
W E L S H S T A T U T O R Y
I N S T R U M E N T S

2025 No. 646 (W. 106)

EDUCATION, WALES

**The Cancellation of Student Loans
for Living Costs Liability (Wales)
Regulations 2025**

EXPLANATORY NOTE

(This note is not part of the Regulations)

These Regulations govern the student loan liability of full-time students who receive loans for living costs from the Welsh Ministers in respect of the academic year 2025/2026.

These Regulations provide for up to £1,500 of a borrower's living costs loan liability to be cancelled in certain circumstances, with effect from the day after the date on which their first loan repayment is considered to have been received.

The Welsh Ministers' Code of Practice on the carrying out of Regulatory Impact Assessments was considered in relation to these Regulations. As a result, it was not considered necessary to carry out a regulatory impact assessment as to the likely costs and benefits of complying with these Regulations.

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**The Cancellation of Student Loans
for Living Costs Liability (Wales)
Regulations 2025**

Made 3 June 2025

Laid before Senedd Cymru 5 June 2025

Coming into force 1 August 2025

The Welsh Ministers make the following Regulations in exercise of the powers conferred upon the Secretary of State by sections 22(1)(a), (2)(g) and (3)(d), and 42(6) of the Teaching and Higher Education Act 1998(1) and now exercisable by them(2).

Title and coming into force

1.—(1) The title of these Regulations is the Cancellation of Student Loans for Living Costs Liability (Wales) Regulations 2025.

(2) These Regulations come into force on 1 August 2025.

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- (1) 1998 c. 30. Section 22(1) was amended by the Learning and Skills Act 2000 (c. 21), section 146(2)(a). *See* section 43(1) of the Teaching and Higher Education Act 1998 for the definitions of “prescribed” and “regulations”.
- (2) The functions of the Secretary of State under section 22(1)(a), (2)(g) and (3)(d) of the Teaching and Higher Education Act 1998 were transferred to the National Assembly for Wales so far as they relate to making provision in relation to Wales by section 44 of the Higher Education Act 2004 (c. 8). The Secretary of State’s function under section 42(6) of the Teaching and Higher Education Act 1998 was transferred, in so far as exercisable in relation to Wales, to the National Assembly for Wales by the National Assembly for Wales (Transfer of Functions) Order 1999, article 2 and Schedule 1 (S.I. 1999/672). The functions of the National Assembly for Wales were transferred to the Welsh Ministers by virtue of section 162 of, and paragraph 30 of Schedule 11 to, the Government of Wales Act 2006 (c. 32).

Application

2. These Regulations apply in relation to Wales and to the provision of support to students in respect of the Academic Year 2025/2026.

Interpretation

3. In these Regulations—

“the 1998 Act” (*“Deddf 1998”*) means the Teaching and Higher Education Act 1998;

“academic year” (*“blwyddyn academaidd”*) means the period of 12 months beginning on 1 September, 1 January, 1 April or 1 July of the calendar year in which the academic year of the course in question begins, according to whether that academic year begins on or after 1 August but before 1 January, on or after 1 January but before 1 April, on or after 1 April but before 1 July, or on or after 1 July but before 1 August, respectively;

“Academic Year 2025/2026” (*“Blwyddyn Academaidd 2025/2026”*) means an academic year which begins on or after 1 September 2025 but before 1 September 2026;

“borrower” (*“benthyciwr”*) means a person who has received a loan for living costs;

“loan for living costs” (*“benthyciad at gostau byw”*) is a loan received from the Welsh Ministers in respect of the Academic Year 2025/2026 under Part 6 of the Education (Student Support) (Wales) Regulations 2017⁽¹⁾ or under Part 8 of the Education (Student Support) (Wales) Regulations 2018⁽²⁾ in respect of a full-time course;

“Outstanding Liability” (*“Atebolrwydd sydd heb ei Dalu”*) has the meaning given in regulation 7;

“Repayment Date” (*“Dyddiad Ad-dalu”*) means the day after the date on which the borrower’s first loan repayment is considered to have been received by either His Majesty’s Revenue and Customs or the Welsh Ministers, whichever is considered (in accordance with regulations made under section 22 of the 1998 Act⁽³⁾) to have received it first;

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- (1) S.I. 2017/47 (W. 21); relevant amending instruments are S.I. 2018/814 (W. 165), S.I. 2020/1302 (W. 287), S.I. 2021/9 (W. 4), S.I. 2021/481 (W. 148), S.I. 2021/1365 (W. 360), S.I. 2022/764 (W. 166), S.I. 2023/1349 (W. 243), S.I. 2024/86 (W. 24), S.I. 2024/810 (W. 131), S.I. 2025/16 (W. 6) and S.I. 2025/193 (W. 42).
- (2) S.I. 2018/191 (W. 42); relevant amending instruments are S.I. 2018/814 (W. 165), S.I. 2020/708 (W. 159), S.I. 2021/481 (W. 148), S.I. 2022/49 (W. 18), S.I. 2023/87 (W. 17), S.I. 2023/1349 (W. 243), S.I. 2024/86 (W. 24) and S.I. 2025/193 (W. 42).
- (3) At the time of making these Regulations, the date on which a borrower’s repayment is considered to have been received is

“Satisfaction Date” (“*Dyddiad Bodloni*”) has the meaning given in regulation 9;

“Specified Amount” (“*Swm Penodedig*”) has the meaning given in regulation 6;

“Welsh Ministers” (“*Gweinidogion Cymru*”) includes any person to whom they have transferred or delegated their functions under section 23 of the 1998 Act⁽¹⁾ or to whom they have transferred their rights under section 9 of the Sale of Student Loans Act 2008⁽²⁾.

Qualification for cancellation

4. A borrower qualifies for cancellation of the Specified Amount of their Outstanding Liability in the circumstances set out in regulation 5 (“the Circumstances”).

Circumstances

5. The Circumstances for the purposes of regulation 4 are that the Welsh Ministers consider that, on the Repayment Date, the borrower—

- (a) is not in breach of any obligation contained in any agreement for a student loan or in any regulations made under section 22 of the 1998 Act,
- (b) does not have outstanding penalties, costs, expenses or charges in relation to such a loan pursuant to any such agreement or regulations, and
- (c) has not received a cancellation (including a cancellation of £0.00) under one of the Regulations listed in the Schedule of any of their liability for payment in respect of a loan received from the Welsh Ministers.

Specified Amount

6. The Specified Amount is the lesser of—

- (a) £1,500, or
- (b) the Outstanding Liability.

Outstanding Liability

7.—(1) Subject to paragraph (2), the Outstanding Liability is the total amount considered to be payable by the borrower on the Repayment Date in respect of

determined in accordance with regulation 17 of S.I. 2009/470.

(1) Section 23 was amended by section 146(3) of the Learning and Skills Act 2000, S.I. 2002/808 (W. 89) and S.I. 2010/1158.

(2) 2008 (c. 10).

any loan for living costs, but does not include any amount which exceeds the amount to which the borrower is entitled, any interest accrued or any penalties, costs, expenses or charges incurred in respect of any such loan.

(2) For the purposes of regulation 9, the Outstanding Liability is the total amount considered to be payable by the borrower on the Satisfaction Date in respect of any loan for living costs, but does not include any amount which exceeds the amount to which the borrower is entitled, any interest accrued or any penalties, costs, expenses or charges incurred in respect of any such loan.

(3) For the purposes of calculating the Outstanding Liability in paragraphs (1) and (2), the amount considered to be payable by the borrower is calculated in accordance with regulations made pursuant to section 22 of the 1998 Act⁽¹⁾.

Cancellation

8. In the Circumstances in regulation 5, the Welsh Ministers must cancel the Specified Amount with effect from the Repayment Date.

9. If any of the Circumstances in regulation 5 are not satisfied on the Repayment Date, but they become satisfied at a later date, the Welsh Ministers may cancel the Specified Amount with effect from the date that they consider the Circumstances to have been satisfied (“the Satisfaction Date”).

Vikki Howells

Minister for Further and Higher Education, under
authority of the Cabinet Secretary for Education, one
of the Welsh Ministers
3 June 2025

(1) At the time of making these Regulations, the amount which a borrower is considered to have repaid and therefore the amount that is considered to still be payable is determined in accordance with S.I. 2009/470. *See* in particular regulations 17, 29, 44, 74A and 75A.

SCHEDULE Regulation 5

- 1.** The Cancellation of Student Loans for Living Costs Liability (Wales) Regulations 2010**(1)**.
- 2.** The Cancellation of Student Loans for Living Costs Liability (Wales) Regulations 2011**(2)**.
- 3.** The Cancellation of Student Loans for Living Costs Liability (Wales) Regulations 2012**(3)**.
- 4.** The Cancellation of Student Loans for Living Costs Liability (Wales) Regulations 2013**(4)**.
- 5.** The Cancellation of Student Loans for Living Costs Liability (Wales) Regulations 2014**(5)**.
- 6.** The Cancellation of Student Loans for Living Costs Liability (Wales) Regulations 2015**(6)**.
- 7.** The Cancellation of Student Loans for Living Costs Liability (Wales) Regulations 2016**(7)**.
- 8.** The Cancellation of Student Loans for Living Costs Liability (Wales) Regulations 2017**(8)**.
- 9.** The Cancellation of Student Loans for Living Costs Liability (Wales) Regulations 2018**(9)**.
- 10.** The Cancellation of Student Loans for Living Costs Liability (Wales) Regulations 2019**(10)**.
- 11.** The Cancellation of Student Loans for Living Costs Liability (Wales) Regulations 2020**(11)**.
- 12.** The Cancellation of Student Loans for Living Costs Liability (Wales) Regulations 2021**(12)**.
- 13.** The Cancellation of Student Loans for Living Costs Liability (Wales) Regulations 2022**(13)**.
- 14.** The Cancellation of Student Loans for Living Costs Liability (Wales) Regulations 2023**(14)**.
- 15.** The Cancellation of Student Loans for Living Costs Liability (Wales) Regulations 2024**(15)**.

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| (1) | S.I. 2010/1704 (W. 164). |
| (2) | S.I. 2011/1654 (W. 189). |
| (3) | S.I. 2012/1518 (W. 201). |
| (4) | S.I. 2013/1396 (W. 135). |
| (5) | S.I. 2014/1314 (W. 134). |
| (6) | S.I. 2015/1418 (W. 142). |
| (7) | S.I. 2016/48 (W. 20). |
| (8) | S.I. 2017/489 (W. 102). |
| (9) | S.I. 2018/818 (W. 166). |
| (10) | S.I. 2019/1073 (W. 191). |
| (11) | S.I. 2020/638 (W. 146). |
| (12) | S.I. 2021/796 (W. 190). |
| (13) | S.I. 2022/639 (W. 142). |
| (14) | S.I. 2023/494 (W. 73). |
| (15) | S.I. 2024/763 (W. 111). |