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**STUDENT SUPPORT : STATISTICS OF STUDENT SUPPORT FOR
HIGHER EDUCATION IN ENGLAND AND WALES, ACADEMIC
YEAR 2000/2001****INTRODUCTION**

This statistical first release presents provisional figures on higher education student support in England and Wales in the academic year 2000/2001 and also shows comparable data for the previous academic years 1990/91 and 1996/97 to 1999/2000 inclusive.

Figures in the first release include the first information from Local Education Authorities on the third year of the student support arrangements in higher education which 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 which was introduced in 1990/91, when non income-assessed student loans were introduced to provide extra resources towards living expenses and to partially replace grants. 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 (£1,050 in 2000/2001) 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. From 1999/2000, 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 46/2001 published on 30 November 2001 provides statistics on loans to students in higher education in the United Kingdom in financial year 2000-2001 and academic year 2000/2001 and earlier years.

KEY POINTS

GENERAL

- The balance between expenditure on student support (fees and maintenance) and student loans changed in 1999/2000 because it was the first year in which students entering higher education from 1998/99 (with certain exceptions) received support for maintenance expenditure solely through student loans. Expenditure on student support therefore reduced while expenditure on student loans increased;
- The maximum amounts available for all those receiving student

support were some 39% higher in cash terms and 3% in real terms than the maximum rates for those students in 1990/91 (refer to table 1). This includes both student support scheme students and mandatory scheme students (mostly those who had entered higher education before academic year 1998/99), through the full-year loan and, where applicable, the basic mandatory grant. These figures exclude monies made available through additional grants and allowances, access funds, hardship loans and discretionary awards, further details of which can be found in the Notes for Editors;

STUDENT LOANS

- In 2000/2001 for mandatory 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 total number of students eligible for support (student support scheme plus mandatory scheme) in England and Wales was 822 thousand of which 715 thousand were supported under the student support scheme funding arrangements, and some 107 thousand students were supported under the mandatory scheme arrangements. This represents an increase of 65% over the ten years since 1990/91 and an increase of just over 1% compared with 1999/2000 (refer to table 2B);
- Expenditure on fees assessed for payment by the Student Loans Company to student support scheme students was £349m and on fees administered by Local Education Authorities on mandatory scheme

students was £104m. This represented an increase of 31% and a decrease of 65% in real terms respectively when compared with 1999/2000. Average fees paid for student support scheme students (after assessment) was £510, whilst average fees paid by Local Education Authorities on mandatory scheme students was £970. This movement reflects the introduction of a new system of students' contribution towards fees: that the student contributes up to £1,050 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 1999/2000 (refer to table 2B);

- In 2000/2001 the proportion of higher education students who were assessed to make no contribution towards their fees (under the student support scheme funding arrangements) was 42%; of the remainder, 19% made a partial contribution towards their fees, and 39% made a full contribution towards their fees (refer to table 2C);
- Overall Local Education Authority expenditure on maintenance support fell by 50% in real terms when compared to 1999/2000 reflecting the continued move from a support system which was grant based to a full loan system for those students entering higher education from 1998/99 under the Student Support Scheme funding arrangements. Average maintenance payments to student support scheme students increased by 2% in real terms since the previous year to £130 (i.e. maintenance support to student support scheme students in the form of additional allowances to assist with special needs), (refer to Note to Editors); average maintenance payments to mandatory scheme students fell by 4% in real terms since the previous year to £1,130;
- The average income contingent loan (applicable to student support scheme students) was £3,100. The mortgage style loan (applicable to mandatory scheme students) was £1,450 (giving an overall average

of £2,900). 78% of eligible students in the United Kingdom took out a student loan in 2000/2001 compared with 72% in 1999/2000 (reference table 2D and Student Loans SFR 46/2001, published 30 November 2001).

TABLES

Table 1 shows the maximum resources available to mandatory award holders through the grants and loans schemes for the academic years 1990/91; and 1996/97 through to 2000/2001 including the differentiation from 1998/99 for student support scheme and mandatory scheme students.

Table 2 is divided into four and shows:

- a) the number of, and expenditure on, mandatory awards in academic years 1990/91 and 1996/97 through to 1997/98;
- b) the number of, and expenditure on, student support in academic year 1998/99 through to 2000/2001 showing separate information for student support scheme and mandatory scheme students;
- c) the distribution of fee support in academic year 2000/2001; and
- d) the number and take up of student loans, the amount borrowed and the average loan in academic years 1997/98 to 2000/2001.

NOTES FOR EDITORS

1. The statistics in this first release were obtained from the Local Education Authorities (LEAs) in England and Wales on Form 503G.
2. The provisional data in this statistical first release are based on returns from 132 (out of 172) authorities who have so far returned data. 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 students eligible for a loan is estimated by the first method whilst the number by type of loan is estimated by the second method (in order to ensure that the number by type of loan does not exceed the total number eligible for a loan).
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 DfES Statistics internet site as soon as they become available (<http://www.dfes.gov.uk/statistics/>).
4. Details of the amounts of loans and grants available have been taken from the DfES booklets 'Financial Support for Higher Education Students in 2000/2001'.

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 2000/2001 for existing mandatory award holders and other students on courses which began before 1 September 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 LEAs

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 1990/91 and 1996/97 through to 2000/2001 are given in Table 1. Students in the final year of a course receive a lower rate of loan because the loan does not cover the summer vacation that follows 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

FEE SUPPORT

8. New student support 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 a year (£1,050 in 2000/2001) 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. In 1998/99, 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 is repayable on an income contingent basis.

11. Entrants to full-time higher education from 1999/2000, together with those who started in 1998/99, received support for living costs solely through loans, approximately one quarter of which is income-assessed. Students with additional costs, such as those with dependants, or who have a disability, may be eligible for grants on top of their student loan. From 2000/2001, students on low income and on certain benefits in part-time higher education, provided they were studying at 50% of an equivalent full-time course, were eligible for an income-assessed loan of £500 a year to cover the additional expenses of studying.

STUDENT LOANS

12. The amount available to students through loans has been increased to compensate for the reduction in grants. Repayment of these loans is 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).

13. Statistics on loans to students in higher education in the United Kingdom in financial year 2000-2001 and academic year 2000/2001 were published in statistical first release 46/2001 on 30 November 2001.

ADDITIONAL GRANTS AND ALLOWANCES

14. The Government retains as grants those elements of support that relate to the personal circumstances of students, e.g. students with dependants; single parent students; care leavers and disabled students. Support for certain course-related costs, e.g. extra weeks' attendance, is in the form of supplementary loans. The grants for students with dependants and single parent students are income-assessed but the school meals grants, care leavers grants and disabled students' allowances are not. From academic year 2000/2001 the disabled students' allowances were extended to part-time undergraduates and full and part-time postgraduates.

ACCESS AND HARDSHIP FUNDS

15. The total amount of Hardship Funds available to and administered by higher education institutions for discretionary spending increased from £74m in 1999/2000 to £85.4m in 2000/2001 academic year. This includes an additional £14.69m to provide help to mature students in particular. The previous local authority discretionary award system was replaced in 1999/2000. Part-time HE students on benefit and low income now receive support through a fee waiver scheme, for which a further £12.8m was made available through Access Funds in 2000/2001. The dance and drama scheme introduced in 1999/2000 continues to provide fees and maintenance support for up to 329 new students each year in private institutions. Since 1998/99 part-time students have also been eligible for Access and Hardship Funds. (As from 2000/2001, the term for FE students is now FE Learner Support Funds).

HARDSHIP LOANS

16. Discretionary Hardship Loans of up to a maximum of £500 introduced in 1998/99 as part of the new arrangements are available to students in financial difficulty.

DISCRETIONARY AWARDS

17. Discretionary awards are available to students on designated higher education courses who are personally ineligible to receive mandatory scheme or student support scheme support. 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 support.

18. 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

19. 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.

20. Educational Maintenance Allowance pilots for the 16-19 age group targeted on students from low income families in schools and colleges, will operate in selected areas from September 1999 for three years. The aim of the pilot 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.

SUPPORT ARRANGEMENTS FROM ACADEMIC YEAR 2001/02

21. Financial support in 2001/02 for students still covered by the pre-1998 arrangements continues on the same basis as in 1997/98. Support for students funded under the student support scheme in 2001/02 is on the same basis as the support for student support scheme students in 2000/2001.

22. Introduced in 2001/02 is a higher income threshold before parents/spouses/partners are expected to support students financially.

23. A new income-assessed grant has been 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.

24. Opportunity Bursaries worth £2,000 each over 3 years are 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.

25. The first £4,000 from any bursary, scholarship, sponsorship or similar award from other sources will not affect a student's support entitlement.

DEFINITIONS

26. Mandatory awards were bestowed by Local Education Authorities in England and Wales upon 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.

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

HIGHER EDUCATION

Table 1 : Student Support - Awards and Loans provision, academic years 1990/91 and 1996/97 to 2000/2001
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]
1990/91				
Elsewhere rate [3]	2,265	420	2,685	3,631
London rate	2,845	460	3,305	4,469
Home rate	1,795	330	2,125	2,874
1996/97				
Elsewhere rate [3]	1,710	1,645	3,355	3,689
London rate	2,105	2,035	4,140	4,552
Home rate	1,400	1,260	2,660	2,925
1997/98				
Elsewhere rate [3]	1,755	1,685	3,440	3,682
London rate	2,160	2,085	4,245	4,544
Home rate	1,435	1,290	2,725	2,917
1998/99 [4]				
Elsewhere rate [3]	810	2,735	3,545	3,701
London rate	1,225	3,145	4,370	4,562
Home rate	480	2,325	2,805	2,928
1998/99 [5]				
Elsewhere rate [3]	1,810	1,735	3,545	3,701
London rate	2,225	2,145	4,370	4,562
Home rate	1,480	1,325	2,805	2,928
1999/2000 [4]				
Elsewhere rate [3]	.	3,635	3,635	3,716
London rate	.	4,480	4,480	4,580
Home rate	.	2,875	2,875	2,939
1999/2000 [5]				
Elsewhere rate [3]	1,855	1,780	3,635	3,716
London rate	2,280	2,200	4,480	4,580
Home rate	1,515	1,360	2,875	2,939
2000/2001[4]				
Elsewhere rate [3]	.	3,725	3,725	3,725
London rate	.	4,590	4,590	4,590
Home rate	.	2,950	2,950	2,950
2000/2001[5]				
Elsewhere rate [3]	1,900	1,825	3,725	3,725
London rate	2,335	2,255	4,590	4,590
Home rate	1,555	1,395	2,950	2,950

. = not applicable

Source: DfES; 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 2000/2001 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] 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 1999/2000, and those who were subject to the new arrangements in the previous year, received 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. Support for new students in 2000/2001 is on the same basis as the support for new students in 1999/2000.
- [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.

HIGHER EDUCATION

Table 2A : Mandatory awards in England and Wales: academic years 1990/91 and 1996/97 to 1997/98

Academic years	1990/91	1996/97	1997/98
All mandatory awards			
- new awards (000s)	192	285	292
- all awards (000s) [1]	497	781	786
- Local Education Authority (LEA) expenditure (£m cash)			
fees [1]	844	978	987
maintenance	713	948	932
total LEA expenditure [2]	1,557	1,926	1,918
- average LEA fee expenditure per award holder (£) [1][3]	1,700	1,250	1,260
- average LEA maintenance expenditure per award holder (£) [3] [4]	1,480	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, 1999/2000 and 2000/2001(provisional)

	All mandatory/student support awards						
	Public expenditure (£m cash)					Average LEA/SLC fee per award holder (£) [1][2][3][5]	Average LEA/SLC maintenance per award holder (£) [5][6][7][8]
	New awards (000s)	All awards (000s) [1]	Fees [1][2][3]	Maintenance [8]	Total public expenditure [4]		
1998/99							
Student Support Scheme[7][9]	241	241	143	166	309	590	690
Mandatory Awards[10]	31	536	536	617	1,153	1,000	1,190
All students [4]	272	778	679	783	1,462	870	1,030
1999/2000							
Student Support Scheme[7][8][9][11]	292	494	261	62	323	550	120
Mandatory Awards[10]	18	317	294	347	642	930	1,150
All students [4]	310	810	556	409	965	700	510
2000/2001(provisional)							
Student Support Scheme[7][8][9][11]	..	715	349	93	442	510	130
Mandatory Awards[10]	..	107	104	119	223	970	1,130
All students [4]	..	822	454	211	665	570	260
Percentage change [12]1999/2000 - 2000/2001 (expenditure in real terms)							
Student Support Scheme	.	45	31	47	34	-9	2
Mandatory Awards	.	-66	-65	-67	-66	2	-4
All students	.	1	-20	-50	-33	-20	-51

. Not applicable .. Not available

Source: Form 503G

[1] Includes placement year sandwich students.

[2] Public expenditure on fees assessed for payment by local education authorities (LEAs). In 1998/99 these payments were made by LEAs; from 1999/2000 these payments in respect of student support scheme students were made by the Student Loans Company.

[3] Most new students in 1998/99, 1999/2000 and 2000/2001 were expected to contribute up to £1,000, £1,025 or £1,050 respectively to their tuition fees depending on family income.

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

[5] Rounded to the nearest £10.

[6] Average maintenance for mandatory scheme students excludes fees only placement year sandwich students.

[7] New students in 1998/99 received support for maintenance through income-assessed 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 1999/2000 and 2000/2001, 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.

[8] Data on maintenance expenditure for student support scheme students from 1999/2000 relates to additional allowances/grants available to eligible students for extra help depending on their circumstances, e.g. students with disabilities, students with dependents, single parent students, those incurring certain travel costs, and those who have recently left care.

[9] Students starting their course in 1998/99, 1999/2000 and 2000/2001 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.

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

[11] The number of Student Support Scheme students eligible for fee support in 1999/00 was 479,000, this figure has been used to calculate the average fee. In 2000/2001, the number eligible for fee support is 686,000

[12] Expenditure percentage changes in 2000/2001 prices based on the annual GDP deflator (issued in April 2002) 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.

HIGHER EDUCATION

Table 2C : Distribution of fee support : academic year 2000/2001 (provisional)
Student Support Scheme [1] : England and Wales

	Dependent Students [2]		Independent Students [3]		Total All Students [4]	
	Student Numbers (000s) [5]	Percentage %	Student Numbers (000s) [5]	Percentage %	Student Numbers (000s) [5]	Percentage %
Nil student/parent/spouse contribution [6]	196	34	88	89	285	42
Partial student/parent/spouse contribution	127	22	5	5	131	19
Full student/parent/spouse contribution	263	45	6	6	270	39
Total [4]	586	100	100	100	686	100

Source : Form 503G

[1] Most student support scheme students in 2000/2001 were assessed to contribute up to £1,050 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/partner. A student is regarded as independent if he/she is aged 25 or over before the start of the academic year for which they are applying; have been married for at least 2 years before the start of the academic year for which they are applying or have supported themselves for at least 3 years before the start of the academic year of their course. Other circumstances under which a student may be classed as independent are: their parents cannot be traced or it is not feasible to contact them; their parents live abroad or an assessment would put them in danger; they are permanently estranged from their parents or they were in care of a local authority or voluntary organisation or were under a custodianship order on their 18th birthday or immediately before their course if they were not 18 when it began.

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

[5] Student numbers rounded to the nearest thousand.

[6] 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).

Table 2D : Student Loans in the United Kingdom [1]: academic years 1997/98 to 2000/2001 (provisional)

	Take up of loans by eligible students			
	Number of loans taken out (000s)	(Percentage)	Total sum borrowed (£m)	Average value of loan (£) [2]
1997/98	615	64	941	1,530
1998/99				
Income Contingent Loans[3]	216	69	557	2,580
Mortgage style loans[4]	444	68	676	1,520
All students [5]	659	68	1,233	1,870
1999/2000				
Income Contingent Loans[3]	457	76	1,439	3,150
Mortgage style loans[4]	243	66	356	1,470
All students [5]	700	72	1,795	2,570
2000/2001 (provisional)				
Income Contingent Loans[3]	666	81	2,064	3,100
Mortgage style loans[4]	94	60	135	1,450
All students [5]	759	78	2,199	2,900

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] Rounded to the nearest £10.

[3] Students starting their course in 1998/99, 1999/2000 or 2000/2001 under the new arrangements.

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

[5] Totals may not add up due to roundings