



Centre for Research in  
Education Inclusion  
and Diversity



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*of* EDINBURGH

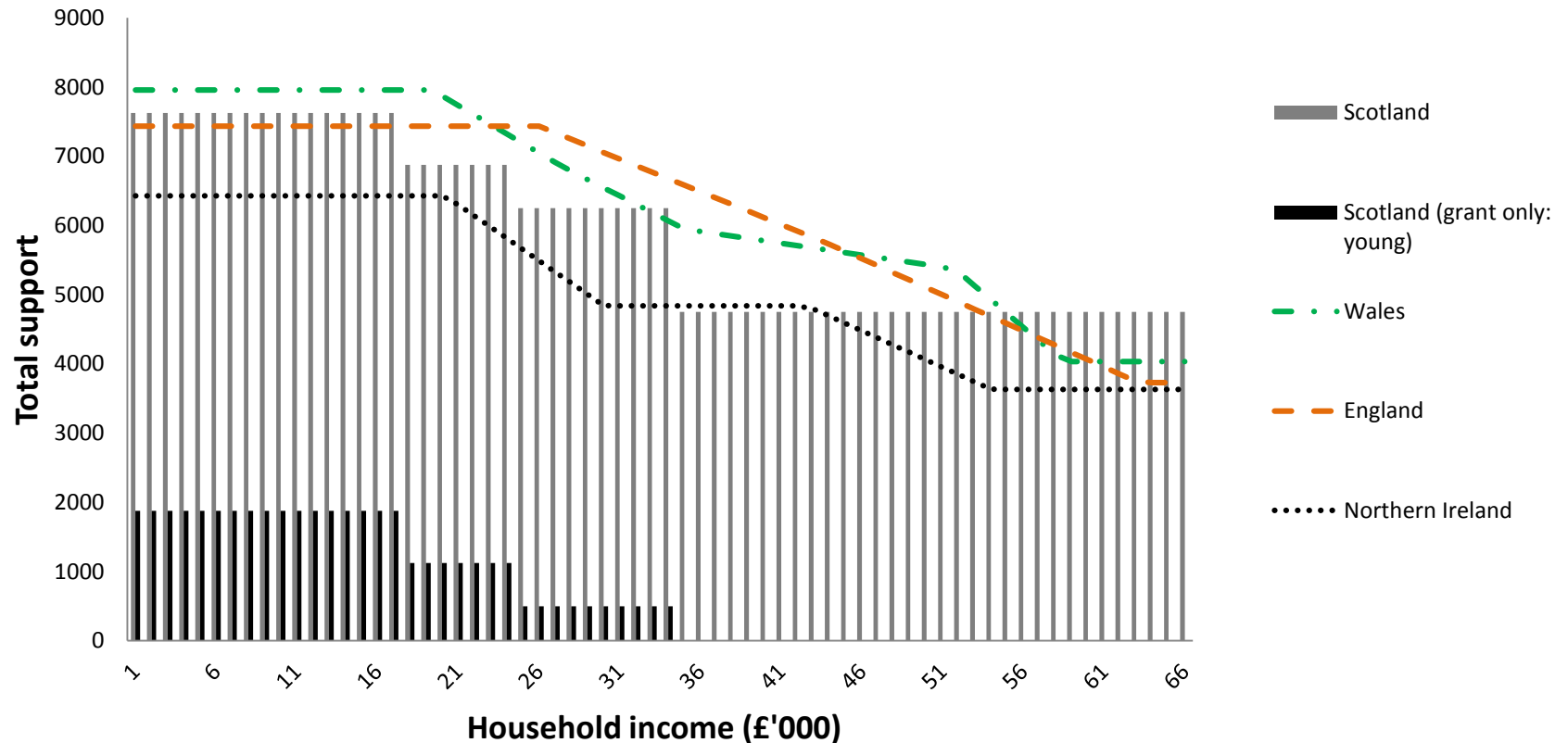
# How does student finance affect widening access? Cross-UK comparisons

## **Lucy Hunter Blackburn**

	Max grant	Max total living cost support (away)	Income threshold for max support	Income threshold for any form of grant	Fee liability and funding
	£	£	£	£	
<b>England</b>	3,387	7,434	25,000	42,620	Up to <b>£9,000</b> , all as loan
<b>Northern Ireland</b>	3,475	6,428	19,203	41,065	In country: <b>£3,805</b> , all as loan Elsewhere in UK: up to <b>£9,000</b> , all as loan
<b>Scotland:</b>					
<b>Young</b>	1,875	7,625	16,999	33,999	In country: <b>£1820</b> , fully cash funded by government
<b>Mature</b>	875				Elsewhere in UK: up to <b>£9,000</b> , all as loan
<b>Wales</b>	5,161	7,957	18,370	50,021	Up to <b>£9,000</b> : first <b>£3,810</b> as loan; remainder fully funded by fee grant

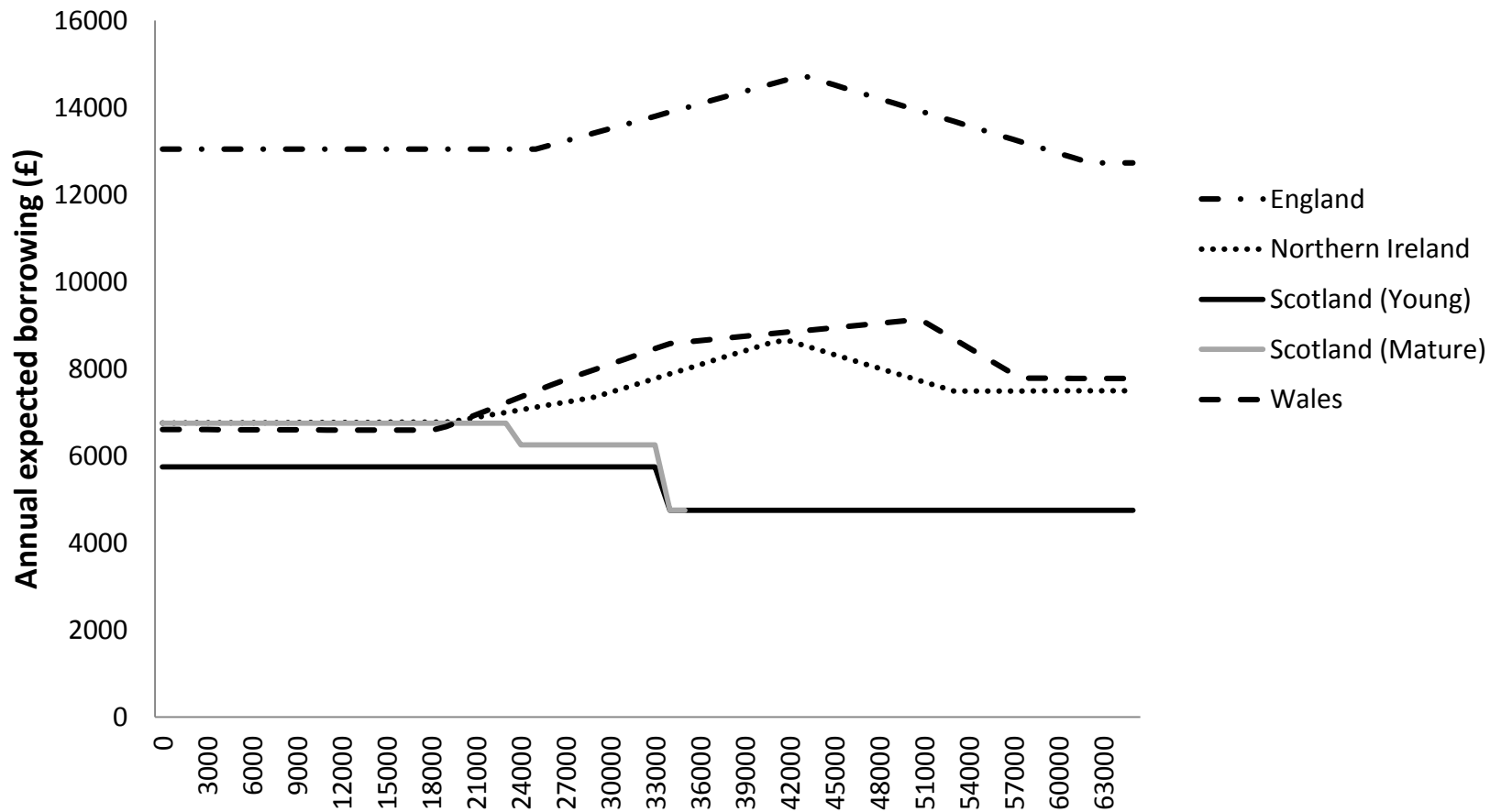
# Meeting living costs

## Total support away from home (grant plus loan) 2015-16



# Paying for participation: student loans

Student away from home 2015-16:  
annual expected borrowing



# Who pays for participation?

## Scotland: actual average borrowing 2014-15

