
STATUTORY INSTRUMENTS

2005 No. 52

The Education (Student Support) Regulations 2005

PART 6

LOANS FOR LIVING COSTS

Maximum amount of loans

25.—(1) Subject to the following paragraphs, the amount of loan for living costs in respect of an academic year shall not exceed—

- (a) for a student in category A, £3,320;
- (b) for a student in category B, £5,175;
- (c) for a student in category C, £5,125;
- (d) for a student in category D, £5,125;
- (e) for a student in category E, £4,195.

(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 in category A, £2,900;
- (b) for a student in category B, £4,490;
- (c) for a student in category C, £4,460;
- (d) for a student in category D, £4,460;
- (e) for a student in category E, £3,645.

(3) Subject to paragraph (4), 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 an amount referred to in paragraphs (1)(b) to (e) or (2)(b) to (2)(e) to apply, the student shall be treated as if he were not residing at his parents' home.

(4) Paragraph (3) does not apply to an eligible student who begins a course on or after 1st September 2004.

(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 parents' home.

(6) A loan is payable in respect of three quarters of the academic year and is not payable in respect of the quarter in which, in the opinion of the Secretary of State, the longest of any vacations occurs.

(7) The following sub-paragraphs apply where a student falls into more than one of the categories in paragraph (17) in the course of the academic year—

- (a) the maximum amount of loan for the academic year is the aggregate of the maximum amount of loan for each quarter in respect of which the loan is payable;

- (b) the maximum amount of loan for each such quarter is one third of the maximum amount of loan 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 (8), 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 the academic year.
- (8) 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.
- (9) Where regulation 24(4) applies—
- (a) an eligible student may qualify for a loan but only in respect of such quarters in respect of which a loan is payable as begin after the relevant event in regulation 24(5) occurs;
 - (b) the maximum amount of loan payable is the aggregate of the maximum amount of loan for each quarter in respect of which the student qualifies for support under this paragraph; and
 - (c) the maximum amount of loan for each such quarter is one third of the maximum amount of loan 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.
- (10) For the purposes of paragraphs (1) to (9) 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.
- (11) Where an eligible student is required to attend his course for a period exceeding 30 weeks and 3 days in an academic year, the amounts referred to in paragraphs (1) and (2) shall be increased for each week or part week of attendance in that academic year beyond 30 weeks and 3 days as follows:
- (a) for a student in category A, by £50;
 - (b) for a student in category B, by £96;
 - (c) for a student in category C, by £104;
 - (d) for a student in category D, by £104;
 - (e) for a student in category E, by £75.
- (12) 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 (11).
- (13) Where in relation to an academic year an eligible student does not qualify for a grant for living costs by virtue of regulation 13(3)(a) or 13(3)(b) he may qualify for a loan for living costs in accordance with this Part but—
- (a) in paragraphs (1) and (2) there shall be substituted for the amounts in Column 1 below the corresponding amounts in Column 2—

<i>Column 1</i>	<i>Column 2</i>
£3,320	£1,575
5,175	2,540
5,125	2,055
4,195	2,055

Status: This is the original version (as it was originally made). This item of legislation is currently only available in its original format.

<i>Column 1</i>	<i>Column 2</i>
2,900	1,155
4,490	1,855
4,460	1,500
3,645	1,500

and

(b) paragraphs (11) and (12) shall not apply.

(14) Where in relation to an academic year an eligible student does not qualify for a grant for living costs by virtue of regulation 13(3)(c) or 13(5) he may qualify for a loan for living costs in accordance with this Part but—

(a) in paragraphs (1) and (2) there shall be substituted for the amounts in Column 1 below the corresponding amounts in Column 2—

<i>Column 1</i>	<i>Column 2</i>
£ 3,320	£ 1,575
5,175	2,540
5,125	2,520
4,195	2,055
2,900	1,155
4,490	1,855
4,460	1,840
3,645	1,500

and

(b) paragraphs (11) and (12) shall not apply.

(15) Where in relation to an academic year an applicant applies for a loan and opts not to provide details of the income of his household, he may qualify for a loan in accordance with this Part but—

(a) in paragraphs (1) and (2) there shall be substituted for the amounts in Column 1 below the corresponding amounts in Column 2—

<i>Column 1</i>	<i>Column 2</i>
£3,320	£2,490
5,175	3,880
5,125	3,845
4,195	3,145
2,900	2,175
4,490	3,370
4,460	3,345

Status: This is the original version (as it was originally made). This item of legislation is currently only available in its original format.

<i>Column 1</i>	<i>Column 2</i>
3,645	2,735

and

(b) paragraphs (11) and (12) shall not apply.

(16) A deduction may be made from the loan for living costs in accordance with regulation 30.

(17) In this regulation—

- (a) a student is in category A if he resides at his parents' home while attending the designated course;
- (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.