

The Parents' Contribution Fact Sheet

We treat the parents' contribution as part of each student's support, and we will reduce the amount we pay by the amount of the parents' contribution we assess. Parents do not have to give us details of their income, but without income details we cannot consider the student for the maximum support available, which includes non repayable bursaries and grants. If they do not give us their income, we can still assess the student's entitlement to tuition fees and the non-income assessed student loan only.

If the parents' joint income is less than £23,085, we will not expect them to make a contribution. We will apply the contribution to the student's support in the following order. Any income-assessed grants followed by the student loan then travel expenses. Most school leavers will not be entitled to income-assessed grants as these are for students who have dependents. If a student is entitled to a bursary, for example the Young Students' Bursary (YSB), we do not reduce this by any parents' contribution.

The income we use to assess the parents' contribution and how much the contribution will be

For those who pay tax while they earn (PAYE), we take the total gross income. For those who are self-employed and those who have income from property, we take the taxable profit. For those who are unemployed, we only take taxable benefits into account. Full details of the income we take into account are on the parents' income section of the application form. The table below shows the parents' contribution for the levels of income shown.

Income after deductions £	Assessed contribution £	Income after deductions £	Assessed contribution £	Income after deductions £	Assessed contribution £
23,085	45	42,000	2,147	62,000	4,947
24,000	147	44,000	2,369	64,000	5,255
26,000	369	46,000	2,591	66,000	5,562
28,000	591	48,000	2,813	68,000	5,870
30,000	813	50,000	3,101	70,000	6,178
32,000	1,036	52,000	3,409	72,000	6,486
34,000	1,258	54,000	3,716	74,000	6,793
36,000	1,480	56,000	4,024	76,000	7,101
38,000	1,702	58,000	4,332	78,000	7,409
40,000	1,924	60,000	4,639	79,275	7,605

We currently do not take a step-parent's income into account unless the student is legally adopted by them. If the parents are separated or divorced we only take the income of the parent that the student normally lives with. If the parents have never been married and the parents live together as a family unit, we will only take the mother's income into account, if they are now separated, we will take the income of the parent that the student normally lives with.

However, from session 2008-2009, we are looking to change the way we income assess a student's support. We will be using the household income regardless of the make-up of the household. This change will only affect those who start a course in session 2008-2009. Those who start in session 2007-2008 will continue to have their support assessed for the duration of their studies based on the current procedures as long as they do not have a break in study of one year or more.

The deductions we take into account when we assess the parents' contribution

Superannuation payments, retirement annuity premiums that qualify for tax relief and if both parents are disabled, the cost in wages of domestic help up to £2,090 a year.

More than one member of the family in further or higher education

If there is more than one member of the family in further or higher education, we will make only one assessment of the parents' contribution for the family. We will reduce the parents' contribution by £185 for each of the brothers or sisters, and split the balance equally between the students receiving support.

For example, if there are two members of the family in higher education and the parents' joint income is £60,000, the parents' contribution for each child would be **£2,227** (£4,639 - £185 = £4,454 divided by 2).

Student loans

The rates in the table below are for a standard 30 week course. Extra payments are available if the course is more than 30 weeks and three days up to a maximum of 45 weeks. The rates apply to all courses of higher education except Allied Health Profession's and nursing diploma's and degrees. The full-year loan is available for any year except the final year of a course that last for more than one year. The final-year loan is available for the final year of a course or an HNC or other one year course.

	Students living in a hall of residence or in lodgings Extra weekly payment £79			Students living in a hall of residence or in lodgings and studying in London Extra weekly payment £100			Students living in their parents' home Extra weekly payment £52		
	Maximum loan	Income-assessed part	Non income-assessed part	Maximum loan	Income-assessed part	Non income-assessed part	Maximum loan	Income-assessed part	Non income-assessed part
Full year	£4,400	£3,530	£870	£5,430	£4,560	£870	£3,485	£2,910	£575
Final year	£3,820	£3,075	£745	£4,705	£3,960	£745	£3,045	£2,585	£460

Student support packages available

The table below shows how we work out a student's support package depending on the level of their parents' income. The examples are based on a student studying a 30 week course at a Scottish institution who is living away from home while they study

Income	Contribution	YSB	Loan	Add Loan	Total
17,000	0	2,510	1,890	575	4,975
20,000	0	2,222	2,178	142	4,542
23,000	0	1,696	2,704	0	4,400
26,000	369	1,170	2,861	0	4,400
29,000	702	643	3,055	0	4,400
32,000	1,036	117	3,247	0	4,400
35,000	1,369	0	3,031	0	4,400
38,000	1,702	0	2,698	0	4,400
41,000	2,036	0	2,364	0	4,400
44,000	2,369	0	2,031	0	4,400
47,000	2,702	0	1,698	0	4,400
50,000	3,101	0	1,299	0	4,400
53,000	3,562	0	870	0	4,432
56,000	4,024	0	870	0	4,894
59,000	4,486	0	870	0	5,356

Travel expenses

Students (except nursing) can claim for help with daily travel costs over £155 (£80 for AHP courses). Travel expenses are income assessed. This means that after we have applied the parents' contribution to the income-assessed loan (SEHD bursary for AHP courses), if there is any contribution left, we will reduce the student's travel claim by this amount. In some cases this may reduce the student's claim to zero.

How to budget the support you receive from us and your parents

Area	Yearly	Weekly	%
Accommodation	2,288	76	52
Food	704	23	16
Books and equipment	220	7	5
Travel	155	5	3.5
Leisure/other	1,073	36	24.4
TOTAL	4,400	147	100%