
STATUTORY INSTRUMENTS

2002 No. 195

The Education (Student Support) Regulations 2002

PART V

LOANS FOR LIVING COSTS

Maximum amounts of loans

20.—(1) Subject to the following paragraphs the amount of loan for living costs in respect of each academic year shall not exceed:

- (a) for a student who resides at his parent's home while attending the course, **£3,090**;
- (b) for a student who does not—
 - (i) if he attends a course at the University of London or at an institution within the area comprising the City of London and the Metropolitan Police District, **£4,815**;
 - (ii) if he attends for a period of at least eight weeks and as a necessary part of his course an overseas institution in a high cost country, **£4,770** or in a higher cost country, **£5,670** and if he attends the British Institute in Paris, the amount for France;
 - (iii) otherwise, **£3,905**.

(2) Subject to the following paragraphs the amount of loan for living costs in respect of an academic year which is the final year of a course other than an accelerated course shall not exceed:

- (a) for a student who resides at his parent's home while attending the course **£2,700**;
- (b) for a student who does not—
 - (i) if he attends a course at the University of London or at an institution within the area comprising the City of London and the Metropolitan Police District, **£4,175**;
 - (ii) if he attends for a period of at least eight weeks and as a necessary part of his course an overseas institution in a high cost country, **£4,150** or in a higher cost country, **£4,935** and if he attends the British Institute in Paris, the amount for France;
 - (iii) otherwise, **£3,390**.

(3) Where an eligible student resides at his parent's 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 amounts referred to in paragraphs (1)(b) or (2)(b) to apply to the student shall be treated as if he were not residing at his parent's home.

(4) Where an eligible student does not reside at his parent's home but the Secretary of State is satisfied that in all the circumstances he could conveniently attend the course from his parent's home and that it would be appropriate for the amounts referred to in paragraphs (1)(a) or (2)(a) to apply to the student shall be treated as if he were residing at his parent's home.

(5) Where an eligible student is a member of a religious order who resides in a house of his order he shall be treated as if he were residing at his parent's home.

(6) Where an eligible student—

- (a) resides at his parent's home for part of the period of attendance during an academic year and resides elsewhere for the remaining part of that period, or is treated as residing at his parent's home or elsewhere under paragraphs (3) to (5) for part of that period, or
- (b) attends a course at the University of London or at an institution within the area comprising the City of London and the Metropolitan Police District, or at an overseas institution or at the British Institute in Paris, for part of an academic year and a course at another institution for another part,

the Secretary of State shall determine which of the rates referred to in paragraphs (1) and (2) shall apply for each of the three quarters of the academic year in respect of which support is payable under regulation 26(2) by reference to the student's circumstances during the relevant quarter.

(7) Where the Secretary of State has determined applicable rates for each quarter under paragraph (6) the maximum amount of loan for living costs for the relevant quarter shall be one third of the maximum amount applicable at that rate for an academic year, and the maximum amount for the academic year shall be the aggregate of the three amounts so determined.

(8) Where an eligible student is eligible for loan for living costs in respect of an academic year under regulation 19(3)(a) he shall only be eligible for loan in respect of such of the three quarters of the year in respect of which support is payable under regulation 26(2) as begin after the events referred to in regulation 19(3)(a), and subject to paragraphs (6) and (7) the maximum loan for each such quarter shall be one third of the amount for the academic year and the maximum amount for the academic year shall be the aggregate of the maximum amounts in respect of each such quarter.

(9) For the purposes of paragraphs (1) to (8) where a postgraduate course of initial training for teachers is of only one academic year's duration that year shall not be treated as a final year.

(10) Where an eligible student has in an academic year attended his course for a period of 30 weeks 3 days and attends for a further period the amounts referred to in paragraphs (1) and (2) shall be increased for each week or part week of such attendance:

- (a) for a student who resides or is treated as residing at his parents' home, by **£47**;
- (b) for a student who does not—
 - (i) if he attends a course provided by the University of London or by an institution within the area comprising the City of London and the Metropolitan Police District, by **£90**;
 - (ii) if he attends for at least eight weeks and as necessary part of his course at an overseas institution and the further period of attendance is required at the overseas institution, if the overseas institution is in a high cost country, by **£97**, if the overseas institution is in a higher cost country, by **£127**;
 - (iii) if he attends the British Institute in Paris, by the amount for France;
 - (iv) otherwise by **£69**.

(11) Where an eligible student attends his course for a period of not less than 45 weeks in any continuous period of 52 weeks the amounts referred to in paragraphs (1) and (2) shall in addition be increased for each week during the 52 week period during which he did not attend by the amounts referred to in paragraph (10).

(12) Where in relation to an academic year an eligible student is not eligible for a grant for living costs by virtue of regulation 12(2)(a) he shall be eligible for a loan for living costs under this regulation but—

- (a) in paragraphs (1) and (2) there shall be substituted for the amounts in column one below the corresponding amounts in column two:

£3,090	£1,465
4,815	2,365

4,770	1,915
5,670	1,915
3,905	1,915
2,700	1,075
4,175	1,725
4,150	1,400
4,935	1,400
3,390	1,400

and

(b) paragraphs (10) and (11) shall not apply.

(13) Where in relation to an academic year an eligible student is not eligible for a grant for living costs by virtue of regulation 12(2)(c) or 12(3) he shall be eligible for a loan for living costs under this regulation but—

(a) in paragraphs (1) and (2) there shall be substituted for the amounts in column one below the corresponding amounts in column two:

£3,090	£1,465
4,815	2,365
4,770	2,345
5,670	2,785
3,905	1,915
2,700	1,075
4,175	1,725
4,150	1,715
4,935	2,035
3,390	1,400

and

(b) paragraphs (10) and (11) shall not apply.