

Postgraduate Loan

Postgraduate Loan eligibility

Personal eligibility 

Course eligibility 

University eligibility 

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Postgraduate Loan eligibility

Whether a student can get a Postgraduate Loan depends on:

- their personal circumstances,
- their course, and
- their university.



Personal circumstances

Students must meet certain criteria on nationality and residency, age and previous study.

Nationality and residency

To apply for a Postgraduate Loan, the student may be eligible if they:

- are a UK or EU national or have settled status (this means that they have no restrictions on how long they can stay in the UK),
- normally live in England, and
- have been living in the UK for at least three years before the start of their course.

They may also be eligible if they are:

- a member of the Armed Forces, or a relative of a member of the Armed Forces (and living with them), and studying on a distance learning course,
- a refugee, or a relative of one,
- under Humanitarian Protection, or a relative of someone under Humanitarian Protection,
- 18 or over and have lived in the UK for at least 20 years or at least half of their life,
- a European Economic Area (EEA) or Swiss migrant worker, or a relative of one,
- the child of a Swiss national, or
- the child of a Turkish worker.

EU nationals who have been living in the EEA or Switzerland for at least three years before the start of their course will also be able to apply for a Postgraduate Loan.

Age

Students must be under 60 on the first day of the first academic year of their course to get a Postgraduate Loan.

Postgraduate Loan eligibility

Previous study

Having a loan from a previous undergraduate course will not affect their eligibility for a Postgraduate Loan.

Students can only get a Postgraduate Loan if they don't already have a Master's qualification or another higher level qualification such as a PhD.

Students who have already had a Postgraduate Loan will not be able to get another one, even if they didn't complete their first course.

Additional funding may be available if a student needs to repeat a year due to compelling personal reasons, such as illness. They will be asked to provide evidence to support this.

Course eligibility

The course must be in the UK and lead to a Master's qualification, such as:

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

A Postgraduate Loan is not available to students wanting to 'top-up' a lower level qualification to a Master's degree. The course must be a full standalone master's course.

Postgraduate Loans are not available for postgraduate level courses such as PgCert (Postgraduate Certificate), PgDip (Postgraduate Diploma) or where the postgraduate course is funded by undergraduate student finance, such as:

- ITT (Initial Teacher Training)
- Integrated Master's

The course can be studied at the university or by distance learning.

If the student is studying full time the course can last for one or two years. If they're studying part time they can study for up to two years (for the equivalent one year full-time course), for up to four years (for the equivalent two year full-time course) or for up to three years where there's no equivalent full-time course.

If in any doubt, students should check if their course qualifies for a Postgraduate Loan with their university.

Postgraduate Loan eligibility

University eligibility

The university must be in the UK and either:

- publicly funded (paid for by the government), or
- privately funded.

If the student is an EU national who doesn't normally live in England, they must be studying at a university in England to get a Postgraduate Loan.

All Postgraduate Loan policy is subject to Parliamentary approval.

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