student with full entitlement or an old system student with full entitlement may be made in accordance with Part 8.

(2) There is no deduction under Part 8 from the amount of loan for living costs calculated under this Part in respect of a student with reduced entitlement.

Applying for an additional amount of loan for living costs

68.—(1) An eligible student may apply to borrow an additional amount of loan for living costs where—

- (a) the Secretary of State determines that the maximum amount of loan for living costs in relation to an academic year should be increased (including an increase from nil) as a result of a reassessment of the student's contribution or otherwise; and
- (b) the Secretary of State considers that the increase in the maximum amount does not result from the eligible student—
 - (i) failing to provide information promptly which might affect his ability to qualify for a loan for living costs or the amount of loan for living costs for which he qualifies; or
 - (ii) providing information that is inaccurate in any material particular.

(2) The additional amount under paragraph (1) is an amount which when added to the amount already applied for does not exceed the increased maximum.

(3) Where an eligible student has applied for a loan for living costs of less than the maximum amount to which he is entitled in relation to the academic year, he may apply to borrow an additional amount which, when added to the amount already applied for, does not exceed the relevant maximum applicable in his case.

Categories of student

69. In this Part—

- (a) a student is in category A if he resides at his parents' home while attending the designated course or if he is a member of a religious order who resides in a house of that order;
- (b) a student is in category B if he is not in category A and he attends one or more of the following—
 - (i) a course at the University of London;

- (ii) a course at an institution which requires attendance for at least half the time in aggregate of any quarter of the course in the academic year at a site wholly or partly within the area comprising the City of London and the former Metropolitan Police District; or
- (iii) a sandwich course at an institution which requires the eligible student to undertake work experience or a combination of work experience and study provided that he undertakes such work experience or combination of work experience and study for at least half the time in aggregate of any quarter of the course in the academic year at a site or sites wholly or partly within the area comprising the City of London and the former Metropolitan Police District;
- (c) a student is in category C if he is not in category A and he attends an overseas institution as part of his course for at least eight consecutive weeks in the academic year;
- (d) a student is in category D if he is not in category A and he attends the British Institute in Paris;
- (e) a student is in category E if he is not in categories A to D.

Interpretation of Part 6

70. In this Part—

- (a) a “new system student with full entitlement” is a new system student other than a student with reduced entitlement;
- (b) an “old system student with full entitlement” is an old system student other than a student with reduced entitlement;
- (c) the “relevant date” means the first day of the first academic year of the specified designated course;
- (d) a “student with reduced entitlement” is an eligible student who—
 - (i) does not qualify for a grant for living and other costs in respect of the academic year because of regulation 37(3)(a) or 37(3)(b);
 - (ii) does not qualify for a grant for living and other costs in respect of the academic year because of regulation 37(3)(c) or 37(5); or
 - (iii) opts when applying for a loan for living costs not to provide the information needed to calculate the household income;
- (e) where the duration of a graduate-entry or postgraduate-level course for the initial training of teachers is only one academic year, that year is not to be treated as the final year.