

# Postgraduate Loans for Master's Courses

## Higher Education Student Finance in England 2016/17 Academic Year (AY) 2016/17 – v1.3 February 2017

Attached is the 'Postgraduate Loans for Master's degrees' guidance for Academic Year 2016/17.

Version 1.1 makes the following updates to confirm that:

- DWP will take 30% of the maximum PGL Master's amount into account in benefits calculations. See [benefits entitlement](#) section for further information.

Version 1.2 makes the following updates:

- Examples added on [cross border students](#) (students moving within the UK for the purposes of education);
- Application of discretion to [payment](#) dates: note added to confirm that payments may be brought forward on a discretionary basis (note that this does not apply to the first payment in the AY);
- [Compelling Personal Reasons \(CPR\)](#): text amended to clarify that where another PGL Master's is awarded due to CPR, it will be paid at the rate applicable to the new AY;
- [Designated part-time courses](#): clarified that PT courses of one AY in length are not in scope for PGL Master's
- Suspension and resumption: confirmed that missed payments will be made on resumption.

Version 1.3 makes the following update:

- Text on DfE discretion to leave funding in place where a student or course is found to be ineligible has been removed; the Education (Postgraduate Master's Degree Loans) Regulations 2016 as amended do not contain this discretion.

References to "the Regulations" in this document mean the Education (Postgraduate Master's Degree Loans) Regulations 2016 as amended. These Regulations contain the regulatory rules governing payment and repayment of Postgraduate Loans. These Regulations are separate to the Education (Student Support) Regulations 2011 as amended and the Education (Student Loans) (Repayment) Regulations 2009 as amended that govern the payment and repayment of undergraduate student support policy respectively.

Repayment terms for Postgraduate Loans for Master's degrees are described in the separate "Student loan repayments" guidance.

**Any queries on the contents of this guidance should be addressed to the following:**

	<b>Telephone</b>	<b>Email</b>
Student Support Team	<b>0300 100 0618</b>	<u><a href="mailto:SSIN_queries@slc.co.uk">SSIN_queries@slc.co.uk</a></u>

This guidance is designed to assist with the interpretation of the Regulations as they stand at the time of publication. It does not cover every aspect of student support, nor does it constitute legal advice or a definitive statement of the law. Whilst every endeavor has been made to ensure the information contained is correct at the time of publication, no liability is accepted with regard to the contents and the Regulations, as detailed above, remain the legal basis of the Postgraduate Loan for Master's degrees arrangements for the academic year 2016/17. In the event of anomalies between this guidance and the Regulations, the Regulations prevail. Please note the Regulations may be subject to amendment.

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## INTRODUCTION

From Academic Year (AY) 2016/17, the government is providing a non-means tested loan of up to £10,000 per student for stand alone postgraduate Master's courses.

The Postgraduate Loan for Master's degrees (referred to going forward in this document as "PGL Master's") is a **contribution towards course costs**, rather than a loan specifically required to be used for either one or the other of fees or maintenance (it will be at the student's discretion as to how to use the funds), and is paid directly to the student.

This guidance describes the regulatory policy rules for PGL Master's, including:

- Personal eligibility requirements
- Course eligibility requirements
- Payment allocation
- Changes of circumstances

Repayment terms for PGL Master's are described in the separate "Student loan repayments" guidance.

References to separate guidance documents for undergraduate students is made within this document, where that guidance contains more detailed information on existing policy rules that apply to both undergraduate student funding and PGL Master's.

## PERSONAL ELIGIBILITY

The personal eligibility criteria for PGL Master's are set out in regulation 3 and Schedule 1 of the Regulations.

PGL Master's will be available to a postgraduate Master's student who satisfies the personal eligibility criteria and who:

- begin an eligible course on or after 1<sup>st</sup> August 2016; and
- has not transferred to the current course from a course beginning before 1<sup>st</sup> August 2016.

Note that the government is providing a bursary scheme in AY 2015/16 as a bridge funding measure (the Postgraduate Support Scheme (PSS)). Students will not be eligible to apply for PSS for a course starting in AY 2016/17 or later and cannot therefore be eligible for PSS and PGL Master's simultaneously.

## DISCRETION IN THE APPLICATION OF ELIGIBILITY RULES

PGL Master's is only available to students and in respect of courses that satisfy regulatory personal and course eligibility criteria. The Student Loans Company (SLC) should not therefore apply discretion in the application of Postgraduate Loan policy rules, other than the limited discretion outlined in this document, including SLC discretion as to when to award extra support for compelling personal reasons (CPR).

## ELIGIBILITY EXCLUSIONS - GENERAL

Students are ineligible for PGL Master's under regulation 3 if they:

- Are aged 60 or over on the first day of the first academic year of the course;
- Are in breach of any obligation to repay any student loan;
- Have reached the age of 18 and have not ratified any agreement for a loan made when they were under 18;
- Have shown themselves by their conduct to be unfitted to receive support;
- Are a prisoner;
- Are enrolled on and receiving support for a course under the Education (Student Support) Regulations 2011 as amended (note that there are no restrictions on receiving PGL Master's and Further Education (FE) student support in the same academic year);
- Have already received an equivalent or higher level qualification;
- Are already enrolled on and in receipt of support for another eligible postgraduate Master's course;
- Have previously received a PGL Master's loan;
- Are eligible to apply for a healthcare bursary or a social work bursary;
- Are undertaking a distance learning course and are not undertaking the course in England on the first day of the course.

## AGE 60 LIMITATION

In order to qualify for PGL Master's, eligible students must be aged under 60 on the first day of the first academic year (AY) of the course (regulation 3(3)(a)). The academic year is defined in regulation 2(1) and is the period of twelve months starting on:

- **1<sup>st</sup> September**, where the AY begins on or after 1<sup>st</sup> August and before 1<sup>st</sup> January;
- **1<sup>st</sup> January**, where the AY begins on or after 1<sup>st</sup> January and before 1<sup>st</sup> April;
- **1<sup>st</sup> April**, where the AY begins on or after 1<sup>st</sup> April and before 1<sup>st</sup> July;
- **1<sup>st</sup> July**, where the AY begins on or after 1<sup>st</sup> July and before 1<sup>st</sup> August.

For example:

**Elena's** course start date is 15<sup>th</sup> October 2016. Her 60<sup>th</sup> birthday falls on 10<sup>th</sup> September 2016. As she is under 60 on the first day of the first AY of the course (1<sup>st</sup> September 2016), she is eligible for PGL Master's.

**Paul's** course start date is 10<sup>th</sup> January 2017. His 60<sup>th</sup> birthday falls on 28<sup>th</sup> December 2016. As his 60<sup>th</sup> birthday falls before the first day of the first AY of the course (1<sup>st</sup> January 2017), he is ineligible for PGL Master's.

Where a student transfers to a course with a later academic year start, they will remain eligible even where their 60<sup>th</sup> birthday falls before the start date of the course that they are transferring onto. (The student must transfer and be continuing in the same continuous period of study, rather than withdraw from the first course and apply as a new student.)

For example:

**Vera's** course start date is 3<sup>rd</sup> October 2016. Her 60<sup>th</sup> birthday falls on 19<sup>th</sup> December 2016. As she is under 60 on the first day of the first AY of the course (1<sup>st</sup> September 2016), she is eligible for PGL Master's. She transfers in January 2017 to a course which starts in that month. As she is a continuing student and was eligible for support on the first day of the first AY of the first course, she remains eligible for PGL Master's.

Note that there is no lower age limit for PGL Master's eligibility.

### **APPLICANTS WHO BREACH ANY OBLIGATION TO REPAY ANY PREVIOUS STUDENT LOAN (ARREARS)**

The Regulations provide that a person shall not be eligible for support if he is in breach of any obligation to repay any loan (regulation 3(3)(b)). Student Finance England (SFE) do not have any discretion in determining an applicant's eligibility in these circumstances.

Once an applicant is no longer in breach, i.e. has paid their arrears in full, SFE should reassess their eligibility for the academic year in question. Any such reassessment is for the whole academic year, not from the date on which the student ceased to be in breach of any such obligation.

If an applicant has received a notification that he is eligible for PGL Master's but subsequently breaches any obligation to repay any previous student loan, the student will remain eligible for support in the academic year to which the notification applies.

'Arrears' are considered to include any breach in the student's obligation to repay the following:

- Any repayments of student loan due for an overseas period of residence;
- Any repayments of ICR student loan due to be repaid by Direct Debit (i.e. where the student is considered to be less than 2 years from paying the loan balance in full);
- Any 'mortgage style' loan (generally payable to students who started their course prior to 1998).

Note that the following will not make the student ineligible for PGL Master's:

- The student owes a loan or grant overpayment amount (however, existing loan overpayments will be deducted from the maximum PGL Master's entitlement amount where an overpayment is identified).
- The student has a loan balance which is in repayment, has a repayment status of 'found' or 'unmatched' and has failed to respond to SLC's request for information to determine whether repayments are due to be made.

### **APPLICANTS WHO HAVE REACHED THE AGE OF 18 AND HAVE NOT RATIFIED A PREVIOUS STUDENT LOAN FOR WHICH THEY WERE ASSESSED UNDER THE AGE OF 18**

Regulation 3(3)(c) provides that a student is not eligible for PGL Master's if he/she has reached the age of 18 and has not ratified any agreement for a loan taken when under the age of 18. A separate ratification form is not required; by signing a new student loan declaration the student acknowledges and agrees that they are automatically ratifying all student loans that they borrowed before reaching the age of 18.

## INELIGIBILITY ON GROUNDS OF UNFITTEDNESS TO RECEIVE SUPPORT

A student is not eligible for PGL Master's if, in SFE's opinion, the student has shown himself by his conduct to be unfitted to receive support (regulation 3(3)(d)). The power to deem a student as unfitted for student support may be used at any stage in the process of assessing a student's eligibility, but once a student has been notified that he is eligible this power may not be used. However, SFE may terminate eligibility for similar reasons under regulation 5(5).

One example of when SFE might decide that a student is unfitted to receive support might be where it comes to light that the student has committed fraud in applying for support.

Note that a student who has previously been found to be unfitted for support provided by another government department, such as the Department for Work and Pensions (DWP), may be deemed unfitted for Postgraduate Loan.

Discretion may be applied by SLC in some circumstances. See the undergraduate "Assessing Eligibility" guidance notes for more details on unfittedness.

## PRISONER STUDENTS

Students who spend any time in prison (including periods spent on remand) during the course will not be eligible in AY 2016/17 for PGL Master's whilst they are in prison. This applies whether the prisoner is distance learning or is permitted to attend the course in person.

## STUDENTS WHO ARE UNDERTAKING MORE THAN ONE COURSE

Students are not eligible to receive PGL Master's and undergraduate HE undergraduate support under the Education (Student Support) Regulations 2011 (as amended) at the same time (regulation 3(3)(f)). Students may become eligible for PGL (payable at the maximum rate) once they are no longer eligible for funding under the 2011 Regulations, whether this is in the same or a different academic year.)

A student can only receive PGL Master's for one eligible Master's course, even where they are undertaking more than one Master's course simultaneously (regulation 3(3)(h)).

Note, however, that students may be eligible for PGL Master's and FE Advanced Learner Loan concurrently.

## STUDENTS WHO HAVE AN EQUIVALENT OR HIGHER LEVEL QUALIFICATION

Students who already have a qualification which is equivalent to or higher in level than a Master's qualification are ineligible for PGL Master's (regulation 3(3)(g)). See the [previous study](#) section below for more details.

## STUDENTS WHO ARE ELIGIBLE TO APPLY FOR A HEALTHCARE OR SOCIAL WORK BURSARY

Under regulation 3(3)(j), students are not eligible for PGL Master's where they are eligible to apply for a healthcare bursary or allowance or a social work bursary for a Master's course from any of the following:

- National Health Service (NHS);
- Department of Health, Social Services and Public Safety (DHSSPS); or
- Student Awards Agency Scotland (SAAS).



However there are only a limited number of social work bursaries available and eligibility to apply for a social work bursary does not equate to an automatic award. Therefore if the student has not been awarded a social work bursary after applying for one, they may apply for PGL Master's.

Receipt of any other sources of postgraduate funding will not affect eligibility for PGL Master's in AY 2016/17.

### TIME LIMIT FOR APPLYING FOR STUDENT SUPPORT

Applicants will submit a single application for PGL Master's. Under regulation 10(1), the application must be submitted within **9 months** of:

- the first day of the academic year where the course is a one year course;
- the first day of the second academic year where the course is a two year course\*

(\*This deadline also applies to two year full-time courses that are studied on a part-time basis over three or four years, and courses that do not have a full-time equivalent and that can be completed within 3 years.)

This means that a student may apply for PGL Master's in year two of a course lasting two years or more and will be awarded support for both course years, i.e. years one and two (as long as the student is confirmed by the HE Provider as being in study in both academic years).

For example:

**Susan** starts a two year postgraduate Master's course on 10<sup>th</sup> October 2016. However, she does not submit an application for PGL Master's until 1<sup>st</sup> March 2018 (i.e. during the second AY of the course). The first day of the second AY of the course is 1 September 2017; as the student has submitted her application within 9 months of that date, she is still within the deadline for submitting the PGL Master's application and will be assessed for support for both academic years of the course.

SFE has the discretion to extend the deadline where they consider it is appropriate to do so (regulation 10(2)).

### STUDENTS WHO BECOME ELIGIBLE AFTER AN EVENT

Under regulations 7 and 8, students may become eligible for PGL Master's after the start of the first academic year of course as long as they become eligible before the last day of the course.

The events that can make a student eligible for PGL Master's after the start of the first AY of the course are as per undergraduate HE support:

- the student's course becomes a designated course;
- the student or the student's spouse, civil partner or parent is recognised as a refugee or becomes a person with humanitarian protection;
- a state accedes to the EU where the student is a national of that state or a family member of a national of that state;
- the student becomes a family member of an EU national;
- the student acquires the right of permanent residence;
- the student becomes the child of a Turkish worker;

- the student becomes a person listed in paragraph 6 of Schedule 1 (i.e. an EEA migrant worker, EEA self-employed person, Swiss employed person, Swiss self-employed person, EEA frontier worker, EEA frontier self-employed person, Swiss frontier employed person, Swiss frontier self-employed person or a family member of any of the aforesaid);
- the student becomes the child of a Swiss national.

For example:

**Tony** starts a one year course on 15<sup>th</sup> September 2016 and was at that point ineligible for funding as he did not satisfy regulatory residency requirements. He becomes a refugee on 15<sup>th</sup> October 2016. As this date is within the time limits set about above he is eligible to apply for PGL Master's.

Where the student (or the student's course) becomes eligible after the course start date, discretion under regulation 10(2) can be used to extend the nine month application period to start from the date that eligibility commences. For example, if a student becomes a refugee on 15<sup>th</sup> October and their course started on 15<sup>th</sup> September, the application window may be extended to nine months from 15<sup>th</sup> October rather than nine months from the AY start date of 1<sup>st</sup> September.

Note that where the student becomes eligible after an event which occurs after the first day of the first AY and within the time limits above, the student becomes eligible for the full £10,000 loan, and not a lesser prorated loan amount.

## DOCUMENTATION REQUIREMENTS

Regulation 9(1) states that the applicant should provide such documentation as the Secretary of State may require with their application. SFE will verify an applicant's British passport details with Her Majesty's Passport Office (HMPO) via the Government Secure Intranet where possible. Where this is not possible, SFE will verify evidence of identity such as a student's valid national ID card, passport or birth certificate (regulation 18).

PGL Master's applicants are required to provide their valid UK National Insurance Number (NINO) (regulation 14). However, EU nationals who have not been issued a NINO by the Department of Work and Pensions (DWP) may be exempted from the requirement to provide a NINO with their application.

Where students have previously applied to SLC for funding, existing identity details held by SLC may be reused.

## CONTACT DETAILS

Students will be requested to provide details of two contacts residing at different addresses from each other as part of the loan application. Only one contact may reside at the same address as the student. A minimum of one contact is mandatory and will be required prior to loan approval. Contacts who reside at non-UK addresses can be accepted.

## POSTGRADUATE DISABLED STUDENTS' ALLOWANCE (DSA)

SLC provides Disabled Students' Allowance (DSA) to postgraduate students under the Education (Student Support) Regulations 2011 as amended. Students who are eligible for postgraduate DSA will apply for that product on a separate application from PGL Master's.

See the separate "Disabled Students' Allowances" guidance for more information on this product.

Note that students undertaking a postgraduate Master's course will not be eligible to apply for dependants' grants (Adult Dependants' Grant, Parents' Learning Allowance and Childcare Grant).

## BENEFITS ENTITLEMENT

Where a person in education is eligible for a means-tested social security benefit, support for tuition costs is disregarded and support for maintenance costs is taken into account when assessing their benefit award. As PGL Master's is a **contribution towards course costs**, rather than a loan exclusively for tuition costs or maintenance costs, the DWP will apportion elements of the loan for each, in order to apply that principle.

30% of the maximum PGL Master's is treated by DWP as being for maintenance purposes. This means £3,000 of the £10,000 maximum loan will be treated as income when assessing the benefit award. For benefit purposes, the master's student will be treated as having this amount, regardless of whether they actually take up the loan. This reflects the position in the current social security regulations, where an undergraduate student is to be treated as having a maintenance loan or grant in any case where they are eligible for it and could obtain the loan or grant by taking reasonable steps to do so.

Where a course lasts longer than one AY, the amount to be taken into account as income in each AY is based on the amount of loan available for that year.

## RESIDENCY

Postgraduate Loan will be available to the categories of students described in Schedule 1 of the Regulations. There can be summarised as follows:

- English domiciled students, i.e. those students who have been ordinarily resident in the UK and Islands for the three years prior to the first AY start date and most recently in England (unless they have moved to England from elsewhere in the UK and Islands solely for the purposes of attending the course);
- Non-UK EU students who have been ordinarily resident anywhere in the EEA / Switzerland for the past three years but do not meet the requirements above to be assessed as English domiciled students\*;
- Other groups of applicants who satisfy the regulatory residency requirements in the Regulations.

(\*Note that this group must attend the course (or undertake the course where they are distance learning) in England. The requirement to attend in England is satisfied where the student is attending a campus in England and the campus is part of an HE Provider that is based in a different UK territory.)

It should also be noted that EU students are permitted to attend field trips and placements outwith England where they form part of a course that is delivered by a provider in England.

Regulatory residency requirements for PGL Master's will be broadly\* the same as those that apply to undergraduate HE student support. See the undergraduate "Assessing Eligibility" guidance notes for further details of regulatory residency categories for student funding.

*\*Note that the change to the ordinary residence requirement for EU nationals in the UK and Islands (from 3 to 5 years) that applies to undergraduate maintenance HE student support does not apply to PGL Master's applicants.*

## LONG RESIDENCE CATEGORY

Following a Supreme Court judgment (*Tigere v. Secretary of State for BIS*), a new 'long residence' residency category has been created and added to student support regulations for AY 2016/17. This category is an eligible category for PGL Master's (under Paragraph 13 of Schedule 1 of the Regulations).

Applicants who are eligible under the 'long residence' category will be required to demonstrate that they meet either one of the following criterion regarding their residence in the UK:

- Those under 18 years of age who have lived in the UK for at least 7 years prior to the first day of the first academic year of their course; or are
- aged 18 and over who have either spent at least half of their life in the UK or at least 20 years in the UK prior to the first day of the first academic year of their course.

In all cases, the student will also need to be ordinarily resident in England on the first day of the first academic year of the course and will need to demonstrate three years' ordinary lawful residence in the UK and Islands immediately preceding the first day of the first academic year of their course.

## THREE YEAR ADDRESS HISTORY

All applicants (with the exception of refugees) must provide details of their home addresses covering the three year period prior to the first day of the first academic year of the course.

The home address of the parents of the applicant, where this differs from the applicant's address, will not be taken as the place of ordinary residence of the applicant.

Evidence of three year address history may be requested from applicants as part of a sample check during the academic year. The overall size of the sample, and the sample size used for specific applicant groups, may be varied at any time. For example, where applicants are required to be ordinarily resident in England on the first day of the first academic year of the course, but state that they have been living in England for three months or less prior to the first day of the first AY of the course, all such applicants may be asked to provide evidence of their address history so that SFE can ascertain if the student moved to England solely for the purposes of attending the course; if yes, the student will be ineligible for PGL Master's from SFE (unless the student was deemed to be temporarily absent from England or exercising a 'right to roam' in the EEA/Switzerland). See [residency examples](#) below for further details.

## STUDENTS WHO MOVE TO ENGLAND FROM ELSEWHERE IN THE UK AND ISLANDS IN ORDER TO ATTEND A COURSE

Paragraph 1(4) of Schedule 1 of the Regulations provides that where a student is ordinarily resident in Scotland, Northern Ireland, Wales, the Channel Islands, or the Isle of Man and moves to England specifically for the purpose of undertaking the current course, or a course, disregarding any intervening vacation, that the student was undertaking immediately\* before the current course, the student should be regarded as being ordinarily resident in the place from which they have moved.

Paragraph 1(4) also provides that where a student is ordinarily resident in England and moves elsewhere in the UK or Islands for the purpose of undertaking the current course, or a course, disregarding any intervening vacation, that the student was undertaking immediately\* before the current course, the student should be regarded as being ordinarily resident in England.

\*“immediately” generally means when a student starts a master’s course in the semester/term that follows the end of their previous course.

For example:

**Terry** starts an undergraduate degree in England in September 2013. He receives funding from Student Finance Wales as he is ordinarily resident in Wales at the start of the first AY of the course. He completes the undergraduate degree in May 2016. In September 2016 he starts a master’s degree course in England. He is not eligible for PGL Master’s from SFE as he is still considered to be ordinarily resident in Wales, having only moved to England for the purpose of undertaking his undergraduate and then progressed immediately to his master’s course. (Note that he is ineligible for PGL master’s whether he returned to Wales or remained in England during the intervening vacation period.)

**Suzanne** starts an undergraduate degree in Wales in September 2012. She receives funding from Student Finance England as she is ordinarily resident in England at the start of the first AY of the course. She completes the undergraduate degree in June 2016. In October 2016 she starts a master’s degree in Scotland. She is eligible for PGL Master’s from SFE as she is still considered to be ordinarily resident in England, having only moved to Wales and then Scotland for the purposes of undertaking a course and progressed immediately from her undergraduate to master’s course.

Where a student doesn’t immediately progress to their master’s course, the student’s place of ordinary residence may have changed during the intervening period and will be reassessed. For example:

**Ian** starts an undergraduate degree in England in September 2013. He receives funding from Student Finance Wales as he is ordinarily resident in Wales at the start of the first AY of the course. He completes the undergraduate degree in May 2016. He returns to his permanent home address in Wales after the course end date. In January 2017 he starts a master’s course in England. As he is still ordinarily resident in Wales at the start of the new course, he is ineligible for PGL Master’s.

**Nyree** starts an undergraduate degree in England in October 2013. She receives funding from Student Finance NI as she is ordinarily resident in Northern Ireland as the start of the first AY of the course. She completes the undergraduate degree in June 2016. She stays in England after the end of the course as she is employed full-time in England and her home address in England is now her permanent place of residence. She applies for a master’s course in England starting in March 2017. As her ordinary residence during the intervening period has changed to England and Nyree didn’t progress immediately onto the master’s course, she may be eligible for PGL master’s from SFE.

## TEMPORARY OR OCCASIONAL ABSENCES

When considering whether an applicant has been ordinarily resident in a territory during a prescribed period, temporary or occasional absences will not normally affect ordinary residence. SFE should make decisions on whether an absence affects a person’s ordinary residence on a case by case basis.

Temporary absences may include but are not restricted to temporary employment, employment with the Armed Forces, periods of study and extended holidays / travelling.

See the “Assessing eligibility” guidance notes for further details on temporary absences.

## ARMED FORCES PERSONNEL AND THEIR FAMILY MEMBERS

Where a former member of the Armed Forces (or that person’s family member) was ordinarily resident in England prior to enlisting, the student’s application should be processed by SFE unless the applicant or their family member have established permanent residence elsewhere.

If SFE deem that the member of the Armed Forces was ordinarily resident in Wales, Northern Ireland or Scotland when they enlisted, then the applicant will be directed to the appropriate UK administration to apply for any funding that may be available for the postgraduate master's course.

Note that armed forces personnel and their family members who are living at a BFPO address are not eligible for PGL Master's if they are distance learning from that address and are therefore not undertaking the course in England.

## RESIDENCY EXAMPLES

Please note that these examples are for illustration only and do not cover all scenarios. For the full list of residency categories, refer to Schedule 1 of the Regulations.

**Jason** is a UK national who confirms that he has been living in the UK and Islands for three years prior to the first day of the first AY of the course. He gives the following address history (most recent address first):

England:2 months

Scotland:2 years and 10 months

Jason's residence in Scotland is not deemed to be temporary (as he was ordinarily resident in Scotland and was not living there for a temporary purpose such as education). SFE concludes that he moved to England for the purposes of starting the course. He is therefore ineligible for PGL Master's.

**Stuart** is a UK national who confirms that he has been living in the UK and Islands for three years prior to the first day of the first AY of the course. He gives the following address history (most recent address first):

England:2 years

Wales:1 year

As Stuart is a UK national who is ordinarily resident in England on the first day of the first AY of the course and who has been ordinarily resident in the UK and Islands for three years prior to the first day of the first academic year of the course, he is eligible for PGL Master's.

**Bridget** is a UK national who confirms that she has not been living in the UK and Islands for three years prior to the first day of the first AY of the course. She gives the following address history (most recent address first):

England:1 month

France:2 years and 11 months

Bridget returned from France to England in order to start the course. However, she was resident in England prior to living in France; she is therefore eligible for PGL Master's as she left England to exercise her 'right to roam' in the EEA / Switzerland. (*Note that if she was ordinarily resident in a different UK territory prior to leaving the UK, she should apply to that territory for support rather than SFE.*)

**Emma** is a UK national who confirms that she has not been living in the UK and Islands for three years prior to the first day of the first AY of the course. She gives the following address history (most recent address first):

USA:1 year

England:2 years

She returns to England to start the course. As her residence in the USA is not deemed to be a temporary absence, she is ineligible for PGL Master's.

**Lawrence** is a UK national who confirms that he has not been living in the UK and Islands for three years prior to the first day of the first AY of the course. He gives the following address history (most recent address first):

England:1 month  
Australia:6 months  
England:2 years 5 months

As his residence in Australia is a temporary work contract and he did not intend to stay in Australia indefinitely, it is deemed to be a temporary absence and he is still considered to be ordinarily resident in England. He is therefore eligible for PGL Master's.

**Jaime** is a Spanish national who confirms that he has been living in the UK and Islands for three years prior to the first day of the first AY of the course. He gives the following address history (most recent address first):

England: 1 year  
Scotland:2 years

Jaime is treated as English domiciled due to being ordinarily resident there. As he has been ordinarily resident in the UK and Islands for three years prior to the first day of the first AY of the course and ordinarily resident in England, he is eligible to apply for PGL Master's.

**Katrin** is an Estonian national who confirms that she has not been living in the UK and Islands for three years prior to the first day of the first AY of the course. She gives the following address history (most recent address first):

Germany:2 years  
Estonia:1 year

She comes to England to start the course. She is eligible for PGL Master's as an EU student (i.e. a non-UK EU national who has been living in the EEA / Switzerland for three years prior to the first day of the first AY of the course) as long as she is attending / undertaking the course in England.

## PREVIOUS STUDY

### QUALIFICATION ACHIEVED

Students who already hold a qualification which is equivalent to or higher in level than a Master's level qualification will not be eligible for PGL Master's (regulation 3(3)(g)). This applies whether the qualification held was taught or research based, gained in the UK or overseas, and publicly or privately funded.

Any lower level qualifications held will not affect eligibility for PGL Master's. If the applicant holds a postgraduate Initial Teacher Training (ITT) qualification (i.e. a PGCE), a postgraduate certificate or a postgraduate diploma at Level 7 (or an overseas equivalent), this will not make them ineligible for PGL Master's. PGL Master's will only be available where the student is undertaking a **full stand alone Master's course**, not a partial Master's course requiring a lesser number of credits, either as a result of the student's previous study or experience.

Students will self-declare previously gained postgraduate qualifications from the UK and overseas on the PGL Master's application. Checks may be carried out by SFE on the equivalency of overseas qualifications declared by applicants. Where SFE cannot ascertain whether an overseas qualification declared by an applicant is equivalent to or higher than a UK Master's qualification, the applicant must provide proof of the qualification level.

For the purposes of eligibility for PGL Master's, the following postgraduate qualification levels should be used:

HE qualification held*	FHEQ** level	Student eligible for PGL Master's?
Doctoral degrees (e.g. PhD/DPhil, EdD, DBA, DClinPsy)	8	No
Master's degrees (inc. MPhil, MLitt, MRes, MA, MBA, MSc) Integrated Master's degrees (e.g. MEng, MChem, MPhys, MPharm)	7	No
Postgraduate Diplomas Postgraduate Certificate in Education (PGCE) Postgraduate Certificates	7	Yes

(\*Including overseas equivalent qualifications)

(\*\*Framework for Higher Education Qualifications)

Note that:

-where an applicant holds a MA\* awarded by a Scottish HE Provider, they may be **eligible** for PGL Master's as Scottish MAs are undergraduate degree qualifications (the title of 'Master of Arts' is conferred on some undergraduate Scottish degrees for historical reasons);

-where an applicant holds an MA\* awarded by Oxford, Cambridge or Trinity College, Dublin, they may be **eligible** for PGL Master's as this qualification does not require any postgraduate study; students who have completed an undergraduate Honours degree at one of these institutions may have their degree 'upgraded' to an MA after a period of time with no requirement for any postgraduate study.

\*MAs that require postgraduate level study are not awarded by these providers. Where a Master's qualification awarded by these providers requires postgraduate level study, it will be given a different qualification title such as MLitt or MPhil; holding such a qualification will make the student ineligible for PGL Master's, as per any other Master's level academic qualification.



**NO QUALIFICATION ACHIEVED**

Eligibility for PGL Master's is not affected by previous postgraduate study (any level and qualification, taught and non-taught) where the student did not achieve the qualification and did not receive a PGL Master's. Note, however, that in order to receive PGL Master's the student must undertake a full master's degree course and not a partial course topping up from previous study or experience.

If a student undertook a previous postgraduate Master's degree and received a PGL Master's for that course but did not receive the qualification, they will be ineligible for another PGL Master's (even where they did not receive full payment of PGL Master's), unless they prove that they did not complete the course due to a compelling personal reason (CPR). If they have a compelling personal reason they can access another PGL master's for a new course. See CPR section for more details.

To summarise:

Equivalent or higher qualification achieved?	PGL Master's previously received?	PGL Master's available?
NO	NO	YES
NO	YES	NO*
YES	NO	NO
YES	YES	NO

(\*unless CPR awarded)

**PREVIOUS PGL MASTER'S AWARD**

Students who have previously been awarded a PGL Master's will in most circumstances not be eligible for another PGL Master's for a new course, even where they only received part payment of the loan. However, where the student was awarded PGL Master's for a previous course but did not achieve the qualification due to compelling personal reasons, they may be eligible for a repeat year of PGL Master's funding. See below for further details.

**COMPELLING PERSONAL REASONS (CPR)**

Repeat funding may be available where the student did not complete a course due to compelling personal reasons (CPR) (regulation 3(7)). If the student is awarded funding for CPR, they will receive another £10,000 (or the uprated maximum PGL for the first AY of the new course) for the new course.

Repeat PGL Master's funding due to CPR may be awarded one time only per student (regulation 3(8)).

Academic performance alone will not constitute a compelling personal reason, although SFE will consider each case individually. Note that there is not a definitive list of reasons that can be deemed 'compelling personal reasons'.

The student must provide evidence to support a claim that withdrawal from a previous course was for compelling personal reasons, such as medical evidence or evidence of a personal or family crisis.

Note that repeat funding is not available for a repeat year or part year of a course that the student is currently undertaking.

See the "Assessing eligibility" guidance for further information on CPR.

## COURSE ELIGIBILITY

### DESIGNATED COURSES

Only designated courses will attract support. Regulation 4 sets out provisions in relation to the designation of courses for PGL Master's.

Courses that are eligible for PGL Master's will appear on the Courses Management Service (CMS) (the SLC course database). The courses entered on this system by HE Providers should meet the designation criteria; however, it will be for SFE to decide which of these courses are eligible for support.

A course will be designated for PGL Master's funding under regulation 4 if it is a stand alone postgraduate Master's course (taught or research based). There are many different types of Master's degree, but all such degrees are expected to meet the outcomes identified in the qualification descriptors required by the QAA and set out in 'The framework for higher education qualifications in England, Wales and Northern Ireland (FHEQ), 2008' or 'The framework for qualifications of higher education institutions in Scotland, 2001':

<http://www.qaa.ac.uk/en/Publications/Documents/Masters-degree-characteristics.pdf>

These courses will lead to a Master's qualification, of which an illustrative list is provided below:

- MSc (Master of Science)
- MA (Master of Arts)
- MPhil (Master of Philosophy)
- MRes (Master of Research)
- LLM (Master of Law)
- MLitt (Master of Letters)
- MFA (Master of Fine Arts)
- MED (Master of Education)
- MBA (Master of Business Administration)

Note also that the eligible course must be a full, stand alone Master's course and not a 'top up' from a lower level course, or a partial Master's course undertaken where previous study and/or work experience has been taken into account. The PGL Master's is designed as a contribution to the costs associated with a full Master's course and there is no prorated support available where less than a full stand alone Master's course is undertaken; the student must be enrolled on the full Master's course.

**Courses incorporating a lower level qualification:** Where the Master's course incorporates a lower level postgraduate qualification, the Master's course is eligible for PGL funding. For example, a Master of Law (LLM) is an eligible course whether or not it incorporates a Legal Practice Course (LPC) (*the LPC being a Postgraduate Diploma qualification*).

**Course duration:** Under regulation 4(2), the course must be at least one academic year in duration and must be either:

- a full-time course lasting one or two academic years;
- a part-time course lasting two academic years which has a one year full-time equivalent course;
- a part-time course lasting three or four academic years which has a two year full-time equivalent course; or
- a part-time course lasting two or three academic years\* which has no full-time equivalent course.

\*Note that one year courses will always be undertaken on a full-time basis, but two year courses may be full-time or part-time.

Students undertaking part-time courses that last three or four academic years will have payments allocated as per students who are undertaking two year courses, i.e. the full loan amount requested will be scheduled over the first two years of study only. No payments will be made in years three or four of the course.

**Subject:** There will be **no subject restrictions** on Master's courses eligible for PGL Master's subject to them meeting all other eligibility criteria.

The course may be provided wholly in the UK or in conjunction with an institution outside the UK. Therefore students may undertake periods of attendance abroad during the Master's course. The qualification must be awarded by the UK HEP and at least 50% of the study completed within the UK. Note, however, that where a student is an EU national who has not been ordinarily resident in the UK & Islands for three years prior to the start of the first AY of the course and most recently in England, the student must attend the course in England in order to be eligible for PGL Master's.

### INTERCALATED MASTER'S DEGREE COURSES

Students may intercalate a Master's degree (i.e. take a year out during an undergraduate degree in order to undertake a Master's degree as a separate qualification). No undergraduate support is provided for the intercalated year; however, the student can apply for PGL Master's for the intercalated Master's degree as per students who are studying Master's degree courses that are not intercalated (as long as the student is not ineligible for PGL Master's because, for example, they are eligible to apply for a healthcare bursary or in receipt of a social work bursary for the Master's course).

It should be noted that if a student intercalates a Master's degree and is awarded the Master's qualification, they will be ineligible for future undergraduate funding as they hold a higher level qualification, except where limited undergraduate funding is available for exception courses such as medicine and dentistry.

### POSTGRADUATE COURSES THAT ARE NOT ELIGIBLE FOR PGL MASTER'S

PGL Master's funding is not available for:

- Postgraduate Doctoral degrees;
- Master's degrees that are undertaken as an integral part of a Postgraduate Doctoral Degree;
- Other postgraduate level courses (taught or non-taught) including Postgraduate Certificates (PgCert) and Postgraduate Diplomas (PgDip)\*;
- Courses with a postgraduate element that are currently eligible for undergraduate support (e.g. Initial Teacher Training (ITT), Integrated Master's, Master of Architecture (MArch)\*\*\*, Scottish MAs).

\*Note that students may be awarded a PGL Master's to undertake a postgraduate Master's course but may fail to attain that qualification. If they do not achieve any qualification or are awarded a lower level qualification instead of a Master's (e.g. Postgraduate Diploma), PGL Master's funding that is already paid will *not* be

considered an overpayment. However, further PGL funding will not be available unless the student has a compelling personal reason.

\*\*Students may be eligible for a PGL Master's for a Master of Architecture course where they are ineligible for undergraduate support because the Master of Architecture course is studied on a part-time basis.

Where a student starts a postgraduate course which is not a postgraduate Master's course (e.g. a Postgraduate Diploma) and transfers to a postgraduate Master's course, they may become eligible for PGL Master's from the point of transfer. (Note that this transfer does not have to occur within 3 months of the start of the AY.) When transferring the student will not be eligible if they are 'topping up', as PGL Master's is only available for full stand alone Master's courses; it is not available for partial Master's courses where previous study and / or experience is taken into account. Where a student transfers from a postgraduate Master's course to a different qualification, they will cease to be eligible for PGL Master's from the point of transfer. See the section on Transfers for more details.

## HE PROVIDERS

**Eligible HE Providers:** PGL Master's will be available for courses provided by **UK HE Providers** that are either:

- **authority funded (regulation 4(1)(b)(i)\*);** or
- **alternative providers with degree awarding powers (regulation 4(1)\*\*.**

\*This includes authority funded providers that do not have their own degree awarding powers.

\*\*While eligible courses can be UK wide, alternative providers with degree awarding powers are all currently located in England. Note that as long as the alternative provider has degree awarding powers and its master's courses have been designated by DfE it is an eligible provider, as it satisfies the required institutional standards. This applies even if that provider chooses to have some or all of its courses validated by another provider.

Where the course is provided by more than one HE Provider, the student must be registered to a **lead institution** which is awarding the qualification.

**Franchised courses:** note that courses may be provided by Alternative Providers that do not have Degree Awarding Powers under a franchise arrangement with an eligible provider; these courses are not eligible for PGL Master's in AY 2016/17.

## COURSES MANAGEMENT SERVICE (CMS)

DfE will approve the eligible courses that can be entered in the course database (Courses Management System (CMS)) and may review the course lists uploaded by HE Providers.

On the course database:

- eligible full-time postgraduate courses will be identified as 1 or 2 years in duration;
- eligible part-time courses will be identified as:
  - o 1 year full-time equivalent; or
  - o 2 years full-time equivalent; or
  - o 2 year PT course with no full-time equivalent; or
  - o 3 year PT course with no full-time equivalent

Both part-time and full-time courses will be listed with the qualification type of:

- 'taught Master's degree'; or
- 'research Master's degree'

Note that 'professional Master's degree' courses will not be captured as a separate qualification type as these can be categorised as either 'taught' or 'research' Master's. Where a course contains both 'taught' and 'research' elements, it will be at the HE Provider's discretion as to how to list the qualification.

The subject details and JACS code of each eligible course should also be provided by the HEP.

### MODE OF STUDY (FULL-TIME OR PART-TIME)

PGL Master's will be available for a full-time or part-time postgraduate Master's course. The maximum amount of loan available in either case is **£10,000**. Note that the maximum of £10,000 is for the whole course, and payment profiles will be based on the course length, rather than the mode of study.

Where students undertake a postgraduate Master's course on a part-time basis (in attendance or distance learning), and the course is one or two years full-time equivalent they must study at an average full-time equivalent (FTE) intensity of 50% throughout the course. Where the course is up to three years part-time with no FTE course, there is no average intensity requirement.

(\*"Full-time equivalent" means the same course studied on a full-time basis.)

Where a student is studying on a part-time basis over three or four years, the student will be funded as per students who are undertaking courses that last two years. The full loan amount requested will be paid over the first two years of the course. No payments will be made or confirmation of study required from the HE Provider in years three and four of study.

For example:

**Eric** is undertaking a Master's course on a part-time basis over two years. The course is equivalent to a one year full-time course. Eric's study intensity pattern is as follows:

Year 1: 75%

Year 2: 25%

Eric is eligible for support as his average intensity across the course is 50% per academic year. Note that if Eric reverses his study pattern and only undertakes 25% in year one and 75% in year two, he is still eligible for PGL Master's.

**Roman** is undertaking a Master's course on a part-time basis over four years. The course is equivalent to a two year full-time course. Roman's study intensity is as follows:

Year 1: 50%

Year 2: 25%

Year 3: 75%

Year 4: 50%

*(Note that the part-time study intensity percentages are relative to one full-time year of an equivalent course being 100%. As the course is equivalent to a two year full-time course, part-time intensity in this example equates to 200% in total.)*

Roman is eligible for support as he is studying at 50% or greater intensity throughout the course.  
(Note that for AY 2016/17 starters, part-time courses that last three or four years will be funded as per two year courses.)

When the HEP confirms a part-time student is in study, and the course is one or two years full-time equivalent, the HEP is confirming that the student is meeting the minimum average study intensity requirement in order to receive PGL Master's funding. Where the course is up to three years part-time and does not have a full-time equivalent, there is no minimum intensity requirement per academic year.

Where a student is awarded PGL Master's for a one year FTE course undertaken on a part-time basis (i.e. over two years part-time) but does not complete the course in year two because they reduce their study intensity during year two or fail certain modules, they will be ineligible for further funding if they return to complete the course in a third or subsequent academic year (unless they suspended study in agreement with their HE Provider).

## DISTANCE LEARNING

Students may be eligible for PGL Master's if they are:

- in attendance; or
- distance learning.

Where the course is a distance learning course, the student must be **resident in England** on the first day of the course (i.e. they are undertaking the course in England on that date). The student must provide an English address before the application is approved. Where distance learning students provide a term time address, this must be in England; where they do not provide a term time address, the most recent permanent address provided by the applicant must be in England. If the student subsequently moves to an address which is:

- **elsewhere in the UK**, they will continue to be eligible for student finance until the end of their course;
- **outside the UK**, they will cease to be eligible for support from the date on which they move.

## PAYMENT AND OVERPAYMENT

Payments of PGL Master's will be made in three instalments per academic year, split 33% / 33% / 34% of the total amount requested per academic year.

No payments will be released until a **valid National Insurance Number (NINO)** has been received and verified, unless the student is a *non-UK* EU student. (Non-UK nationals who come to the UK for the purposes of study are not currently issued a NINO by DWP.) Where the student has already had their NINO verified as part of an earlier application, the NINO does not require to be verified again.

Payments of PGL Master's will be made directly to the student. The student must supply details of a **UK bank account** which is in their own name before payments can be released.

The minimum loan request amount is £1.

The amount of loan requested can be amended up to nine months from the first day of the AY (the second AY where the course lasts for two years); however, the amount requested cannot be reduced to less than the amount already paid to the student. If the student wishes to reduce their loan to an amount which is less than has already been paid, they can make a voluntary repayment directly to SLC. The voluntary repayment cannot be refunded at a later date, should the student change their mind. (Note that although a voluntary repayment of PGL Master's cannot be refunded, where the student has not yet requested the maximum loan amount

available to them, they may still increase the loan request amount if they are within the time limit for doing so.)

Where the student is studying the course over two or more years, they will specify the loan amount requested for each of years one and two of the course on the initial application (no payments are made for years three or four where the course lasts three or four years). A loan amount of up to a maximum of £5,000 can be requested in year one of the course. The difference up to the total maximum of £10,000 can be requested in year two. Where the student has requested less than £5,000 in year one, they may receive more than £5,000 in year two. For example a student may request £10,000 in total, split as £3,000 in year one and £7,000 in year two.

For example:

**John** undertakes a one year course and requests a loan of £8,000. Payments are scheduled as follows:

1. **£2,640** (33% of £8,000)
2. **£2,640** (33% of £8,000)
3. **£2,720** (34% of £8,000)

During payment period one, he submits a new loan request increasing the amount requested to £10,000. Payments are rescheduled as follows:

1. **£2,640** (*already paid*)

Interim payment of **£660** (£3,300 new payment, minus £2,640 already paid)

2. **£3,300** (33% of £10,000)
3. **£3,400** (34% of £10,000)

**Jenna** undertakes a two year course and requests £8,000, payable as £3,000 in year one and £5,000 in year two. Payments for year one are scheduled as follows:

1. **£990** (33% of £3,000)
2. **£990** (33% of £3,000)
3. **£1,020** (34% of £3,000)

Payments for year two are scheduled as follows:

1. **£1,650** (33% of £5,000)
2. **£1,650** (33% of £5,000)
3. **£1,700** (34% of £5,000)

During payment period two of year two of the course, she submits a loan request reducing the total loan requested to £7,000; the year two loan amount requested is therefore reduced from £5,000 to £4,000. The third payment is reduced from £1,700 to £700.

## CONFIRMATION OF STUDY

Payments will be released following receipt of confirmation from the HE Provider that the student is in study, meeting minimum study intensity requirements\* if studying part-time, and on track to complete the course within the standard course duration.

(\*where the course has a full-time equivalent)

One confirmation of study is required from the HEP for each AY (full-time and part-time courses\*) before payment of PGL Master's will be released for that AY.

(\*Confirmation is required in years one and two only, where the part-time course lasts three or four years.)

Manual confirmation of attendance will not be acceptable. Transfer notifications must be completed so that the student is confirmed as undertaking the course at the correct HEP. Where the student transfers to a course at a different HEP, the receiving HEP must confirm the transfer.

## PAYMENT DATES

The HE Provider must provide the start date of each academic year of an eligible course. This date will be the first scheduled payment date of the academic year. SLC will then set dates for the second and third payment periods as follows. (Note that the following payment profile applies to all eligible courses, and applies regardless of the length of time actually taken by the student to complete their study in each academic year.)

1<sup>st</sup> instalment: SLC will furnish HE Providers with an electronic list of all students who have applied for support for a course with that HEP up to 30 days prior to the course start date in each academic year. This will allow the HE Provider to confirm that students are in study in time to make the first PGL Master's payment at or near the course start date in each academic year.

2<sup>nd</sup> instalment: SLC will release the 2nd instalment of PGL Master's on the last Wednesday of the 4th month after the month in which the course start date\* falls in that academic year.

3<sup>rd</sup> instalment: SLC will release the 3rd instalment of PGL Master's on the last Wednesday of the 7th month after the month in which the course start date\* falls in that academic year\*.

\*Note that where a course start date in an academic year falls in August, the 2<sup>nd</sup> and 3<sup>rd</sup> payment dates will be scheduled as per September start courses.

The HE Provider should notify SLC if the student is no longer continuing in study prior to the 2<sup>nd</sup> or 3<sup>rd</sup> instalment date to ensure that loan overpayments are not made. For example:

<b>Student starts an academic year of a course on any date in August or September 2016</b>	
<b>1st payment</b>	course start date as provided by the HEP (assuming confirmation of study received)
<b>2nd payment</b>	last Wednesday in January 2017
<b>3rd payment</b>	last Wednesday in April 2017

<b>Student starts an academic year of a course on any date in October 2016</b>	
<b>1st payment</b>	course start date as provided by the HEP (if confirmation of study received)
<b>2nd payment</b>	last Wednesday in February 2017
<b>3rd payment</b>	last Wednesday in May 2017

<b>Student starts an academic year of a course on any date in January 2017</b>	
<b>1st payment</b>	course start date as provided by the HEP (if confirmation of study received)
<b>2nd payment</b>	last Wednesday in May 2017
<b>3rd payment</b>	last Wednesday in August 2017



Student starts an academic year of a course on any date in April 2017	
1st payment	course start date as provided by the HEP (if confirmation of study received)
2nd payment	last Wednesday in August 2017
3rd payment	last Wednesday in November 2017

See [Annex A](#) for further information on payment periods.

SLC may bring forward payment dates on a case by case basis, for example if the student is in financial hardship. Note that the first instalment of the AY cannot be brought forward to a date that is prior to the course start date (and will not in any case be released until registration has been confirmed).

## LATE ENTRANTS

Where a student starts a course after the course start date, but during the first payment period of the first academic year, the student will be entitled to the full PGL Master's entitlement amount for that academic year (i.e. £10,000 for a one year course or £5,000 for the first AY of a course lasting two years or more).

Where the HE Provider accepts students starting in multiple academic quarters of the AY, the HEP should submit a separate entry for each course to the course database. This ensures that where, for example, some students start a course in the AY quarter commencing 1<sup>st</sup> September 2016 and others start in the AY quarter commencing 1<sup>st</sup> January 2017, the student can be assigned to the correct course and loan payments will only be made for the payment periods including and subsequent to the student's first date in study.

Note that in AY 2016/17 and future AYs, students who start a postgraduate Master's course as a direct entrant in a later academic year will **not** be eligible for PGL Master's. The PGL Master's has been designed as a contribution towards the costs of undertaking a **full** master's degree, rather than as a contribution towards the reduced costs of undertaking part of a master's course.

## CHANGES OF CIRCUMSTANCES

### TRANSFERS

Students can transfer between eligible postgraduate Master's courses and remain eligible for PGL Master's. This rule applies whether the student transfers:

- to a different course at the same HE Provider; or
- to a different course at a different HE Provider.

In either case, the student should notify SLC of the course change.

Where the student transfers to a course at a different HE Provider:

- future payments should not be made until the new HE Provider has confirmed the course change to SLC.
- Where the new HE Provider has confirmed the course change to SLC, the student does not need to subsequently confirm this change to SLC if they have not done so already.

If a student transfers from an eligible course to an ineligible course (i.e. to a course which is not listed on the eligible courses database) they will cease to be eligible for PGL Master's from the point of transfer and no further PGL Master's payments will be made. Previous payments made where the student was attending the eligible course will not be reassessed. Any PGL Master's payments made subsequently from the point of transfer to an ineligible course will be treated as an overpayment.

Students who transfer from an ineligible course to an eligible postgraduate Master's course may submit a new application for support. For example, if a student starts a qualification which is lower level than a postgraduate Master's course, they will not be eligible to apply for PGL Master's funding. If they then transfer to a postgraduate Master's course, they may apply for funding at that point to begin an eligible course. They will be eligible to apply for PGL Master's from the point of commencing the eligible course and, for the purposes of PGL Master's funding, they will be treated as a new student starting an eligible course from the point when they start the eligible course. Students will not be able to transfer from an ineligible course into a later academic year of an eligible Master's course. Note that PGL Master's is only available for full stand alone Master's courses; it is not available for partial Master's courses where previous study and / or experience is taken into account.

**'Multi academic year'** - The student may transfer to a course which starts in a later academic year quarter. However the maximum funding available to the student will not increase. Any remaining payments due to be made will be aligned to the payment period dates for the new course. For example:

**Mike** starts a two year course on 15<sup>th</sup> September 2016. His academic year start date is 1<sup>st</sup> September 2016. He submits a transfer to a course starting in January 2017. Payments will be made as follows:

Payment 1: September 2016 (*payment period one of course one*)

*Mike then transfers to a one year course starting in January 2017. No payment is made for the payment period starting January 2017 as Mike has already received his payment period one payment.*

Payment 2: May 2017 (*payment period two of course two*)

Payment 3: August 2017 (*payment period three of course two*)

## MULTI ACADEMIC YEARS

Students may transfer to a course which starts in a later academic year quarter. However the maximum funding available to the student will not increase. Any remaining payments due to be made will be aligned to the payment period dates for the new course.

For example, a student starts a two year course on 15<sup>th</sup> September 2016. His academic year start date is 1<sup>st</sup> September 2016. He submits a transfer to a course starting in January 2017. Payments will be made as follows:

Payment 1: September 2016 (*payment period one of course one*)

*The student transfers to a one year course starting in January 2017. No payment is made for the payment period starting January 2017 as the student has already received his 'payment period one' payment.*

Payment 2: May 2017 (*payment period two of course two*)

Payment 3: August 2017 (*payment period three of course two*)

## REPEAT YEARS OF STUDY

Repeat years of study will not be funded. This rule applies whether the student:

- Did not complete a previous AY of the course and did not receive all scheduled payments of PGL Master's; or
- Chose to take less than the maximum funding available in a previous AY.

However if the student did not complete a course due to a compelling personal reason (CPR), they may be able to access funding for a new course (regulation 3(7)).

For example:

**Vicky** starts a one year postgraduate Master's course in September 2016. She withdraws from the course in December 2016 having received the first instalment of PGL Master's. She starts another postgraduate Master's course in September 2017; however she is not eligible for any further PGL Master's. (She does not have a compelling personal reason for not completing the first course.)

**Louise** starts a two year part-time postgraduate Master's course in October 2016. She received the first instalment but does not complete the first year of study and needs to repeat the year in AY 2017/18. She will not receive funding for AY 2017/18 and should not be confirmed as in study by the HE Provider. In AY 2018/19, she completes the second year of the part-time course and is eligible for the remainder of the PGL Master's including the missed instalments from her first year.

### CHANGE OF COURSE LENGTH

Students may transfer between courses of one year and two year duration. (Note that two year courses may be full-time or part-time; in either case, the cap on support is £10,000 for the whole course and £5,000 maximum loan in year one. Where the course is studied on a part-time basis over three or four years, it is treated as a two year course for payment purposes.\*)

(\*AY 2016/17 solution; to be reviewed for AY 2017/18)

Funding will be assigned as follows:

- If a student **starts a one year course and transfers to a two year course** during the academic year, their support limit for that year will change from £10,000 to £5,000. If the student has already received £5,000 or more in that AY, no further funding will be available for the remainder of that AY. If the student has received less than £5,000 in that AY, they will be able to access the remainder up to a total maximum of £5,000 in that AY. During year two of the course, the student will be paid the funding they have not yet received up to the total requested for the whole course.

For example:

**Ali** starts a one year course and requests £10,000 PGL Master's. Payments are scheduled as follows:

1.	£3,300 (33% of £10,000)
2.	£3,300 (33% of £10,000)
3.	£3,400 (34% of £10,000)

He transfers to a two year course during payment period two (i.e. before the third payment has been released). As he has already been paid £6,600 for the first and second payment periods, and this amount exceeds £5,000, he will receive no further funding for the first year of the course. As he has

requested the maximum £10,000 PGL Master's for the course, he will be paid £3,400 for year two of the course unless he submits a new loan request to reduce the total amount requested. Payments will be made in year two as follows:

1.	£1,122 (33% of £3,400)
2.	£1,122 (33% of £3,400)
3.	£1,156 (34% of £3,400)

**Bethany** starts a one year course and requests £6,000 PGL Master's. Payments are scheduled as follows:

1.	£1,980 (33% of £6,000)
2.	£1,980 (33% of £6,000)
3.	£2,040 (34% of £6,000)

She transfers to a two year course during payment period two (i.e. before the third payment has been released). Her loan request amount remains as £6,000; she specifies that she is requesting £5,000 in year one. As she has already been paid £3,960 for payment periods one and two of year one, her third payment for year one will be reduced to £1,040. £1,000 will be paid in year two as follows:

1.	£330 (33% of £1,000)
2.	£330 (33% of £1,000)
3.	£340 (34% of £1,000)

- If a student **starts a two year course and transfers to a one year course\*** during the first academic year, the student's annual support limit will change from £5,000 to £10,000. The student will be able to access the remainder of their funding up to a total maximum of £10,000 in that year. (\*Note that this includes scenarios where the student starts a two year course, but completes the whole course in one year, so effectively changing from a two year to a one year course in the same subject. A one year course in the same subject must be available on the course database for the student to transfer to.)

For example:

**Nina** starts a two year course and requests £5,000 PGL Master's in year one. Payments in year one are scheduled as follows:

1.	£1,650(33% of £5,000)
2.	£1,650(33% of £5,000)
3.	£1,700(34% of £5,000)

She transfers to a one year course during payment period two. She will be entitled to the remaining funding up to the maximum of £10,000 in the academic year. She requests the new maximum loan. Payments for the academic year will be rescheduled as follows:

1. £3,300 (33% of £10,000; £1,650 already paid)
2. £3,300 (33% of £10,000; £1,650 already paid)

(An interim payment of £3,300 is scheduled after the transfer is complete, as the new total entitlement to this point is £6,600, and £3,300 has already been paid.)

3. £3,400 (34% of £10,000)

## SUSPENSION / RESUMPTION

Suspensions should be notified to SLC where the student is absent for more than 60 days due to illness or for any period for any other reason.

If a student suspends study with the agreement of their HE Provider, the default position is that no further PGL Master's payments will be released until the student has resumed study (regulation 15(1)). SLC have discretion to continue paying a student their standard PGL Master's payment(s) whilst the student is suspended if the student can supply evidence of a CPR, including financial hardship (regulations 15(2)). Note the student will not in any case receive more than the maximum PGL Master's entitlement.

For example:

**Sansa** starts a course in September 2016, and suspends in December 2016. Payment 1 has been released. Future payments are blocked while the student remains suspended. The student supplies evidence of financial hardship, which is accepted, in February 2017. SLC releases payment 2 in February 2017. The student resumes their study in March 2017. The student receives their final loan instalment for the AY in payment period 3.

Once the student resumes study, loan payments will resume. Any PGL loan instalments due up to the point of resumption will be released once the student resumes their course.

Suspends and resumes in the same payment period	Support not affected
Suspends and resumes in the following payment period	Support not affected
Suspends for a full payment period	Missed payment made on resumption (i.e. in the payment period that the student resumes attendance)

For example:

**Ingrid** starts a two year course in AY 2016/17, for which she requests and is paid £10,000 PGL (to be paid as £5,000 in each AY). She completes year one of the course. During payment period one of year two of the course (AY 2017/18) she suspends her studies due to ill health. She has been paid the first instalment of PGL for year two (£1,650) at the point of suspension. She resumes the course in AY 2018/19. At the point of resumption her remaining entitlement for year 2 (£3,350 in total) will be paid.

Note that where a student suspends study for an academic year in order to undertake a work placement that is not an integral part of the course, this should be treated as per other suspensions – no funding is available for any academic year in which the student is not in study.

Where the HEP confirms that the student has resumed study after a suspension period of **two years or more** (whether this is a continuous period or a cumulative total of shorter suspension periods), further payments will only be released where the student provides evidence of a compelling personal reason for having been absent from the course for the total suspension period. Once the HEP submits the resumption, SLC will request evidence of compelling personal reasons for the suspension period from the student. Note that this evidence is required for continuous suspension periods of two years or more and also where separate suspension periods add up to two years or more.

## WITHDRAWAL AND LOAN OVERPAYMENT

Where a student withdraws from their course, all future payments of PGL Master's will be cancelled. The loan payment made for the payment period in which the student withdrew will be left in place, i.e. it will not be reassessed based on the number of days in the payment period up to withdrawal and there will therefore be no loan overpayment immediately due from the borrower. Payments of PGL Master's already made will be collected through income contingent repayments when the student's loan balance enters repayment status.

Payments of PGL Master's will be treated as loan overpayments where:

- SLC receives confirmation that the student withdrew on a date prior to a previous payment period start date, i.e. the student was not in study in that period, and the student has been paid more than their reassessed maximum loan entitlement; or
- the student was incorrectly made eligible for PGL Master's because, for example:
  - o The student is found to already hold an equivalent or higher level qualification which they did not declare to SLC at the point of application;

- The student does not satisfy the residency requirements for PGL Master's;
- The student was incorrectly confirmed as studying on a course eligible for PG Master's.

If the student withdraws from the course before a payment period start date, the student will be under an obligation to notify their HE Provider and SLC immediately to ensure that the next payment of PGL Master's is not released. HE Providers will also be expected to notify SLC as soon as they are notified of a student's withdrawal. On notification of withdrawal, the student's maximum loan entitlement amount will be reduced to the amount the student was entitled to for the payment periods that they were in study. Any loan amount paid which exceeds this amount will be treated as a loan overpayment.

For example:

**Stacey** starts a one year course in September 2016. She requests the maximum £10,000 PGL Master's. Payments are scheduled as follows:

1. £3,300
2. £3,300
3. £3,400

SLC are notified during payment period two that Stacey withdrew from her course during payment period one. Stacey's entitlement is reduced to 33% of £10,000 (i.e. £3,300, the maximum first payment period entitlement amount). The second payment period instalment of £3,300 will be treated as a loan overpayment and the third payment period instalment will be cancelled.

**Brian** starts a two year course in September 2016. He applies for £8,000 PGL Master's and specifies that he wants £3,000 in year one of the course. Year one payments are scheduled as follows:

1. £990
2. £990
3. £1,020

SFE are notified during payment period three of year one that Brian withdrew during payment period two. Brian has already received all instalments for year one (£3,000 in total). Brian's new loan entitlement is 66% of £5,000 (i.e. £3,300, the maximum entitlement for payment periods one and two). As Brian has been paid less than £3,300, he does not owe a loan overpayment. Scheduled instalments for year two of the course are cancelled.

Where an amount of PGL Master's is overpaid, collection of the loan overpayment will be sought prior to the Statutory Repayment Due Date (unless financial hardship can be proved) and separately from the main loan balance which is collected through income contingent repayments (regulation 17).

Note that if a student owes an outstanding loan overpayment from a previous course of study, this overpayment will be deducted from PGL Master's entitlement unless the student can prove financial hardship.

## ANNEXES

### ANNEX A: PGL MASTER'S PAYMENT DATES

The following dates apply to PGL Master's payments made to all eligible students (full-time and part-time).

Course start dates given in the table below are for illustrative purposes only. Course start date entered into the course database will be supplied by the HE Provider.

The payment dates given below are subject to explicit confirmation of study being received prior to payment period 1, and ongoing census for periods 2 and 3 (i.e. the HE Provider has checked that the student is still in study and has notified SLC where this is not the case).

<b>Payment Period 1</b>		
<b>Course Start Month</b>	<b>Start* 1<sup>st</sup> Payment date</b>	<b>End</b>
August	22/08/2016	24/01/2017
September	26/09/2016	24/01/2017
October	10/10/2016	21/02/2017
November	14/11/2016	28/03/2017
December	05/12/2016	25/04/2017
January	09/01/2017	30/05/2017
February	06/02/2017	27/06/2017
March	06/03/2017	25/07/2017
April	10/04/2017	29/08/2017
May	01/05/2017	26/09/2017
June	05/06/2017	24/10/2017
July	03/07/2017	28/11/2017

\*course start date  
(illustrative)

<b>Payment Period 2</b>		
<b>Course Start Month</b>	<b>Start** (2<sup>nd</sup> payment date)</b>	<b>End</b>
August	25/01/2017	25/04/2017
September	25/01/2017	25/04/2017
October	22/02/2017	30/05/2017
November	29/03/2017	27/06/2017
December	26/04/2017	25/07/2017
January	31/05/2017	29/08/2017
February	28/06/2017	26/09/2017
March	26/07/2017	24/10/2017
April	30/08/2017	28/11/2017
May	27/09/2017	26/12/2017
June	25/10/2017	30/01/2018
July	29/11/2017	27/02/2018

\*\*last Wednesday in each month)

<b>Payment Period 3</b>		
<b>Course Start Month</b>	<b>Start** (3<sup>rd</sup> payment date)</b>	<b>End***</b>
August	26/04/2017	31/08/2017
September	26/04/2017	31/08/2017
October	31/05/2017	31/08/2017
November	28/06/2017	31/08/2017
December	26/07/2017	31/08/2017
January	30/08/2017	31/12/2017
February	27/09/2017	31/12/2017
March	25/10/2017	31/12/2017
April	29/11/2017	31/03/2018



May	27/12/2017	31/03/2018
June	31/01/2018	31/03/2018
July	28/02/2018	30/06/2018

(\*\*last Wednesday in  
each month)

(\*\*\*last day of AY)