

Student Support and Benefits Handbook: England, Wales and Northern Ireland

7th edition

David Malcolm

Child Poverty Action Group

CPAG promotes action for the prevention and relief of poverty among children and families with children. To achieve this, CPAG aims to raise awareness of the causes, extent, nature and impact of poverty, and strategies for its eradication and prevention; bring about positive policy changes for families with children in poverty; and enable those eligible for income maintenance to have access to their full entitlement. If you are not already supporting us, please consider making a donation, or ask for details of our membership schemes, training courses and publications.

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Contents

Foreword	x
How to use this <i>Handbook</i>	xii
Abbreviations	xiv
Means-tested benefit rates 2009/10	xv
Non-means-tested benefit rates 2009/10	xviii
Tax credit rates 2009/10	xx
Student support rates 2009/10	xxi
Part 1 Student support	
Chapter 1 Further education student support	3
1. Student support in England	3
2. Student support in Wales	13
3. Student support in Northern Ireland	15
Chapter 2 Undergraduate student support: England	19
1. Full-time undergraduates	19
2. Part-time undergraduates	33
3. Hardship funds	35
Chapter 3 Undergraduate student support: Wales	37
1. Full-time undergraduates	37
2. Part-time undergraduates	42
3. Hardship funds	43
Chapter 4 Undergraduate student support: Northern Ireland	45
1. Full-time undergraduates	45
2. Part-time undergraduates	50
3. Hardship funds	50
Chapter 5 Postgraduate student support	52
1. Studentship rates	52
2. Disabled students' allowance	53
3. Postgraduate student support in Northern Ireland	54

Chapter 6	Vocational courses and other sources of student support	57
1.	Healthcare students in England and Wales	57
2.	Healthcare students in Northern Ireland	64
3.	Initial teacher training in England	66
4.	Initial teacher training in Wales	69
5.	Initial teacher training in Northern Ireland	71
6.	Social work students	71
7.	Dance and drama awards	75
8.	Alternative sources of finance	76
Part 2	Benefits and tax credits	
Chapter 7	Carer's allowance	83
1.	What is carer's allowance	83
2.	Who is eligible	84
3.	Amount of benefit	86
4.	Claiming carer's allowance	86
5.	Challenging a decision	86
6.	Other benefits and tax credits	87
Chapter 8	Child benefit	89
1.	What is child benefit	89
2.	Who is eligible	90
3.	Amount of benefit	93
4.	Claiming child benefit	93
5.	Challenging a decision	94
6.	Other benefits and tax credits	94
Chapter 9	Disability living allowance	96
1.	What is disability living allowance	96
2.	Who is eligible	97
3.	Amount of benefit	101
4.	Claiming disability living allowance	101
5.	Challenging a decision	102
6.	Other benefits and tax credits	103
Chapter 10	Employment and support allowance	104
1.	What is employment and support allowance	105
2.	Who is eligible	105
3.	Limited capability for work	109
4.	Amount of benefit	109
5.	Claiming employment and support allowance	114

6. Challenging a decision	114
7. Other benefits and tax credits	115
Chapter 11 Health benefits	116
1. What are health benefits	116
2. Who is eligible	117
3. Claiming health benefits and refunds	123
4. Challenging a decision	125
5. Overseas students	125
Chapter 12 Housing benefit	127
1. What is housing benefit	127
2. Who is eligible	128
3. Amount of benefit	134
4. Claiming housing benefit	142
5. Overpayments	144
6. Challenging a decision	144
7. Other benefits and tax credits	146
Chapter 13 Incapacity benefit	147
1. What is incapacity benefit	147
2. Who is eligible	148
3. Amount of benefit	150
4. Claiming incapacity benefit	150
5. Challenging a decision	151
6. Other benefits and tax credits	151
Chapter 14 Income support	152
1. What is income support	153
2. Who is eligible	153
3. Amount of benefit	165
4. Claiming income support	168
5. Challenging a decision	170
6. Other benefits and tax credits	171
Chapter 15 Jobseeker's allowance	173
1. What is jobseeker's allowance	173
2. Who is eligible	174
3. Amount of benefit	184
4. Claiming jobseeker's allowance	186
5. Challenging a decision	187
6. Other benefits and tax credits	188

Chapter 16	Maternity, paternity and adoption benefits	190
1.	What are maternity, paternity and adoption benefits	190
2.	Who is eligible	191
3.	Amount of benefit	193
4.	Claiming maternity, paternity and adoption benefits	193
5.	Challenging a decision	194
6.	Other benefits and tax credits	194
Chapter 17	The social fund	196
1.	What is the social fund	197
2.	Sure Start maternity grants	197
3.	Funeral payments	198
4.	Cold weather payments	199
5.	Winter fuel payments	199
6.	Community care grants	200
7.	Budgeting loans	201
8.	Crisis loans	202
9.	Challenging a decision	202
Chapter 18	Child tax credit	204
1.	What is child tax credit	204
2.	Who is eligible	205
3.	Amount of child tax credit	206
4.	Claiming child tax credit	209
5.	Challenging a decision	210
6.	Other benefits and tax credits	211
Chapter 19	Working tax credit	212
1.	What is working tax credit	212
2.	Who is eligible	213
3.	Amount of working tax credit	214
4.	Claiming working tax credit	217
5.	Challenging a decision	217
6.	Tax credits and benefits	218
Part 3	Treatment of student income	
Chapter 20	How income affects means-tested benefits	221
1.	Working out your income	222
2.	Loans and grants	223
3.	Dividing income throughout the year	228
4.	Hardship funds and other payments	234
5.	Earnings	236
6.	Benefits and tax credits	237

7. Maintenance	237
8. Savings and capital	238
Chapter 21 How income affects tax credits	240
1. Working out your income	240
2. Grants and loans	241
3. Earnings	242
4. Benefits	243
5. Other income	244
Chapter 22 How income affects health benefits	246
1. Working out your income	246
2. Grants and loans	247
3. Hardship funds and other payments	251
4. Earnings	252
5. Benefits and tax credits	252
6. Maintenance	253
7. Savings and capital	253
Part 4 Other issues	
Chapter 23 Council tax	257
1. What is council tax	257
2. Who pays council tax	258
3. Council tax benefit	263
4. Second adult rebate	264
Chapter 24 Tax and national insurance	267
1. Income tax	267
2. National insurance	271
3. Further information	274
Chapter 25 Time out from studies	275
1. Time out because of ill health	275
2. Time out because of pregnancy or children	278
3. Time out to be a carer	280
4. Re-sits	281
Appendices	
Appendix 1 Information and advice	285
Appendix 2 Useful addresses	288
Appendix 3 Abbreviations used in the notes	294
Index	299

Foreword

As this, the seventh edition of the *Student Support and Benefits Handbook*, is published, the fight continues to end child poverty and to enable access to a fairly funded education system across the UK.

In 2006, top-up fees were introduced for full-time undergraduate students in England and Northern Ireland, with Wales following in 2007. Average graduate debt is set to increase, with students from the lowest socioeconomic groups – those that research suggests are most debt averse – likely to leave their studies with debts of up to £20,000 or more. At the same time, funding for adult learners in further education in England has been cut, and many postgraduates struggle to find any funding whatsoever.

Despite the fact that we are a rich country, one in three children in the UK still lives in poverty. Rightly, politicians see education and work as crucial routes out of poverty, and vital to the economic health of the nation. Yet students from the poorest backgrounds are still hugely underrepresented in further and higher education, even more so in the elite institutions.

And, although we know that over the last decade there has been a significant improvement – for the first time, the majority of school leavers now continue in education – this expansion does not extend in anywhere near the same proportion to families living in poverty.

Many policies introduced to try and bridge the gap are welcomed: the New Deal; the minimum wage; investment in childcare; increases in child benefit and income support for families; a new tax credits system; and education maintenance allowances. These are the kind of social policies that improve the living standards of poorer families and act as a first step in helping them make the difficult transition into education.

However, low-income students still face formidable barriers to their participation and to their achievement. Students from low-income families tend to have to work more during term time, are able to rely less on family support (both financial and otherwise), and must navigate the ever-changing and quite bewildering student support and social security benefits systems, often with little or no guidance. Recent changes to income support entitlement for lone parents are likely to make matters worse.

Furthermore, when people on low incomes do enter education they tend to follow a more complicated path, taking more breaks, deferring enrolment, and switching, repeating or restarting their courses for non-academic reasons. We know these people are also more likely to drop out or forego opportunities to progress to more advanced courses. All this complicates even further their

financial support and adds to the pressures they face in determining their entitlements.

‘How will study affect my benefits?’ is a key question for anyone who is living on benefits and thinking about going into education. No one can make a decision to start or continue studying without knowing they can support themselves and their family. Good advice is critical. Student support across England, Wales, Northern Ireland and Scotland differs and, as a devolved issue, we can expect differences to remain. Advisers, therefore, need information that relates specifically to the different nations across the UK.

Fair access to education – indeed, education itself – is about much more than money, but clear, relevant information on financial support for students is vital. This is why the NUS is proud to collaborate with CPAG in producing this *Handbook*.

This book covers students in England, Wales and Northern Ireland, complementing CPAG’s *Benefits for Students in Scotland Handbook*. It is free to students’ unions that affiliate to the NUS, and available to purchase by other interested services. We hope it will aid advisers, act as a tool to help break down barriers and, in the process, help people from disadvantaged backgrounds enter and complete further and higher education courses.

Of course, this *Handbook* is no silver bullet. If the Government is serious about its pledge to eradicate child poverty through education, it must commit seriously on a number of levels: fairer access to student support; increased capacity in the student advice sector; further development in childcare services; a wholesale change in attitude in some of our older and larger educational institutions; a raising of aspirations and achievement in schools in disadvantaged areas; and more resources channeled into our community support services. All remain substantial challenges. The spectre of still higher tuition fees looms, and an increase could have serious consequences for participation in the future.

When we see an entirely equal proportion of people from poor and rich backgrounds entering the higher and further education system we will know that poverty is on its way to being eradicated. Until then, NUS is fully committed to supporting our members, breaking down financial barriers and fighting injustice throughout the education funding system.

NUS would like to thank the author and checkers for their hard work and dedication throughout this project.

Wes Streeting, NUS President

Ben Whittaker, NUS Vice President Welfare

How to use this *Handbook*

This *Handbook* is intended for those who advise students in England, Wales and Northern Ireland about their entitlement to student support, benefits, tax credits and other financial issues, such as tax and health benefits. It covers both further and higher education.

The *Handbook* covers rules affecting students studying in England, Wales and Northern Ireland who are eligible for support through English, Welsh and Northern Irish funding bodies such as the Department for Business, Innovation and Skills and the National Assembly for Wales. It does not cover the rules for students getting support from Scotland or elsewhere outside England, Wales or Northern Ireland.

CPAG publishes a companion volume entitled *Benefits for Students in Scotland Handbook*. Details can be found in Appendix 1.

Rates of government support

The *Handbook* is up to date at 1 October 2009 and is intended to be used for the academic year 2009/10.

Rates of student support, benefits and tax credits used are those for the 2009/10 academic year, and where these were available, the 2010/11 academic year. Please note that benefit and tax credit rates are updated in April 2010 (these rates are usually available from January or February), whereas student support rates are updated in September 2010.

Definitions

Most full-time students are excluded from benefits – mainly those benefits for which entitlement relies on a means test. There is one set of definitions for ‘full-time student’ used for means-tested benefits: income support, jobseeker’s allowance, housing benefit and council tax benefit. But other definitions are used for council tax, carer’s allowance, employment and support allowance and incapacity benefit. And even for the means-tested benefits, some students can claim despite being classed as full time. It is best not to assume that because a student is excluded from one benefit, s/he is excluded from them all. Who counts as a ‘full-time student’ is explained in detail in the relevant chapters.

Means testing students

Government support systems do not necessarily treat student income in the same way. Different means tests apply to means-tested benefits, tax credits, health

benefits and student support. It is always worth checking across these systems when calculating a student's total entitlement to government support. To help students and their advisers do this, these systems are addressed separately in their respective chapters covering treatment of income.

Structure of the Handbook

Part 1 looks at students' entitlement to student support. **Part 2** covers students' entitlement to benefits and tax credits. **Part 3** considers how income affects the amount of benefits or tax credits, with a particular focus on how student support is treated. **Part 4** covers other matters, such as tax and taking time out from studying.

Chapters are footnoted with references to the legal authorities. Where an abbreviation is used in the footnotes or in the text this is explained in Appendix 3 and on pxiv. If you are appealing against a benefit or tax credit decision, you may want to refer to the law. Appendix 1 suggests where you can obtain copies of Acts, Regulations and caselaw.

Your feedback counts

NUS and CPAG hope that this publication will serve as a useful resource for students and their advisers to help them deal with the complexity of financial support. We are aiming for a publication that is clear and that responds to the needs of its audience. The seventh edition of the book is set to be the largest yet, and we would appreciate any comments on how it may be improved for future years. Please contact CPAG's publications department or David Malcolm at NUS: david.malcolm@nus.org.uk.

Means-tested benefit rates 2009/10

Income support and income-based jobseeker's allowance

Personal allowances		£pw
Single	Under 25	50.95
	25 or over	64.30
Lone parent	Under 18	50.95
	18 or over	64.30
Couple	Both under 18 (maximum)	76.90
	One 18 or over (maximum)	100.95
	Both 18 or over	100.95
Premiums		
Carer		29.50
Pensioner	Single (JSA only)	65.70
	Couple	97.50
Disability	Single	27.50
	Couple	39.15
Enhanced disability	Single	13.40
	Couple	19.30
Severe disability	Single	52.85
	Couple – one qualifies	52.85
	Couple – both qualify	105.70
Children (pre-6 April 2004 claims with no child tax credit)		
Dependent children	Under 20	56.11
Family premium		17.30
Disabled child premium		51.24
Enhanced disability premium		20.65

Means-tested benefit rates 2009/10

Pension credit		£pw
Standard minimum guarantee	Single	130.00
	Couple	198.45
Severe disability addition	One qualifies	52.85
	Two qualify	105.70
Carer's addition		29.50
Savings credit threshold	Single	96.00
	Couple	153.40

Income-related employment and support allowance

		Assessment phase	Main phase
Personal allowances			
Single	Under 25	50.95	64.30
	25 or over	64.30	64.30
Lone parent	Under 18	50.95	64.30
	18 or over	64.30	64.30
Couple	Both under 18 (maximum)	76.90	100.95
	Both 18 or over	100.95	100.95
Premiums			
Carer		29.50	29.50
Severe disability		52.85	52.85
Enhanced disability	Single	13.40	13.40
	Couple	19.30	19.30
Pensioner	Single, usual rate	65.70	40.20
	Single, support group	65.70	34.85
	Couple, usual rate	97.50	72.00
	Couple, support group	97.50	66.65
Components			
Work-related activity		-	25.50
Support		-	30.85

Housing benefit and council tax benefit

Personal allowances		
Single	Under 25	50.95
	Under 25 (on main phase ESA)	64.30
	25 or over	64.30
Lone parent	Under 18	50.95
	Under 18 (on main phase ESA)	64.30
	18 or over	64.30

Means-tested benefit rates 2009/10

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		£pw
Couple	Both under 18	76.90
	Both under 18 (claimant on main phase ESA)	100.95
	One or both 18 or over	100.95
	Under 20	56.11
Children Pensioner 60 or over (not on IS or income-based JSA)	Single under 65	130.00
	Single 65 or over	150.40
	Couple both under 65	198.45
	Couple one or both 65 or over	225.50
Premiums		
Family	Ordinary rate	17.30
	Some lone parents	22.20
	Baby addition	10.50
Carer		29.50
Disability	Single	27.50
	Couple	39.15
Disabled child		51.24
Severe disability	One qualifies	52.85
	Two qualify	105.70
Enhanced disability	Single	13.40
	Couple	19.30
	Child	20.65
Components		
Work-related activity		25.50
Support		30.85

Non-means-tested benefit rates 2009/10

	Claimant £pw	Adult dependant £pw
Attendance allowance		
Higher rate	70.35	
Lower rate	47.10	
Bereavement benefits		
Bereavement payment (lump sum)	2,000.00	
Bereavement allowance (maximum)	95.25	
Carer's allowance	53.10	31.70
Child benefit		
Only/eldest child	20.00	
Other child(ren)	13.20	
Disability living allowance		
Care component		
Highest	70.35	
Middle	47.10	
Lowest	18.65	
Mobility component		
Higher	49.10	
Lower	18.65	
Employment and support allowance (contributory)		
Assessment phase		
Basic allowance (under 25)	50.95	
Basic allowance (25 or over)	64.30	
Main phase		
Basic allowance (16 or over)	64.30	
Work-related activity component	25.50	
Support component	30.85	
Guardian's allowance	14.10	

Non-means-tested benefit rates 2009/10

	Claimant £pw	Adult dependant £pw
Incapacity benefit (short-term)		
Lower rate	67.75	41.35
Higher rate	80.15	41.35
Incapacity benefit (long-term)		
	89.80	53.10
Age-related additions:		
Under 35	15.65	
35–44	6.55	
Jobseeker's allowance (contribution-based)		
Under 25	50.95	
25 or over	64.30	
Maternity allowance		
Standard rate	123.06	41.35
Variable rate	90% of earnings	
Retirement pension		
	95.25	57.05
Severe disablement allowance		
	57.45	31.90
Age-related additions:		
Under 40	15.65	
40–49	9.10	
50–59	5.35	
Statutory adoption pay		
	123.06	
Statutory maternity pay		
Lower rate	123.06	
Higher rate	90% of earnings	
Statutory paternity pay		
	123.06	
Statutory sick pay		
	79.15	

Tax credit rates 2009/10

		£ per day	£ per year
Child tax credit			
Family element	Basic	1.50	545
	Including baby element	3.00	1,090
Child element		6.13	2,235
Disability element		7.32	2,670
Severe disability element		2.95	1,075
Working tax credit			
Basic element		5.18	1,890
Couple element		5.10	1,860
Lone parent element		5.10	1,860
30-hour element		2.13	775
Disability element		6.94	2,530
Severe disability element		2.95	1,075
50-plus element	Working 16–29 hours	3.57	1,300
	Working 30 hours or more	5.31	1,935
Childcare element	Eligible childcare costs to a maximum of:		
	One child (weekly rate)		80% of 175
	Two or more children (weekly rate)		80% of 300
Income thresholds			
First income threshold	WTC alone or with CTC		6,420
	CTC alone		16,040
Second income threshold			50,000

Student support rates 2009/10

	per year
Further education	
Adult learning grant (England)	up to £30 per week
Care to Learn childcare bursary	
England (London)	up to £175 per child per week
England (outside London)	up to £160 per child per week
Northern Ireland	up to £165 per child per week
Education maintenance allowance	
England	up to £30 per week
Wales/Northern Ireland	up to £60 per fortnight
Free Childcare for Training and Learning for Work (England)	
London	up to £215 per week
Outside London	up to £175 per week
Further education awards (Northern Ireland)	
Tuition fee grant	up to £912 per year
Tuition fee grant (advanced courses)	up to £1,188 per year
Maintenance bursary	up to £2,050 per year
Individual learning accounts (Wales)	up to £200 per year
Sixth-form childcare grant (England)	
London	up to £175 per week
Outside London	up to £160 per week
Welsh Assembly learning grant	up to £1,500 per year
Higher education	
Full-time undergraduates	
Adult dependants' grant	
England/Northern Ireland	up to £2,642 per year
Wales	up to £2,647 per year
Childcare grant	
One child (England/Northern Ireland)	up to £148.75 per week
Two or more children (England/Northern Ireland)	up to £255 per week

Student support rates 2009/10

	per year	
One child (Wales)	up to £161.50 per week	
Two or more children (Wales)	up to £274.55 per week	
Disabled students' allowance (England and Northern Ireland)		
Non-medical personal helper	up to £20,520 per academic year	
Major items of specialist equipment	up to £5,161 for duration of course	
Other expenditure	up to £1,724 per academic year	
Additional expenditure on travel	full reimbursement	
Disabled students' allowance (Wales)		
Non-medical personal helper	up to £20,520 per academic year	
Major items of specialist equipment	up to £5,166 for duration of course	
Other expenditure	up to £1,729 per academic year	
Higher education bursary (Northern Ireland)	up to £2,000 per year	
Higher education grant (England and Wales)	up to £1,000 per year	
Maintenance grant	up to £2,906 per year	
Parents' learning allowance	up to £1,508 per year	
Special support grant	up to £2,906 per year	
Student loan (England, 2009 cohort students)	<i>Full year</i>	<i>Final year</i>
Living away from home, studying in London	£6,928	£6,307
Living away from home, studying outside London	£4,950	£4,583
Living at home	£3,838	£3,483
Note: 28% of the student loan is means tested. The rate of loan may be reduced if you are eligible for a maintenance grant.		
Student loan (England, pre-2009 cohort students, and Northern Ireland and Wales)	<i>Full year</i>	<i>Final year</i>
Living away from home, studying in London	£6,643	£6,048
Living away from home, studying outside London	£4,745	£4,391
Living at home	£3,673	£3,319
Note: 25% of the student loan is means tested. The rate of loan may be reduced if you are eligible for a maintenance grant, Welsh Assembly learning grant or Northern Ireland higher education bursary.		
Tuition fee grant (old system students)	up to £1,285 per year	
Tuition fee grant (new system Welsh-domiciled students in Wales)	up to £1,940 per year	
Tuition fee loan	up to £3,225 per year	
Welsh Assembly learning grant (Wales)		
Pre-2006 starters	up to £1,500 per year	
2006 or later starters	up to £2,906 per year	
Part-time undergraduates		
Course costs grant (England and Northern Ireland)	up to £260 per year	

	per year	
Tuition fee grant (England and Northern Ireland)		
Course intensity equivalent to:		
50–59% of a full-time course		up to £805 per year
60–74%		up to £970 per year
75%+		up to £1,210 per year
Tuition fee grant (Wales)		
Course intensity equivalent to:		
50–59% of a full-time course		up to £635 per year
60–74%		up to £765 per year
75%+		up to £955 per year
Welsh Assembly Learning Grant		up to £1,075 per year
Healthcare students		
Means-tested bursary (England and Wales)		
Studying in London	<i>Old system</i>	<i>New system</i>
	up to £3,129	up to £3,392
	per year	per year
Studying elsewhere	up to £2,548	up to £2,810
	per year	per year
Living in parental home (London or elsewhere)	up to £2,084	up to £2,346
	per year	per year
Means-tested bursary (Northern Ireland)		
Living away from parental home		up to £2,355 per year
Living in parental home		up to £1,920 per year
Non-means-tested bursary (England and Wales)		
	<i>Old system</i>	<i>New system</i>
Studying in London	£7,566 per year	£7,827
Studying elsewhere	£6,438 per year	£6,701
Living in parental home (London or elsewhere)	£6,438 per year	£6,701
Non-means-tested bursary (Northern Ireland)		
Old system – aged under 26 at start of course		£6,055 per year
Old system – aged over 26 at start of course		£6,820 per year
New system		£6,055 per year
Reduced-rate student loan (England and Wales)		
	<i>Full year</i>	<i>Final year</i>
Studying in London	£3,263	£2,498
Studying outside London	£2,324	£1,811
Living in parental home (London or elsewhere)	£1,744	£1,324
Student loan (Northern Ireland)		
	<i>Full year</i>	<i>Final year</i>
Living away from parental home	£2,324	£1,811
Living in parental home	£1,744	£1,324
Note: there are a range of supplementary grants for healthcare students not listed here. See Chapter 6 for further details.		

Student support rates 2009/10

per year

Social work students

NHS BSA social work bursary (England)	
Studying in London	up to £4,975 per year
Studying elsewhere	up to £4,575 per year
CCW social work bursary (Wales)	£2,500 per year
SSI social work bursary (Northern Ireland)	£4,000 per year

Teacher training students

Graduate teacher programme (England)	
Salary	minimum £15,461 per year
Training grant (to school)	up to £5,630 per year

Registered teacher programme (England)

Salary	minimum £15,461 per year
Training grant (to school)	£9,100 per year

Secondary undergraduate placement grants (Wales)

Shortage subjects	£1,200 per year
Non-shortage subjects	£600 per year

Teacher training bursary (England)

There are three levels of teacher training bursary paid. The level you receive depends on the subject you are training to teach. See www.tda.gov.uk for which subjects attract which level.	£4,000 per year
	£9,000 per year
	£6,000 per year

Teacher training grant (Wales)

Primary	£2,200 per year
Shortage subjects	£7,200 per year
Other subjects	£4,200 per year

Welsh medium incentive supplement (Wales)

Science and maths	£1,800 per year
Other subjects	£1,500 per year

Postgraduates

See p53 for a table of research council and research board stipend rates.

Other sources

Professional and career development loans	£300 to £10,000 for duration of course
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