THE DEPARTMENT FOR THE ECONOMY

(NORTHERN IRELAND)

LOAN, GRANT AND FEE RATES FOR ACADEMIC YEAR 2026/27

MEMORANDUM: SUPPORT AVAILABLE UNDER THE STUDENT SUPPORT REGULATIONS

All figures shown are in pounds unless otherwise stated.

The figures shown in this Memorandum relate to students who are eligible for loans and for income-assessed support under the Education (Student Support) (No.2) Regulations (NI) 2009.

The figures shown in this Memorandum are divided into five sections:

Section A: Basic support available in 2026/27 to current system full-time students who are new entrants to Higher Education or those who were new entrants since 2006/07 (fee support, maintenance loan, maintenance grant / special support grant).

Section B: Supplementary loans and grants for living costs available in 2026/27 to all full-time students; and Dependants' grant calculation allowances. (This Section includes the postgraduate DSA.)

Section C: Support available in 2026/27 to part-time and distance learning students.

Section D: Support available for students studying in the Republic of Ireland in 2026/27.

Section E: Support available for students studying postgraduate courses in academic year 2026/27.

SECTION A: BASIC SUPPORT AVAILABLE IN 2026/27 TO NEW ENTRANTS OR THOSE FULL-TIME STUDENTS WHO WERE NEW ENTRANTS SINCE 2006/07

TABLE A1: BASIC MAINTENANCE LOAN

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental home	3,072	6,471
London	5,747	11,699
Elsewhere	4,090	8,352
Overseas	4,892	9,956
MAXIMUM RATES OF FINAL YEAR LOAN	**REDUCED LOANS**	**MAIN LOANS**
Parental home	2,330	5,850
London	4,400	10,646
Elsewhere	3,192	7,731
Overseas	3,572	8,654

All eligible students who are on full-time courses, or on part-time Initial Teacher Training (ITT) courses with six weeks or more full-time attendance, are eligible for the appropriate main loan rate, a quarter of which is income-assessed.

The following groups of students are eligible for the reduced, non-income assessed loan rates:
(i) Eligible students on courses of ITT that require less than six weeks of full-time attendance in the year;
(ii) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate;
(iii) Students who are holders of means-tested healthcare bursaries (NHS or Department of Health).

TABLE A2: MAXIMUM LOAN RATES: 25% INCOME ASSESSED AND 75% NON-INCOME ASSESSED ELEMENTS

FULL YEAR STUDENTS	MAIN RATE (100%) (TABLE A1)	NON-INCOME ASSESSED (75%)	INCOME ASSESSED (25%) (BALANCE)
Parental home	6,471	4,853	1,618
London	11,699	8,774	2,925
Elsewhere	8,352	6,264	2,088
Overseas	9,956	7,468	2,488

FINAL YEAR STUDENTS	MAIN RATE (100%) (TABLE A1)	NON-INCOME ASSESSED (75%)	INCOME ASSESSED (25%) (BALANCE)
Parental home	5,850	4,388	1,462
London	10,646	7,985	2,661
Elsewhere	7,731	5,798	1,933
Overseas	8,654	6,491	2,163

A3: SUPPORT FOR FEES

In AY 2026/27, new full-time students studying at a Northern Ireland HEI may be charged up to **£4,985** in tuition fees. Eligible students will be able to apply for a maximum **non means-tested fee loan** of up to the lesser of **£4,985** or the actual fee charged by the HEI.

From AY 2026/27, new and continuing students (and fee-only students) studying a graduate entry medicine in Northern Ireland will be able to apply for a **non means-tested fee loan** of up to £4,985.

In AY 2026/27, new full-time students studying at a designated course offered or franchised by an Approved (fee cap) provider HEI in England, or authority funded in Wales or Scotland **or** those who were new entrants since 2012/13 who continue their studies at HEIs in England, Wales or Scotland in 2026/27 may be charged tuition fees of up to **£9,790.** Eligible students will be able to apply for a maximum **non means-tested fee loan** of up to the lesser of £9,790 or the actual fee charged by the HEI.

Fee Rates for NI students studying in Great Britain 26/27

	NI student studying a designated course in 26/27:					
	Offered/ Delivered at an:		**In a Franchise arrangement where:**		**Where the course is validated by an:**	
	Approved (fee cap) provider in England or publicly funded in Scotland or Wales	Approved provider in England or Alternative provider in Scotland or Wales	the lead provider is an Approved (fee cap) provider in England or publicly funded provider in Scotland or Wales	the lead provider is an Approved provider in England or an Alternative provider in Scotland or Wales	Approved (fee cap) provider in England or a publicly funded provider in Scotland or Wales	Approved provider in England or an Alternative provider in Scotland or Wales
*** Maximum Tuition Fee Loan available with APP****	£9,790	£4,985	£9,790	£4,985	£4,985	£4,985
Maximum Tuition Fee Loan available without APP**	£6,525	£4,985	£6,525	£4,985	£4,985	£4,985

	NI student studying an accelerated designated course in England in 26/27:					
	Offered/ Delivered at an:		**In a Franchise arrangement where:**		**Where the course is validated by an:**	
	Approved (fee cap) provider in England	Approved provider in England	the lead provider is an Approved (fee cap) provider in England	the lead provider is an Approved provider in England	Approved (fee cap) provider in England	Approved provider in England
*** Maximum Tuition Fee Loan available with APP****	£11,750	£4,985	£11,750	£4,985	£4,985	£4,985
Maximum Tuition Fee Loan available without APP**	£7,830	£4,985	£7,830	£4,985	£4,985	£4,985

*or the fees payable by the student in connection to that year up to this amount.

** Access and Participation Plan (APP)

Maximum Fee Rates in Special Cases

The maximum fee loan entitlement, in the following special cases will be:

a. In Northern Ireland, courses, including sandwich courses, where a student spends a significant time during the year away from his or her institution will be **£2,475**.

b. In England, Wales and Scotland, where the course started prior to 1 September 2012, courses, including sandwich courses, where a student spends a significant time during the year away from his or her institution will be **£2,475**.

c. In England, Wales and Scotland, where the course started 1 September 2012 or later, courses, including sandwich courses, where a student spends a significant time during the year away from his or her institution will be up to **£4,895**.

d. Courses undertaken at private institutions, non-regulated institutions in Wales or approved providers in England (which are specifically designated for support), including sandwich courses, where a student spends a significant time during the year away from his or her institution will be **£2,475**.

A4: SUPPORT FOR LIVING COSTS

In addition to the variable fee loan, full-time new entrants to higher education or those students who were new entrants since 2006/07, will be able to apply in 2026/27 for:

(1) A means-tested maintenance or special support grant of up to **£3,569;**

(2) The basic student loan shown in Section A, Table A2 75% of which will not be subject to income assessment.

(3) For students who are on courses of initial teacher training, the maximum amount of maintenance grant (or, where appropriate, the special support grant) and loan available to them will depend upon the number of weeks of full-time study that they are required to attend in the year, and whether they are studying for a postgraduate or an undergraduate qualification.

Institutional bursaries

In academic year 2026/27, new full-time undergraduate students studying at a Northern Ireland HE provider or those who were new entrants since 2006/07 who continue their studies in Northern Ireland and who are eligible for the full maintenance or special support grant, and who are being charged tuition fees of above £1,960 are eligible for a bursary (a minimum of 10% of the tuition fee paid in academic year 2026/27). There is no legal obligation for Northern Ireland HEIs to provide the minimum bursary support for other UK students, but DfE expects that most institutions will choose to provide the same support to all UK students.

TABLES A5 to A12 – AMOUNTS OF MAINTENANCE GRANT (OR SPECIAL SUPPORT GRANT) AVAILABLE IN 2026/27 FOR ILLUSTRATIVE LEVELS OF HOUSEHOLD INCOME FOR NEW ENTRANTS OR STUDENTS WHO WERE NEW ENTRANTS SINCE 2006/07.

Table A5 applies to students who are not on courses of initial teacher training and who are eligible for the maintenance grant, and **Table A6** applies to students who are not on courses of initial teacher training and who are eligible for the special support grant;

Table A7 applies to students on “Type 2” courses of initial postgraduate teacher training who are eligible for the maintenance grant, and **Table A9** applies to students on “Type 2” courses who are eligible for the special support grant;

Table A8 applies to students on “Type 1” courses of initial postgraduate teacher training who are eligible for the maintenance grant, and **Table A10** applies to students on “Type 1” courses who are eligible for the special support grant.

Table A11 applies to students on “Type 3” courses of initial undergraduate teacher training who are eligible for the maintenance grant, and **Table A12** applies to students on “Type 3” courses who are eligible for the special support grant.

Regulation 2 of the Student Support (No.2) Regulations (Northern Ireland) 2009 (as amended) currently provides definitions of Type 1, Type 2 and Type 3 courses of initial teacher training. Basically, a Type 1 course is postgraduate course that includes at least 6 but less than 10 weeks in aggregate of full-time attendance (including teaching practice) in the academic year in question; and a Type 2 course is a postgraduate course that includes 10 or more weeks in aggregate of full-time attendance (including teaching practice) in the academic year. A Type 3 course is a course of initial teacher training which leads to a first degree and which includes at least 6 but less than 10 weeks in aggregate of full-time attendance (including teaching practice) in the academic year.

Students on part-time courses of initial teacher training that require less than 6 weeks in aggregate of full-time study in the academic year will not be eligible for any maintenance grant or special support grant, and will be eligible for the non means-tested, reduced rate of student loan shown in Table A1.

TABLE A13 – HOUSEHOLD CONTRIBUTION SCALE

Table A13 sets out the assessed household contribution that full-time new entrants or those students who were new entrants since 2006/07 will be assessed for in 2026/27, for illustrative levels of household income.

For details of other loan and grant support that is available to full-time current system students, see section B.

A5: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME (Excluding students on courses of initial teacher training – see Tables A7, A8 and A11).

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			**Maximum £6,471 (*)**	
19,203	0	3,569	4,570	8,139
20,000	0	3,390	4,614	8,004
25,000	0	2,261	4,892	7,153
29,019	0	1,354	5,117	6,471
30,000	0	1,248	5,223	6,471
35,000	0	708	5,763	6,471
41,065	0	52	6,419	6,471
41,540	0	0	6,471	6,471
42,000	82	0	6,389	6,389
45,000	623	0	5,848	5,848
50,520	1,618	0	4,853(+)	4,853
Student studying in London			**Maximum £11,699 (*)**	
19,203	0	3,569	9,798	13,367
20,000	0	3,390	9,842	13,232
25,000	0	2,261	10,120	12,381
29,019	0	1,354	10,345	11,699
30,000	0	1,248	10,451	11,699
35,000	0	708	10,991	11,699
41,065	0	52	11,647	11,699
41,540	0	0	11,699	11,699
42,000	82	0	11,617	11,617
45,000	623	0	11,076	11,076
57,774	2,925	0	8,774 (+)	8,774
Student studying outside London			**Maximum £8,352 (*)**	
19,203	0	3,569	6,451	10,020
20,000	0	3,390	6,495	9,885
25,000	0	2,261	6,773	9,034
29,019	0	1,354	6,998	8,352
30,000	0	1,248	7,104	8,352
35,000	0	708	7,644	8,352
41,065	0	52	8,300	8,352
41,540	0	0	8,352	8,352
42,000	82	0	8,270	8,270
45,000	623	0	7,729	7,729
53,129	2,088	0	6,264 (+)	6,264

(+) is the point at which the 75% non means tested element of the loan is reached.
For income between £19,203 and £29,019, the grant is reduced by £1 for every complete £4.43 by which the income exceeds £19,203. For incomes between £29,019 and £41,065, the grant is reduced by £1 for every complete £9.25 by which the income exceeds £29,019. A student whose income is £41,065 will be eligible for the minimum grant of £52. A student whose income exceeds £41,065 will not be eligible for any grant.
(*) (i) Where students are eligible for less than £1,354 of grant, the amount of loan for which they are eligible will be reduced by the amount of grant. (ii) Where students are eligible for the maximum maintenance grant of £3,569 the amount of loan is reduced by £1,901. (iii) Where students are eligible for a grant between £1,354 and £3,569 the loan is reduced by £1,901 less £1 in every £17.95 by which the income exceeds £19,203. (iv) Where students are not eligible for any grant the loan is reduced by £1 in every £5.55 by which the income exceeds £41,540 until the minimum loan of 75% is assessed.

A6: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME (Excluding students on courses of initial teacher training – see Tables A9, A10 and A12)

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			**Maximum £6,471**	
19,203	0	3,569	6,471	10,040
20,000	0	3,390	6,471	9,861
25,000	0	2,261	6,471	8,732
29,019	0	1,354	6,471	7,825
30,000	0	1,248	6,471	7,719
35,000	0	708	6,471	7,179
41,065	0	52	6,471	6,523
Student studying in London			**Maximum £11,699**	
19,203	0	3,569	11,699	15,268
20,000	0	3,390	11,699	15,089
25,000	0	2,261	11,699	13,960
29,019	0	1,354	11,699	13,053
30,000	0	1,248	11,699	12,947
35,000	0	708	11,699	12,407
41,065	0	52	11,699	11,751
Student studying outside London			**Maximum £8,352**	
19,203	0	3,569	8,352	11,921
20,000	0	3,390	8,352	11,742
25,000	0	2,261	8,352	10,613
29,019	0	1,354	8,352	9,706
30,000	0	1,248	8,352	9,600
35,000	0	708	8,352	9,060
41,065	0	52	8,352	8,404

The maximum amount of special support grant is payable at household incomes up to £19,203.

For income between £19,203 and £29,019, the grant is reduced by £1 for every complete £4.43 by which the income exceeds £19,203. For incomes between £29,019 and £41,065, the grant is reduced by £1 for every complete £9.25 by which the income exceeds £29,019. A student whose income is £41,065 will be eligible for the minimum grant of £52. A student whose income exceeds £41,065 will not be eligible for any grant.

Amounts of special support grant do not reduce the amount of maintenance loan.

Where the income exceeds £41,065, students are not entitled to receive the Special Support Grant.

A7: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 2 courses of postgraduate initial teacher training

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			**Maximum £6,471 (*)**	
19,203	0	3,569	3,786	7,355
20,000	0	3,390	3,893	7,283
25,000	0	2,261	4,571	6,832
29,019	0	1,354	5,117	6,471
30,000	0	1,354	5,117	6,471
35,000	0	1,354	5,117	6,471
41,065	0	1,354	5,117	6,471
41,540	0	1,354	5,117	6,471
42,000	82	1,354	5,035	6,389
45,000	623	1,354	4,494	5,848
50,520	1,618	1,354	3,499	4,853(+)
Student studying In London			**Maximum £11,699(*)**	
19,203	0	3,569	9,014	12,583
20,000	0	3,390	9,121	12,511
25,000	0	2,261	9,799	12,060
29,019	0	1,354	10,345	11,699
30,000	0	1,354	10,345	11,699
35,000	0	1,354	10,345	11,699
41,065	0	1,354	10,345	11,699
41,540	0	1,354	10,345	11,699
42,000	82	1,354	10,263	11,617
45,000	623	1,354	9,722	11,076
57,774	2,925	1,354	7,420	8,774(+)
Student studying Outside London			**Maximum £8,352 (*)**	
19,203	0	3,569	5,667	9,236
20,000	0	3,390	5,774	9,164
25,000	0	2,261	6,452	8,713
29,019	0	1,354	6,998	8,352
30,000	0	1,354	6,998	8,352
35,000	0	1,354	6,998	8,352
41,065	0	1,354	6,998	8,352
41,540	0	1,354	6,998	8,352
42,000	82	1,354	6,916	8,270
45,000	623	1,354	6,375	7,729
53,129	2,088	1,354	4,910	6,264 (+)

All Type 2 ITT students will be entitled to £1,354 maintenance grant irrespective of their income. Those with incomes below £29,019 will be means-tested to receive an additional £2,215; this will be reduced by £1 for every £4.43 of income above £19,203 and below £29,019.

(*) (i) Where the income is between £29,019 and £41,540, the amount of maintenance loan is reduced by £1,354.
(ii) Where students are eligible for a grant between £1,354 and £3,569 the loan is reduced by £2,685 less £1 for every £7.38 by which the income exceeds £19,203. (iii) Where the income exceeds £41,540, students remain entitled to the non means-tested maintenance grant of £1,354, and the amount of loan to which they are entitled is reduced by £1,354 plus £1 for every complete £5.55 by which the income exceeds £41,540 up to the point where the total non means-tested grant and loan support is 75% of the maximum amount of maintenance loan. This point is indicated by (+) in the table above.

A8: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 1 courses of postgraduate initial teacher training

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at	**Home**		**Maximum £6,471 (*)**	
19,203	0	1,785	4,771	6,556
20,000	0	1,696	4,854	6,550
25,000	0	1,131	5,340	6,471
29,019	0	678	5,793	6,471
30,000	0	678	5,793	6,471
35,000	0	678	5,793	6,471
41,065	0	678	5,793	6,471
41,540	0	678	5,793	6,471
42,000	82	678	5,711	6,389
45,000	623	678	5,170	5,848
50,520	1,618	678	4,175	4,853
Student studying	**in London**		**Maximum 11,699 (*)**	
19,203	0	1,785	9,999	11,784
20,000	0	1,696	10,082	11,778
25,000	0	1,131	10,568	11,699
29,019	0	678	11,021	11,699
30,000	0	678	11,021	11,699
35,000	0	678	11,021	11,699
41,065	0	678	11,021	11,699
41,540	0	678	11,021	11,699
42,000	82	678	10,939	11,617
45,000	623	678	10,398	11,076
57,774	2,925	678	8,096	8,774
Student studying	**Outside London**		**Maximum £8,352 (*)**	
19,203	0	1,785	6,652	8,437
20,000	0	1,696	6,735	8,431
25,000	0	1,131	7,221	8,352
29,019	0	678	7,674	8,352
30,000	0	678	7,674	8,352
35,000	0	678	7,674	8,352
41,065	0	678	7,674	8,352
41,540	0	678	7,674	8,352
42,000	82	678	7,592	8,270
45,000	623	678	7,051	7,729
53,129	2,088	678	5,586	6,264

For Type 1 ITT students, the maintenance grant will be half the corresponding amount that students on Type 2 ITT courses are entitled to (see Table A5). This means that all Type 1 ITT students will be eligible for £678 maintenance grant irrespective of their income. Those with incomes below £29,019 will be means-tested to receive an additional £1,107; this will be reduced by £1 for every £8.86 of income above £19,203 and below £29,019.

(*) Where the amount of maintenance grant is between £678 and £1,354, the maintenance loan is reduced by the amount of grant. For those students in receipt of the grant of £1,785 the loan is reduced by £1,700. Where the amount of grant is between £1,354 and £1,785 the loan is reduced by £1,700 less £1 in every £9.60 that the household income exceeds £19,203.

Where the income exceeds £41,540, students remain entitled to the non means-tested maintenance grant of £678, and the amount of loan to which they are entitled is reduced by £678 plus £1 for every complete £5.55 by which the income exceeds £41,540. This continues up to the point where the total non means-tested grant and loan support is 75% of the maximum amount of maintenance loan. This point is indicated by (+) in the table above.

A9: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME: Students on Type 2 courses of postgraduate initial teacher training

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			**Maximum £6,471**	
19,203	0	3,569	6,471	10,040
20,000	0	3,390	6,471	9,861
25,000	0	2,261	6,471	8,732
29,019	0	1,354	6,471	7,825
30,000	0	1,354	6,471	7,825
35,000	0	1,354	6,471	7,825
41,065	0	1,354	6,471	7,825
Student studying in London			**Maximum £11,699**	
19,203	0	3,569	11,699	15,268
20,000	0	3,390	11,699	15,089
25,000	0	2,261	11,699	13,960
29,019	0	1,354	11,699	13,053
30,000	0	1,354	11,699	13,053
35,000	0	1,354	11,699	13,053
41,065	0	1,354	11,699	13,053
Student studying outside London			**Maximum £8,352**	
19,203	0	3,569	8,352	11,921
20,000	0	3,390	8,352	11,742
25,000	0	2,261	8,352	10,613
29,019	0	1,354	8,352	9,706
30,000	0	1,354	8,352	9,706
35,000	0	1,354	8,352	9,706
41,065	0	1,354	8,352	9,706

Type 2 ITT students may be eligible for a special support grant of up to £3,569. All Type 2 ITT students who are eligible for this grant will receive a £1,354 non means-tested element. Those with incomes below £29,019 will be means-tested to receive an additional £2,215; this will be reduced by £1 for every complete £4.43 of income above £19,203 and below £29,019.

Where the income exceeds £41,065, students are not entitled to receive the Special Support Grant

Where the income exceeds £41,540, students remain entitled to the non means-tested maintenance grant of £1,354, and the amount of loan to which they are entitled is reduced by £1,354 plus £1 for every complete £5.55 by which the income exceeds £41,540.

A10: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 1 courses of postgraduate initial teacher training

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at	**Home**		**Maximum £6,471**	
19,203	0	1,785	6,471	8,256
20,000	0	1,696	6,471	8,167
25,000	0	1,131	6,471	7,602
29,019	0	678	6,471	7,149
30,000	0	678	6,471	7,149
35,000	0	678	6,471	7,149
41,065	0	678	6,471	7,149
Student studying	**in London**		**Maximum £11,699**	
19,203	0	1,785	11,699	13,484
20,000	0	1,696	11,699	13,395
25,000	0	1,131	11,699	12,830
29,019	0	678	11,699	12,377
30,000	0	678	11,699	12,377
35,000	0	678	11,699	12,377
41,065	0	678	11,699	12,377
Student studying	**Outside London**		**Maximum £8,352(*)**	
19,203	0	1,785	8,352	10,137
20,000	0	1,696	8,352	10,048
25,000	0	1,131	8,352	9,483
29,019	0	678	8,352	9,030
30,000	0	678	8,352	9,030
35,000	0	678	8,352	9,030
41,065	0	678	8,352	9,030

For Type 1 ITT students, the Special Support Grant will be half the corresponding amount that Type 2 ITT students are entitled to receive. All Type 1 ITT students who are eligible for this grant will receive a £678 non means-tested element. Those with incomes below £29,019 will be means-tested to receive an additional £1,107; this will be reduced by £1 for every £8.86 of income above £19,203 and below £29,019.

Where the income exceeds £41,065, students are not entitled to receive the Special Support Grant

Where the income exceeds £41,540, students remain entitled to the non means-tested maintenance grant of £678, and the amount of loan to which they are entitled is reduced by £678 plus £1 for every complete £5.55 by which the income exceeds £41,540.

A11: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 3 courses of initial teacher training leading to a first degree

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at	**Home**		**Maximum £6,471 (*)**	
19,203	0	1,785	4,896	6,681
20,000	0	1,696	4,968	6,664
25,000	0	1,131	5,340	6,471
29,019	0	678	5,793	6,471
30,000	0	625	5,846	6,471
35,000	0	355	6,116	6,471
41,065	0	27	6,444	6,471
41,540	0	0	6,471	6,471
42,000	82	0	6,389	6,389
45,000	623	0	5,848	5,848
50,520	1,618	0	4,853	4,853
Student studying	**in London**		**Maximum £11,699 (*)**	
19,203	0	1,785	10,124	11,909
20,000	0	1,696	10,196	11,892
25,000	0	1,131	10,568	11,699
29,019	0	678	11,021	11,699
30,000	0	625	11,074	11,699
35,000	0	355	11,344	11,699
41,065	0	27	11,672	11,699
41,540	0	0	11,699	11,699
42,000	82	0	11,617	11,617
45,000	623	0	11,076	11,076
57,774	2,925	0	8,774+)	8,774
Student studying	**Outside London**		**Maximum £8,352 (*)**	
19,203	0	1,785	6,777	8,562
20,000	0	1,696	6,849	8,545
25,000	0	1,131	7,221	8,352
29,019	0	678	7,674	8,352
30,000	0	625	7,727	8,352
35,000	0	355	7,997	8,352
41,065	0	27	8,325	8,352
41,540	0	0	8,352	8,352
42,000	82	0	8,270	8,270
45,000	623	0	7,729	7,729
53,129	2,088	0	6,264(+)	6,264

For Type 3 ITT students, the maintenance grant will be half the corresponding amount that students on full-time undergraduate courses are entitled to. For incomes between £19,203 and £29,019 the maintenance grant will be reduced by £1 for every £8.86 of income above £19,203. For incomes between £29,019 and £41,065 the maintenance grant will be reduced by £1 for every £18.50 of income above £29,019 until the minimum grant of £27 is awarded..

A Type 3 ITT student whose income is £41,065 will be eligible for a minimum maintenance grant of £27. A Type 3 ITT student whose income exceeds £41,065 will not be eligible for any grant.

(*) Where the student receives a maintenance grant of up to £1,354 the maintenance loan is reduced pound for pound of maintenance grant payable. For those students in receipt of the grant of £1,785 the loan is reduced by £1,575. Where the amount of grant is between £1,354 and £1,785 the loan is reduced by £1,575 less £1 in every £10.94 that the household income exceeds £19,203. Where students' income exceeds £41,540, the amount of loan to which they are entitled is reduced by £1 for every complete £5.55 by which the income exceeds £41,540. This continues up to the point where the total non means-tested grant and loan support is 75% of the maximum amount of maintenance loan. This point is indicated by (+) in the table above.

A12: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on courses of initial teacher training leading to a first degree (Type 3 courses)

INCOME (£)	ASSESSED CONTRIBUTION (£)	SSG (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at	**Home**		**Maximum £6,471 (*)**	
19,203	0	1,785	6,471	8,256
20,000	0	1,696	6,471	8,167
25,000	0	1,131	6,471	7,602
29,019	0	678	6,471	7,149
30,000	0	625	6,471	7,096
35,000	0	355	6,471	6,826
41,065	0	27	6,471	6,498
Student studying	**in London**		**Maximum £11,699 (*)**	
19,203	0	1,785	11,699	13,484
20,000	0	1,696	11,699	13,395
25,000	0	1,131	11,699	12,830
29,019	0	678	11,699	12,377
30,000	0	625	11,699	12,324
35,000	0	355	11,699	12,054
41,065	0	27	11,699	11,726
Student studying	**Outside London**		**Maximum £8,352 (*)**	
19,203	0	1,785	8,352	10,137
20,000	0	1,696	8,352	10,048
25,000	0	1,131	8,352	9,483
29,019	0	678	8,352	9,030
30,000	0	625	8,352	8,977
35,000	0	355	8,352	8,707
41,065	0	27	8,352	8,379

For Type 3 ITT students, the special support grant will be half the corresponding amount that students on full-time undergraduate courses are entitled to receive. For incomes between £19,203 and £29,019 the special support grant will be reduced by £1 for every £8.86 of income above £19,203. For incomes between £29,019 and £41,065 the special support grant will be reduced by £1 for every £18.50 of income above £29,019.

A Type 3 ITT student whose income is £41,065 will be eligible for a minimum special support grant of £27.
A Type 3 ITT student whose income exceeds £41,065 will not be eligible for any grant.

Where the income exceeds £41,540, the amount of loan to which they are entitled is reduced by £1 for every complete £5.55 by which the income exceeds £41,540.

TABLE A13: FULL-TIME NEW ENTRANTS AND THOSE WHO ENTERED SINCE 2006/07: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR ALL INCOME-ASSESSED SUPPORT in 2026/27

Assessments will be calculated as follows:

Household income of **£41,540 or less**: no contribution
Household income of **more than £41,540**: contribution of £1 for each additional £5.55 of household income up to the maximum value of the maintenance loan.

The maximum contribution is **£2,925**. In calculating the household income, an allowance of **£1,185** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,185** for any child (other than the student) who is wholly or mainly financially dependent upon the parent.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME.

Household Income	Assessed Contribution
£	**£**
41,540	NIL
42,000	82
43,000	263
44,000	443
45,000	623
46,000	803
47,000	983
48,000	1,163
49,000	1,344
50,000	1,524
51,000	1,704
52,000	1,884
53,000	2,064
54,000	2,245
55,000	2,425
56,000	2,605
57,000	2,785
57,774	2,925

For residual incomes below **£41,540** no contribution is assessed.
For residual incomes above **£57,774**, the assessed contribution is **£2,925**

For details of the supplementary loan and grant support that is available to all full-time students, see section B.

SECTION B: SUPPLEMENTARY LOANS AND GRANTS FOR LIVING COSTS IN 2026/27 (Available to all full-time students)

Students including those who were new entrants since 2006/07, should be assessed for all means-tested support in accordance with **Table A13**;

TABLE B1: Loans for extra attendance in the academic year

(Students studying accelerated degrees in England will be eligible for this loan if they meet the usual eligibility criteria and terms and conditions). Known as Long Courses Loan.

STUDY AT HOME	AMOUNT £
Parental	96
London	188
Elsewhere	146
Overseas	203

NOTE: The rates shown are weekly amounts. Students eligible for the reduced rate of loan are not eligible for additional amounts for periods of extra attendance.

TABLE B2: DISABLED STUDENTS' ALLOWANCE (Not means-tested)

From AY 26/27 the regulated maximum DSA support available to all new and continuing eligible Full-time and Part-time Undergraduate DSA students has been aligned and now both types of students will be eligible for a single maximum DSA allowance of £27,500 for each academic year.

From AY 26/27 the regulated maximum DSA support available to all new and continuing eligible Postgraduate DSA students will be a single maximum DSA allowance of £27,500 for each academic year.

Where students have reached the maximum annual DSA expenditure of £27,500, any approved expenditure for **disability related travel costs** that result in their total DSA spend to exceed £27,500 will also be supported.

B3: GRANT IN RESPECT OF AN ADULT DEPENDANT

Where applicable, the maximum grant in 2026/27 in respect of a partner will be **£2,695**.

"Partner" is currently defined in regulation 43(1) of the Education (Student Support) (No.2) Regulations (Northern Ireland) 2009 (as amended). A student's spouse or civil partner would fall within the definition. In certain cases, a person living with the student as if they were the student's spouse or civil partner will also be covered.

Where the student does not have a partner within the meaning of the Regulations, a student may be eligible for this grant in respect of one adult dependant whose net income does not exceed **£3,873**.

B4: GRANT TOWARDS CHILDCARE COSTS (“CHILDCARE GRANT”)
(where applicable)

The amount of childcare grant payable will be based on 85% of actual childcare costs, subject to a maximum grant of **£148.75** per week for one child only or **£255** per week for two or more children.

Where a childcare provider has not been identified, the amount of childcare grant payable in 2026/27 will be based on 85% of actual childcare costs, subject to a maximum grant of **£115** per week. This lower rate payment will be made until details of the childcare provider have been submitted but subject to a maximum of one academic quarter (usually a term).

B5: THE PARENTS’ LEARNING ALLOWANCE (where applicable)

The maximum amount of Parents’ Learning Allowance payable in 2026/27 will be **£1,538** and the minimum **£50**.

B6: TRAVEL GRANTS

The amount to be disregarded in any assessment of claims will be **£309**.

B7: Figures for disregards to be used in academic year 2026/27 for Grants for dependants (i.e. Adult Dependants’ Grant, Childcare Grant and Parents’ Learning Allowance) payable to an eligible student.

Students starting a course on or after 1 August 2013	
DEPENDANTS	**THRESHOLD**
Eligible student has no dependent child	**£6,182**
Eligible student is not a lone parent and has one dependent child	**£8,543**
Eligible student is not a lone parent and has more than one dependent child	**£9,721**
Eligible student is a lone parent and has one dependent child	**£9,721**
Eligible student is a lone parent and has more than one dependent child	**£10,910**

Students who started a course before 1 August 2013*	
DEPENDANTS	**THRESHOLD**
Eligible student has no dependent child	**£1,182**
Eligible student is not a lone parent and has one dependent child	**£3,543**
Eligible student is not a lone parent and has more than one dependent child	**£4,721**
Eligible student is a lone parent and has one dependent child	**£4,721**

Eligible student is a lone parent and has more than one dependent child	**£5,910**

*This includes students:

i) transferring to the current full-time course on or after 1 August 2013 from a previous full-time course starting before 1 August 2013.
ii) starting a full-time 'end-on' course on or after 1 August 2013.

SECTION C: SUPPORT AVAILABLE TO PART-TIME STUDENTS IN 2026/27

C1: FEE GRANT AND COURSE GRANT

Single student with no dependent children	
Income	**Entitlement**
Below £16,843	Full course grant of £265. Full fee grant (or the fees charged by the college whichever is lower). **Amount of fee grant (See note on 'Intensity of Study' at foot of this table)** • Course equivalent to 50% to 59% of a full-time course – £820. • Course equivalent to 60% to 74% of a full-time course – £985. • Course equivalent to 75% or more of a full-time course – £1,230.
£16,843	Full course grant of £265 The fee grant is reduced by £50. **Amount of fee grant** • Course equivalent to 50% to 59% of a full-time course – £770. • Course equivalent to 60% to 74% of a full-time course – £935. • Course equivalent to 75% or more of a full-time course – £1,180.
£16,844 to £25,419	Full course grant of £265. Fee grant as follows (or the fees charged by the college whichever is lower). **Amount of fee grant** • Course equivalent to 50% to 59% of a full-time course – £770 less £1 for every £11.91 of income (before tax) over £16,843. • Course equivalent to 60% to 74% of a full-time course – £935 less £1 for every £9.69 of income (before tax) over £16,843. • Course equivalent to 75% or more of a full-time course – £1,180 less £1 for every £7.59 of income (before tax) over £16,843.
£25,420	Full course grant of £265. £50 fee grant.
£25,421 to £26,029	Full course grant of £265. No fee grant

£26,030 to £28,066	Course grant of £265 less £1 for every £9.47 of income (before tax) over £26,030.
£28,067	£50 course grant.
£28,068 and over	No support

The amount of fee grant that a part-time student will receive depends on the rate at which the student studies their course each year; this is referred to as 'intensity of study'. There are three bands of fee grant, each measured as a percentage of a full-time equivalent course with the fee grant amount increasing for higher intensity of study, in line with the bands shown in the table above.

The income disregards for students with partners and dependent children are £2,000 for a partner (where counted), £2,000 for the first dependent child, and £1,000 for each subsequent child.

C2: FEE LOAN

From AY 2026/27 part-time in attendance students are eligible to apply for a non-means tested fee loan. Students must be studying at a minimum intensity of 25% or above each year of their course. Unlike part-time grants, part-time fee loan rates are not banded by intensity.

In Academic year 2026/27 the fee loan is up to £3,738.75 (or the fees charged by the college, whichever is lower).

The maximum amount of part-time loan in any academic year will be reduced by the amount of fee grant awarded in that academic year.

C3: COURSE GRANT

Part-time students are eligible for a grant of up to **£265** for books, travel and other expenditure relating to their course. This grant is income assessed, using the same thresholds as above, with the amount of course grant decreasing by £1 for every £9.47 of reckonable income above £26,030. Course grant is not linked to the intensity rate at which a part-time student studies their course.

C4: SUPPORT AVAILABLE TO FULL-TIME AND PART-TIME DISTANCE LEARNING STUDENTS IN 2026/27

From AY 26/27 full-time and part-time students undertaking a distance learning course are eligible to apply for a non-means tested tuition fee loan of up to £3,738.75.

Eligible full-time and part-time distance learning students can also apply for a fee grant of up to £1,230.

The maximum amount of tuition fee loan in any academic year will be reduced by the amount of fee grant awarded in that academic year.

Full-time and part-time distance learning students can also apply for a course grant of up to £265 to help with books, travel and other expenditure they need for their course.

SECTION D: SUPPORT FOR STUDENTS STUDYING UNDERGRADUATE COURSES IN THE REPUBLIC OF IRELAND IN 2026/27

Student Contribution Fees

In the Republic of Ireland the tuition fees are paid for by the ROI Government. A University or College will charge an annual Contribution Fee. The maximum amount for 2026/27 is **€2,500**.

To cover this upfront cost a Student Contribution Loan can be applied for to help pay up to the full amount of the fee contribution.

The exchange rate to be used for the Student Contribution Loan should be the average annual exchange rate provided by HMRC for the calendar year prior to the academic year start, as follows.

The exchange rate can be found on the Gov.uk website [HMRC yearly average and spot rates - GOV.UK (www.gov.uk)]

Maintenance Loan and Grant Support

From 2013/14, maintenance support is the same as the support available to current system students studying in the UK.

SECTION E: SUPPORT FOR STUDENTS STUDYING POSTGRADUATE COURSES IN ACADEMIC YEAR 2026/27

E1: POSTGRADUATE COURSE FEE LOAN

Students studying courses in AY 2026/27 are eligible to apply for the non-means tested postgraduate course fee loan. These loans are available for courses at publicly/authority funded HEIs in the UK **and** relevant institutions in the ROI.

The course fee loan is available for:
- Taught and Research Masters degrees
- Postgraduate Diplomas
- Postgraduate Certificates
- in attendance
- distance learning
- full-time
- part-time

Integrated Master's and teacher training postgraduate courses such as PGCEs are ineligible for postgraduate loans and these students remain eligible for the undergraduate support package. Note that some integrated Master's courses in ROI are treated differently due to the charging structure of the Institution. This occurs when the Institution describes a course as an “integrated master’s” but treats the 5th/final year of the course as postgraduate in terms of charging. In these cases a PGTFL is appropriate.

Students may study full time or part time over 1, 2 or 3 years duration.

The maximum PG fee loan available is £10,000 per course for students starting their courses from academic year 2026/27. For students who started their courses in earlier academic years, the maximum PG fee loan remains at the level in place at that time.