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Department for Education  
and Employment  
Caxton House  
Tothill Street  
London SW1H 9NA**Telephone:**  
**Press Office**  
020 7925 5109  
**Public Enquiries**  
0870 000 2288**Statistician**  
Jim Foley  
01325 392343**Email**  
info@dfee.gov.uk**Internet**  
[http://www.dfee.gov.uk/  
statistics/DB/SFR/](http://www.dfee.gov.uk/statistics/DB/SFR/)

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**STUDENT SUPPORT : STATISTICS OF STUDENT AWARDS  
FOR HIGHER EDUCATION IN ENGLAND AND WALES,  
ACADEMIC YEAR 1999/00****INTRODUCTION**

This statistical first release presents provisional figures on higher education student awards in England and Wales in the academic year 1999/00 and also shows comparable data for the previous academic years 1989/90 and 1995/96 to 1998/99 inclusive.

Figures in the first release include information from Local Education Authorities on the second year of the student support arrangements in higher education that were introduced from the start of the 1998/99 academic year. Further information on these arrangements is given in the Notes for Editors.

Up to and including academic year 1997/98 students were funded under the system that has been in place since 1990/91, when non income-assessed student loans were introduced for higher education students to provide extra resources towards living expenses. The main grant rates were frozen at their 1990/91 values until 1994/95 when the shift from grant to loan was accelerated by reducing the level of grant rates and increasing loan rates. Broad parity between the main rates of grant and loans was achieved in the academic year 1996/97.

New student support arrangements in higher education came into effect on 12 August 1998. In 1998/99, new entrants to full-time higher education courses were, with certain specified exceptions, expected to contribute up to £1,000 a year (£1,025 in 1999/00) towards the cost of their tuition. The amount depended on their own and, if appropriate, their parents' or spouse's income. The exceptions were treated as existing students and so were entitled to pre-1998/99 support arrangements. In 1998/99, the first year of the new scheme, eligible new entrants received support for living

costs through both grants and loans. Grants, which were assessed against family income, on average formed about a quarter of the support available. All students were entitled to a non income-assessed loan, which comprised the remaining three quarters of support available. In 1999/00, new students who entered higher education from 1998/99 onwards received support for maintenance expenditure entirely through loans, a quarter of which was income-assessed.

Statistical first release 48/2000 published on 27 November 2000 provided statistics on loans to students in higher education in the United Kingdom in financial year 1999-00 and academic year 1999/00 and earlier years.

The student support system continued to develop in 2000/01 with the introduction of new targeted grants and increased access to hardship funds. From September 2001 further changes will provide 2000 Opportunity Bursaries for younger students from low-income families and childcare grants for student parents based on the actual costs (see Notes for Editors).

## **KEY POINTS**

### **GENERAL**

- The balance between expenditure on student awards (fees and maintenance) and student loans changed in 1999/00 because it was the first year in which students entering higher education from 1998/99 (with certain specified exceptions) received support for maintenance expenditure solely through student loans. Expenditure on student awards therefore reduced while expenditure on student loans increased;
- The maximum amounts available for all those receiving student support were some 35% higher in cash terms and 2% in real terms than the maximum rates for those students in 1990/91 (refer to table 1). This includes both old award holders (mostly those who had entered higher education before academic year 1998/99) and student support students under the new arrangements, through the full-year loan and, where applicable, the basic mandatory grants. These figures exclude monies made available through additional grant and allowances, access funds, hardship loans and discretionary awards, further details of which can be found in the Notes for Editors;

### **STUDENT LOANS**

- In 1999/00 for mandatory award scheme students (i.e. those who entered higher education up

to 1998/99 and those who entered from 1998/99 to whom existing arrangements applied), full-year student loans accounted for between 47% and 49% of the total resources available compared to between 14% and 16% in 1990/91. Student support scheme students who entered higher education from 1998/99 onwards received support for maintenance expenditure entirely through loans (refer to table 1);

## **MANDATORY AWARDS SCHEME AND STUDENT SUPPORT SCHEME : STUDENT NUMBERS AND EXPENDITURE**

- The number of award holders (mandatory awards scheme and student support scheme) in England and Wales was 801 thousand in 1999/00, representing an increase of 77% over the ten years since 1989/90 and an increase of 3% compared with 1998/99. (The 1998/99 numbers include an estimated 15,000 students who, although eligible to be assessed for financial support, did not apply to Local Education Authorities for assessment) (refer to table 2b);
- The total number of award holders eligible for support was 801 thousand of which 309 thousand were funded under the mandatory awards funding arrangements, and some 493 thousand students were supported under the student support system arrangements (refer to table 2b);
- Expenditure on fees administered by Local Education Authorities on mandatory scheme awards was £286m and on fees assessed for payment by the Student Loans Company to student support scheme students was £266m. This represented a decrease of 48% and an increase of 83% in real terms respectively when compared with 1998/99. Average fees paid by Local Education Authorities on mandatory scheme awards was £930, whilst for student support scheme the average (after financial assessment) was £560. This movement reflects the introduction of a new system of students' contribution towards fees; that the student contributes up to £1,025 of an average total cost of £4,000 per year, with the remainder paid directly to higher education institutions; the replacement of banded fees with a standard flat rate fee and the discontinuation of payment of Oxbridge fees by Local Education Authorities from academic year 1999/00 (refer to table 2b);
- In 1999/00 the proportion of higher education students who were assessed to make no contribution towards their fees (under the student support scheme funding arrangements) was 45%; of the remainder, 20% made a partial contribution towards their fees, and 35% made a full contribution towards their fees (refer to table 2c);

- Overall local education authority expenditure on maintenance support fell by 57% in real terms when compared to 1998/99 reflecting the move from a support system which was partial grant/partial loan to a full loan system for those students entering higher education from 1998/99 under the Student Support funding arrangements. Although average maintenance payments to mandatory scheme students fell by 4% in real terms since the previous year to £1,170 the total average maintenance support increased by 11% (refer to table 2b); and
- The average mortgage style (fixed term) loan (applicable to mandatory award holders) was £1,450. The average income contingent loan (applicable to students support scheme students) was £3,100 (£2,520 average for combined schemes). 74% of eligible students in the United Kingdom took out a student loan in 1999/00 compared with 68% in 1998/99 (reference table 2d and Student Loans SFR 48/2000; published 27 November 2000).

## **TABLES**

Table 1 shows the maximum resources available to mandatory award holders through the grants and loans schemes for the academic years 1989/90; 1990/91 (the start of the student loans scheme); and 1995/96 through to 1999/00 including the differentiation from 1998/99 for mandatory award and student support scheme students.

Table 2 is divided into three and shows:

- a. the number of, and expenditure on, mandatory awards in academic years 1989/90 and 1995/96 through to 1997/98;
- b. the number of, and expenditure on, mandatory awards in academic year 1998/99 and 1999/00 showing separate information for mandatory award and student support scheme students;
- c. the distribution of fee support in academic year 1999/00; and
- d. the number and take up of student loans, the amount borrowed and the average loan.

## **NOTES FOR EDITORS**

1. The statistics on student awards in this first release were obtained from the Local Education Authorities in England and Wales on Form 503G.
2. The provisional data in this statistical first release are based on returns from 145 (out of 172) authorities who have so far returned data on mandatory and student support scheme awards. Data have been grossed to national figures to compensate for missing returns and for missing items where authorities have been unable to supply all of the data requested. Two grossing procedures are employed. Both are based on percentages calculated from the data received from responding authorities. For some fields, the previous year's data for the missing authority are increased (or decreased) by the percentage change reported this year by authorities which did provide data. Other fields - usually sub-fields - are calculated as a percentage of main fields. For example, the total number of awards is estimated by the first method whilst the number of new awards is estimated by the second method (in order to ensure that the number of new awards does not exceed the total number of awards).
3. Additional tables containing extra information on Student Support (comprising data from Local Education Authorities, the Student Loans Company, as well as data on Access Funds,

Hardship Loans and other areas of student support) will be placed on the DfEE Statistics internet site as soon as they become available (<http://www.dfee.gov./statistics/>).

4. Details of the amounts of loans and grants available have been taken from the DfEE booklets 'Financial Support for Students in 1999/2000 – a guide for those starting in higher education *after* September 1998' and 'Financial Support for Students in 1999/2000 – a guide for those who started in higher education *before* September 1998'.

#### **PRE- 1998/99 STUDENT SUPPORT ARRANGEMENTS (FOR STUDENTS ENTERING HIGHER EDUCATION UP TO, AND INCLUDING THOSE ENTERING IN, 1997/98)**

5. The financial support arrangements in 1998/99 for existing mandatory award holders and other students on courses which began before 1 August 1998, and those new students who are treated exceptionally as existing award holders for the purposes of the Mandatory Awards Regulations (e.g. gap year students), remain largely unchanged. Tuition fees continue to be paid in full by Local Education Authorities where the student is eligible for a mandatory award and such students also receive a grant towards their maintenance, depending on income, for the duration of their course. All existing students remain eligible for loans repayable on a mortgage-style basis.

6. Loans under the scheme up to and including academic year 1997/98 are available to most 'home' students in full-time non-postgraduate higher education (and students on full-time and part-time postgraduate courses of initial teacher training) who are aged less than 50 when their course starts. They are available to eligible students whether or not they receive a mandatory award.

7. The maximum loan and grant facilities for the academic years 1989/90; 1990/91; and 1995/96 through to 1999/00 are given in Table 1. Most students in the final year of a course receive a lower rate of loan because the loan does not cover the summer vacation following the end of the course. As with the grant, there are different rates of loan based on whether the student is living at home, and, if not, on whether the student is studying in London or elsewhere. Loans are not income-assessed.

#### **STUDENT SUPPORT ARRANGEMENTS FROM 1998/99 (INCLUDING 1999/00)**

##### **FEES SUPPORT**

8. Student support scheme arrangements in higher education came into effect from the start of the 1998/99 academic year. For new entrants to higher education, 1998/99 was a transitional year. They were, with certain specified exceptions, expected to contribute up to £1,000 (£1,025 in 1999/00) a year towards the cost of their tuition. The amount depended on their own and, if appropriate, their parents' or spouse's income.

9. In the transitional year of the new arrangements some students who were not expecting to receive a contribution to their fees from public funds did not make an application to their Local Education Authority. These students were estimated to number about 15,000.

##### **MAINTENANCE SUPPORT**

10. Eligible new entrants received support for living costs through both grants and loans. Grants, which were assessed against family income, on average formed about a quarter of the support available. All students were entitled to a non income-assessed loan, which comprised the remaining three quarters of support available, and which will be repayable on an income contingent basis.

## **STUDENT LOANS**

11. The amount available to students through loans has been increased to compensate for the reduction in grants. Repayment of these loans will be linked to income after leaving university or college so that leavers only repay as and when they can afford to (whilst the loans of those who started their course before 1998/99 are repayable on a mortgage style basis).

12. Entrants to higher education in 1999/2000, together with those who started in 1998/99, receive support for living costs solely through loans approximately one quarter of which are income-assessed.

13. Statistics on loans to students in higher education in the United Kingdom in financial year 1999-00 and academic year 1999/00 were published in statistical first release 48/2000 on 27 November 2000.

## **ADDITIONAL GRANTS AND ALLOWANCES**

14. The Government retained as grants those relating to the personal circumstances of students, e.g. for students with dependants; single parent students; and disabled students. Support for some course-related costs, e.g. extra weeks attendance, are in the form of supplementary loans. Grants for students with dependants and single parent students are income-assessed but the disabled students' allowances are not.

15. A grant is payable to students who entered higher education from being in care. It is payable at up to £100 per week (or part week) in the long vacation in respect of accommodation costs, but not the long vacation immediately prior to the start, or immediately following the completion, of their course.

## **ACCESS FUNDS (now Access and Hardship Funds)**

16. The total amount of Access Funds available to and administered by higher education institutions for discretionary spending increased from £45.7 million in 1998/99 to £62.6 million in the 1999/00 academic year. This includes an additional £12m to provide help to mature students in particular. The previous local authority discretionary award system was replaced in 1999/00. Part-time HE students on benefit and low income now receive support through a fee waiver scheme, for which a further £12m was made available through Access Funds in 1999/00, and from loans of £500 introduced in 2000/01. A new dance and drama award scheme introduced in 1999/00 provides fees and maintenance support for up to 820 new students each year in private institutions. Since 1998/99 part-time students have also been eligible for Access Funds. (As from 2000/01, the term for higher education students changed from 'Access Fund' to 'Access and Hardship Funds'; for FE students the term is now FE Learner Support Funds.)

## **HARDSHIP LOANS**

17. Discretionary Hardship Loans introduced in 1998/99 as part of the new arrangements and available to students in financial difficulty were doubled to a maximum of up to £500 in 1999/00.

## **DISCRETIONARY AWARDS**

18. Discretionary awards are available to students on designated higher education courses who are personally ineligible to receive a mandatory scheme or student support scheme award. Local education authorities meet the cost of discretionary awards from their own resources. It is for authorities to choose which students and courses to support and how much to spend. Some authorities pay their discretionary awards at the rate for designated courses and others pay at a rate above or below that for courses designated for mandatory scheme or student support scheme awards.

19. New arrangements have replaced the previous scheme of Local Education Authority further education discretionary awards and were in place for September 1999. The new arrangements centre on expanded access funds delivered by colleges to FE students and by a new access fund for 16-19 year olds in schools delivered by Local Education Authorities. There is also support to colleges for childcare and study away from home and funding available to Local Education Authorities for the integration and co-ordination of post-16 transport in their areas. Local Education Authorities and colleges also take a strategic role through new Learning Partnerships which are asked to agree a local framework to promote consistency and co-ordination on issues such as home to school/college transport. The School Standards and Framework Act 1998 gives Local Education Authorities the power to continue to make awards to new FE and HE students and to post-16 pupils in schools from September 1999 if they wish to use it. Local Education Authorities have to decide annually whether to make use of this power.

### **EDUCATIONAL MAINTENANCE ALLOWANCES**

20. Educational Maintenance Allowances (EMAs) are available to school pupils over compulsory school age at the discretion of the local education authority. The purpose of the allowance is to enable pupils to take advantage of the educational facilities available to them without causing hardship to themselves or their parents.

21. Educational Maintenance Allowance (EMA) pilot for the 16-19 age group targeted on students from low income families in schools and colleges is operating in selected areas from September 1999 for three years. The aim of the pilots is to evaluate the effectiveness of a means-tested allowance, payable to 16-19 year olds in full-time education, in encouraging more young people to stay on at school or college and improve their qualifications. If successful, the EMA could be extended nationally as the main form of student support for this age group.

### **STUDENT SUPPORT ARRANGEMENTS FROM 2000/01**

22. Financial support in 2000/01 for students still covered by the pre-1998 arrangements continues on the same basis as in 1997/98. Support for new students in 2000/01 is on the same basis as the support for new students in 1999/2000.

23. As from September 2000, part-time students studying at least 50% of a full-time course and students studying on postgraduate courses are eligible for Disabled Students' Allowances.

24. Students who have dependants are eligible for an income-assessed grant to meet the cost of school meals for children aged between 3 and 16.

25. A new income-assessed grant will be introduced at 85% of the costs of registered or approved childcare for term-time and the short vacations and at a 70% rate during the long vacation.

26. Eligible students can apply twice in an academic year for a discretionary hardship loan, up to the maximum of £500.

27. A fixed rate loan of £500 is available to part-time students on low incomes and on certain benefits.

28. The amount available through the Access and Hardship Funds in 2000/01 has increased to £87m (including £17m for mature student bursaries and £13m for fee waivers for part-time students).

29. From September 2001 (academic year 2001/02) Opportunity Bursaries worth £2,000 each over 3 years will be available to students from low-income families who have the ability to benefit

from HE but whose background means that they may lack the confidence to apply. There are 7,000 Bursaries available for 2001/02 and they are being piloted initially with students studying at state schools and colleges in Excellence in Cities Phase 1 and 2 areas and Education Action Zones as part of the Excellence Challenge. By 2003/04 up to 25,000 students will benefit from these Bursaries.

30. Where students starting a course in 2000/01 are aged 25 or over and cohabit with a partner, the cohabiting partner may be assessed for a spouse's contribution towards the student's support; and such students may be eligible for a dependants grant for the cohabiting partner.

## **DEFINITIONS**

31. Mandatory scheme and student support scheme awards are made by Local Education Authorities in England and Wales to students who are ordinarily resident in their areas, who attend 'designated' higher education courses in the United Kingdom and who satisfy the conditions of the Education (Mandatory Awards) Regulations. 'Designated' courses are principally those leading to a first degree or equivalent qualification, all approved initial teacher training qualifications (including the Postgraduate Certificate in Education), a University Certificate or Diploma, Higher National Diploma and the Diploma of Higher Education. Apart from courses of initial teacher training, only courses of full-time study and sandwich courses can be designated.

32. Higher education (HE) courses are those of a level higher than GCE A level or ONC/OND.

# HIGHER EDUCATION

**Table 1 : Awards and Loans provision academic years 1989/90, 1990/91 and 1995/96 to 1999/00**  
**Basic rates of standard maintenance grant and full year loan [1]**

£

Academic years	Standard maintenance grant (cash terms)	Maximum amount of loan (cash terms)	Standard maintenance grant plus student loan (cash terms)	Standard maintenance grant plus student loan (constant prices) [2]
<b>1989/90</b>				
Elsewhere rate [3]	2,155	.	2,155	3,120
London rate	2,650	.	2,650	3,837
Home rate	1,710	.	1,710	2,476
<b>1990/91</b>				
Elsewhere rate [3]	2,265	420	2,685	3,551
London rate	2,845	460	3,305	4,371
Home rate	1,795	330	2,125	2,811
<b>1995/96</b>				
Elsewhere rate [3]	1,885	1,385	3,270	3,621
London rate	2,340	1,695	4,035	4,468
Home rate	1,530	1,065	2,595	2,873
Special rate [4]	1,530	1,530	3,060	3,388
<b>1996/97</b>				
Elsewhere rate [3]	1,710	1,645	3,355	3,608
London rate	2,105	2,035	4,140	4,453
Home rate	1,400	1,260	2,660	2,861
<b>1997/98</b>				
Elsewhere rate [3]	1,755	1,685	3,440	3,601
London rate	2,160	2,085	4,245	4,444
Home rate	1,435	1,290	2,725	2,853
<b>1998/99 [5]</b>				
Elsewhere rate [3]	1,810	1,735	3,545	3,619
London rate	2,225	2,145	4,370	4,462
Home rate	1,480	1,325	2,805	2,864
<b>1998/99 [6]</b>				
Elsewhere rate [3]	810	2,735	3,545	3,619
London rate	1,225	3,145	4,370	4,462
Home rate	480	2,325	2,805	2,864
<b>1999/2000 [5]</b>				
Elsewhere rate [3]	1,855	1,780	3,635	3,635
London rate	2,280	2,200	4,480	4,480
Home rate	1,515	1,360	2,875	2,875
<b>1999/2000 [6]</b>				
Elsewhere rate [3]	.	3,635	3,635	3,635
London rate	.	4,480	4,480	4,480
Home rate	.	2,875	2,875	2,875

. = not applicable

Source: DfEE; ONS

- [1] The rate of maintenance grant is applicable to students normally domiciled in England and Wales. Student loans are available to students domiciled in the United Kingdom. Extra help is also available for students in certain circumstances.
- [2] In 1999/2000 prices based on the September RPI, excluding mortgage interest payments, at the beginning of each academic year.
- [3] The 'elsewhere' rate of grant and loan is applicable to students living away from home and studying outside London.
- [4] Introduced for 1995/96 for students living away from their parents' home and studying in London but who receive the "home" rate of grant because the Local Education Authority decided that they could conveniently live at home.
- [5] Rates of grant and loan applicable to 'existing' students who remain eligible to receive grant and loans under the funding arrangements in operation up to 1997/98. The loans made under these arrangements are repayable on a mortgage style (fixed term) basis.
- [6] Rates of grant and loan applicable to new entrant students from 1998/99 onwards (except those who fall into one of the groups treated exceptionally as existing students). New students in 1998/99 received support for maintenance through means-tested grants (comprising about a quarter of the support available) and non income-assessed student loans (comprising about three quarters of the support available). New students in 1999/00, and those who were subject to the new arrangements in the previous year, receive support for living costs solely through loans which were partly income-assessed. The loans made under these arrangements are repayable on an income contingent basis.

# HIGHER EDUCATION

**Table 2A : Mandatory awards in England and Wales: academic years 1989/90 and 1995/96 to 1997/98**

Academic years	1989/90	1995/96	1996/97	1997/98
<b>All mandatory awards</b>				
- new awards (000s)	170	290	285	292
- all awards (000s) [1]	454	788	781	786
- Local Education Authority (LEA) expenditure (£m cash)				
fees [1]	320	984	978	987
maintenance	611	1,075	948	932
total LEA expenditure [2]	931	2,059	1,926	1,918
- average LEA fee expenditure per award holder (£) [1][3]	710	1,250	1,250	1,260
- average LEA maintenance expenditure per award holder (£) [3] [4]	1,390	1,390	1,240	1,210

Source: Form 503G

[1] Includes placement year sandwich students.

[2] Totals may not add through due to roundings.

[3] Rounded to the nearest £10.

[4] Excludes placement year sandwich students.

**Table 2B : Student Support awards in England and Wales: academic years 1998/99 and 1999/00 (provisional)**

	1998/99			1999/00			98/99-99/00 (expenditure in real terms) [8]		
	Mandatory Awards Scheme [5]	Student Support Scheme [6]	All students	Mandatory Awards Scheme [5]	Student Support Scheme [6]	All students	Mandatory Awards Scheme [5]	Student Support Scheme [6]	All students
<b>All mandatory/student support awards</b>									
- new awards (000s)	31	241	272	17	293	310	-44	21	14
- all awards (000s) [1]	536	241	778	309	493	801	-42	104	3
- Public expenditure (£m cash)									
fees [1][9][10]	536	143	679	286	266	552	-48	83	-20
maintenance [11]	617	166	783	343	.	343	-46	.	-57
total public expenditure [2]	1,153	309	1,462	629	266	895	-47	-16	-40
- average LEA/SLC fee per award holder (£) [1][3][9][10]	1,000	590	870	930	560	700	-9	-8	-21
- average LEA/SLC maintenance per award holder (£)[3][4][11]	1,190	690	1,030	1,170	.	.	-4	.	.

Source: Form 503G

. Not applicable

[1] Includes placement year sandwich students.

[2] Totals may not add through due to roundings.

[3] Rounded to the nearest £10.

[4] Excludes placement year sandwich students.

[5] Students who entered higher education up to 1997/98 and those who entered in 1998/99 to whom existing arrangements applied.

[6] Students starting their course in 1998/99 and 1999/00 under the new arrangements. Note that, in 1998/99 this includes an estimated 15,000 students who, because they did not expect to receive a contribution to their fees from public funds, did not make an application to their local authority.

[7] Note that, as explained in the commentary, there have been extensive changes to the funding of the student support system from academic year 1998/99.

[8] Expenditure percentage changes in 1999/00 prices based on the annual GDP deflator (issued in December 2000) for fee expenditure and the RPI (excluding mortgage interest payments) of September each academic year for maintenance expenditure and average maintenance expenditure per award holder for existing system students. For student support awards, the RPI has been used for all items of expenditure.

[9] Public expenditure on fees were assessed for payment by local education authorities up to an including 1998/99; from 1999/2000 fees were assessed for payment by the Student Loans Company.

[10] Most new students in 1998/99 and 1999/00 were expected to contribute up to £1,000 and £1,025 respectively to their fees depending on family income.

[11] New students in 1998/99 received support for maintenance through means-tested grants (comprising about a quarter of the support available) and non income-assessed student loans (comprising about three quarters of the support available). (The ratio for existing students is roughly 50 per cent means-tested grant and 50 per cent non means-tested student loan). In 1999/00, students who entered higher education from 1998/99 onwards received support for maintenance entirely through loans, of which approximately three quarters of the value was non income-assessed. Loans made under these arrangements are repayable on an income contingent basis.

## HIGHER EDUCATION

**Table 2C : Distribution of fee support : academic year 1999/00 (provisional)**  
**Student Support Scheme Awards [1] : England and Wales**

	Dependent Students [2]		Independent Students [3]		Total All Students	
	Student Numbers (000s) [4]	Percentage %	Student Numbers (000s) [2]	Percentage %	Student Numbers (000s) [2]	Percentage %
<b>Nil student/parent/spouse contribution [5]</b>	149	37	66	87	215	45
<b>Partial student/parent/spouse contribution</b>	91	23	3	4	94	20
<b>Full student/parent/spouse contribution</b>	161	40	7	9	168	35
<b>Total [6]</b>	<b>401</b>	<b>100</b>	<b>76</b>	<b>100</b>	<b>478</b>	<b>100</b>

Source : Form 503G

[1] Most student support scheme students in 1999/00 were assessed to contribute up to £1,025 to their fees depending on family income.

[2] Dependent students are assessed for contribution towards fees based on the income of their parents and of the students themselves.

[3] Independent students are assessed for a contribution towards fees based on their own income and that of their spouse. A student is regarded as independent if he/she is aged 25 or over on the first day of the academic year for which they are applying; if both parents have died; if he/she has been self supporting from earnings for 3 years; or if he/she is irreconcilably estranged from his/her parents.

[4] Student numbers rounded to the nearest thousand.

[5] Includes students on courses where the fees were not subject to income-assessment (e.g. PGCE courses, and some other ITT courses; and some courses at private colleges).

[6] Totals may not add up due to roundings.

**Table 2D : Student Loans in the United Kingdom [1]: academic years 1997/98 to 1999/2000 (provisional)**

	1997/98	1998/99			1999/00		
		Mortgage Style Loans [2]	Income Contingent Loans [3]	All students	Mortgage Style Loans [2]	Income Contingent Loans [3]	All students
<b>Number of loans taken out (000s)</b>	615	444	216	659	255	468	724
<b>Take up of loans by eligible students (Percentage)</b>	64	68	69	68	68	77	74
<b>Total sum borrowed (£m)</b>	941	676	557	1,233	370	1,453	1,823
<b>Average value of loan (£) [4]</b>	1,530	1,520	2,580	1,870	1,450	3,100	2,520

Source : Student Loans Company Limited

[1] Student loans are available to eligible students normally domiciled in the United Kingdom. Data in table 2D are shown on a United Kingdom basis and therefore relate to a different student population from that shown in tables 2A/B/C.

[2] Students who entered higher education up to 1997/98 and those who entered in 1998/99 to whom existing arrangements applied.

[3] Students starting their course in 1998/99 or 1999/00 under the new arrangements.

[4] Rounded to the nearest £10.