

Postgraduate Loans for Master's Degrees

**Higher Education Student Finance in England 2022/23
Academic Year (AY) – V2.0 20/07/2022**

Summary

Attached is the 'Postgraduate Loans for Master's Degrees' guidance for Academic Year 2022/23.

References to "the Regulations" in this document mean the Education (Postgraduate Master's Degree Loans) Regulations 2016 (as amended).

The Regulations contain the regulatory rules governing the payment of Postgraduate Loans. The Regulations are separate to the Education (Student Support) Regulations 2011 (as amended) that govern the payment of undergraduate student support and the Education (Postgraduate Doctoral Degree Loans) Regulations 2018, which contain the regulatory rules governing payment and eligibility criteria for Postgraduate Loans for doctoral degrees.

The repayment terms for Postgraduate Loans are contained with the Education (Student Loans) (Repayment) Regulations 2009. Repayment terms for Postgraduate Loans for Master's degrees are described in the separate document "Repayment Guidance".

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

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Disclaimer

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 endeavour 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 remain the legal basis of the student support arrangements for AY 2022/23. In the event of anomalies between this guidance and the Regulations, the Regulations prevail. Please note the Regulations are subject to amendment.

Abbreviations

Abbreviation	Full
ACRS	Afghan Citizens Resettlement Scheme
AP	Alternative Provider
ARAP	Afghan Relocations and Assistance Policy
AY	Academic Year
CMS	Courses Management Service
CPR	Compelling Personal Reasons
DAP	Degree Awarding Powers
DfE	Department for Education
DHSSPS	Department of Health, Social Services and Public Safety
DSA	Disabled Students Allowances
DWP	Department for Work and Pensions
EEA	European Economic Area
EU	European Union
FE	Further Education
FHEQ	Framework for Higher Education Qualifications
FT	Full-Time
FTE	Full-time Equivalent
HE	Higher Education
HEFCW	Higher Education Funding Council for Wales
HEP	Higher Education Provider
HMPO	Her Majesty's Passport Office
HO	Home Office
IAG	Information and Guidance
ICR	Income Contingent Repayment
ITT	Initial Teacher Training
HECoS	Higher Education Classification of Subjects
MoJ	Ministry of Justice
NHS	National Health Service
NHS BSA	National Health Service Business Services Authority
NINO	National Insurance Number

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Postgraduate Loans for Master's Degrees AY 2022/23

OD	Ordinary Duration
OfS	Office for Students
PC	Previous Course
PG	Postgraduate
PGHC	Postgraduate healthcare
PGLM	Postgraduate Loan for Master's degrees
PGLD	Postgraduate Loan for Doctoral degrees
PT	Part-Time
QAA	Quality Assurance Agency
rUK	Rest of the United Kingdom
RC	Research Council
SAAS	Student Awards Agency Scotland
SFE	Student Finance England
SFNI	Student Finance Northern Ireland
SFW	Student Finance Wales
SLC	Student Loans Company
SRDD	Statutory Repayment Due Date
UC	Universal Credit
UG	Undergraduate
UK	United Kingdom
WG	Welsh Government

TABLE OF CONTENTS

1	<i>Introduction</i>	6
2	<i>Personal eligibility</i>	6
2.1	Discretion in the application of eligibility rules	6
2.2	Eligibility exclusions - general	7
2.3	Age 60 limitation	8
2.4	Applicants who breach any obligation to repay any previous student loan (arrears)	9
2.5	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	9
2.6	Ineligibility on grounds of unfittedness to receive support	10
2.7	Prisoner students	10
2.8	Students who are undertaking more than one course	12
2.9	Students who are studying on a course as part of a degree apprenticeship	12
2.10	Students who have an equivalent or higher level qualification	13
2.11	Previous PG Master's support	13
2.12	Students in receipt of a Social Work Bursary or eligible to apply for an NHS Bursary	14
2.13	Time limit for applying for student support	14
2.14	Students who become eligible after an event	15
2.15	Documentation requirements	16
2.16	Contact details	16
2.17	Postgraduate DSA	16
2.18	Benefits Entitlement	17
3	<i>Residency</i>	17
3.1	Three year address history	18
3.2	Students who move to England from elsewhere in the UK and Islands in order to attend a course	19
3.3	Temporary or occasional absences	20
3.4	Armed forces personnel and their family members	21
3.5	Residency examples	22
4	<i>Previous Study</i>	24

Postgraduate Loans for Master's Degrees AY 2022/23

4.1	Qualification achieved _____	24
4.2	No qualification achieved _____	26
4.3	Previous PG Master's Funding Award _____	26
4.4	Requirement to undertake a full PG master's course _____	27
4.5	Compelling Personal Reasons _____	28
5	Course eligibility _____	29
5.1	Designated courses _____	29
5.2	Intercalated Master's Degree Courses _____	31
5.3	Postgraduate Courses that are not designated for PG Master's _____	31
5.4	Designated HE Providers _____	32
5.5	Mode of Study (Full-Time or Part-Time) _____	33
5.6	Courses Management Service (CMS) _____	34
5.7	Distance learning _____	35
6	Payment and overpayment _____	35
6.1	Payment and Entitlement _____	35
6.2	Confirmation of Study _____	37
6.3	Payment Dates _____	38
6.4	Late Entrants _____	38
7	Change of circumstances _____	39
7.1	Transfers _____	39
7.2	Multi-Academic Year Quarters _____	40
7.3	Cross-Academic Year Transfers _____	40
7.4	Repeat Study _____	41
7.5	Change of Course Length _____	43
7.6	Suspension/resumption _____	44
7.7	Withdrawal and loan overpayment _____	46
8	Annexes _____	48
8.1	Annex A: Events under regulation 8 of the Regulations _____	48
8.2	Annex B: Update log _____	48

1 Introduction

From Academic Year (AY) 2016/17, the UK government began providing a non-income assessed loan for stand-alone PG master's courses.

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

This guidance describes the regulatory policy rules for PGLM, including:

- Personal eligibility requirements
- Course eligibility requirements
- Payment allocation
- Changes of circumstance policy

Reference 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 PGLM.

2 Personal eligibility

The personal eligibility criteria for PGLM are set out in regulation 3 and Schedule 1 of the Regulations, and are detailed below.

2.1 Discretion in the application of eligibility rules

PGLM is only available to students and in respect of courses that satisfy the personal eligibility (and course designation) criteria as set out in the Regulations. The Student Loans Company (SLC) will not therefore apply discretion in the application of PGLM policy rules, other than the limited discretion outlined in this document (as provisioned by the Regulations), including SLC discretion as to when to award extra support for compelling personal reasons (CPR).

2.2 Eligibility exclusions - general

Students are ineligible for PGLM under regulation 3 if they:

- Are excused from any part of their PG master's course (e.g. the student is exempt from undertaking a required component of their course due to having already completed another unit of work from a previous period of study - see section 4.4 for further information)
- Are aged 60 or over on the first day of the first AY 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, unless the student is an eligible prisoner (see section 2.7 for further information on eligible prisoners)
- Are enrolled on and receiving support for a course under regulation 5 or 139 of the Education (Student Support) Regulations 2011 (as amended) or under regulation 4 of the Education (Postgraduate Doctoral Degree Loans) Regulations 2018 (note that there are no restrictions on receiving PGLM and Further Education (FE) student support in the same academic year)
- Are studying on a course as part of a degree apprenticeship
- Have already received an equivalent or higher level qualification (see section 4 for further information)
- Are already enrolled on and in receipt of support for another eligible PG master's course
- Have previously received a PGLM from Student Finance England (SFE) and have not demonstrated any CPR (see section 4.5 for further information on CPR)
- Have previously received any PG loan for undertaking a PG master's course from another UK government administration
- Have previously received a 'base grant' or 'contribution to costs grant' under the Education (Student Support) (Postgraduate Master's Degrees) (Wales) Regulations for a PG master's course

- Are eligible to apply for a healthcare bursary or are in receipt of a social work bursary, except students receiving only travel allowance support under the Care Standards Act 2000
- Are undertaking a distance learning course and are not living in England on the first day of the first academic year of their course, unless they are outside of England as a result of being in the Armed Forces (or an eligible family member living with them)

2.3 Age 60 limitation

In order to qualify for PGLM, 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:

- 1st September, where the AY begins on or after 1st August and before 1st January
- 1st January, where the AY begins on or after 1st January and before 1st April
- 1st April, where the AY begins on or after 1st April and before 1st July
- 1st July, where the AY begins on or after 1st July and before 1st August

For example:

Elena's course start date is 15th October 2022. Her 60th birthday falls on 10th September 2022. As she is under 60 on the first day of the first AY of the course (1st September 2022), she is eligible for PGLM.

Paul's course start date is 10th January 2023. His 60th birthday falls on 28th December 2022. As his 60th birthday falls before the first day of the first AY of the course (1st January 2023), he is ineligible for PGLM.

Where a student transfers to a course with a later AY start, they will remain eligible even where their 60th birthday falls before the start date of the course that they are transferring to (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 3rd October 2022. Her 60th birthday falls on 19th December 2022. As she is under 60 on the first day of the first AY of the course (1st September 2022), she is eligible for PGLM. She transfers in January 2023 to a course that 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 PGLM.

Note that there is no lower age limit for PGLM eligibility.

2.4 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 they are in breach of any obligation to repay any loan (regulation 3(3)(b)). SFE do not have any discretion in determining an applicant's eligibility in these circumstances.

Once an applicant is no longer in breach of their obligations and has paid their arrears in full, SFE should reassess their eligibility for PGLM. Any such reassessment is for the whole course, 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 they are eligible for PGLM 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 (where the student is considered to be less than two 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 PGLM:

- The student owes a loan or grant overpayment amount for another student loan product (however, existing loan overpayments may be deducted from the maximum PGLM 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.

2.5 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 PGLM if they have reached the age of 18 and have 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.

2.6 Ineligibility on grounds of unfittedness to receive support

A student is not eligible for PGLM if, in SFE's opinion, the student has shown themselves by their 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 they are 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 PGLM.

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

2.7 Prisoner students

Students who are imprisoned may be eligible for PGLM if they satisfy the definition of an 'eligible prisoner' as set out in regulation 2, i.e. they are a prisoner:

- who starts the designated course on or after 1 August 2017;
- who is serving a sentence of imprisonment in the UK (including in a young offender institution or psychiatric unit);
- who has been authorised by the prison Governor or Director or other appropriate authority to study the designated course; and
- whose earliest release date is within 4 years of the first day of the first AY of the designated course.

Student prisoners who do not satisfy the definition of an 'eligible prisoner' are ineligible for PGLM.

Note that:

- A prisoner's place of ordinary residence is their place of ordinary residence before they were imprisoned, only if this can't be determined should the prisoner be supported by their place of imprisonment.
- Where a prisoner is ordinarily resident in England, but due to their imprisonment at a prison outside of England are not living in England on the first day of the first AY of a distance learning course, the student is not eligible for support for that course under regulation 3 (4).
- Where a prisoner has been given an indeterminate sentence, the MoJ considers the minimum period of imprisonment set at trial (the sentence tariff) as the earliest release date, rather than waiting for a direction from the parole board. This is subject to the governors determining whether a prisoner is on track to meet their sentence requirements.
- A prisoner who is on remand cannot be an 'eligible prisoner' as they are not serving a custodial sentence and do not have an earliest release date. Prisoners on remand are therefore not eligible for PGLM.
- A person who has been paroled is not considered a prisoner for the purposes of PGLM and therefore does not have to satisfy the 'eligible prisoner' definition, and will be assessed as per any non-prisoner student.
- Eligible prisoners are not eligible for Postgraduate DSAs, as costs related to disability are met by the prison authorities.

The following rules apply to eligible prisoners:

Students who are eligible prisoners for the whole course

Students who are eligible prisoners at the start of the first AY of the course can apply for an amount of PGLM which is capped at the lower of:

- £11,836 (for AY 22/23) or
- the tuition fee charged.

Students who become an eligible prisoner during the AY

Where the student becomes an eligible prisoner during the AY, the revised maximum PGLM entitlement amount will be:

- The amount of PGLM entitlement already paid to the student; plus
- The fee amount still to be paid to the HEP on behalf of the student. (Note that the HEP will have to confirm this amount before a payment can be released).

The total entitlement above will be capped at the £11,836 for the AY 22/23. Instalments of fee payments made to the HEP should follow the same payment profile as payments made to the student.

Students who cease to be an eligible prisoner during their course

Where an eligible student ceases to be an eligible prisoner, by virtue of their release during their course, and would have been eligible for a higher amount of PGLM had they not been an eligible prisoner when their loan application was originally made, the student may apply for the amount of loan to be increased using the calculation set out in regulation 16 of the regulations.

2.8 Students who are undertaking more than one course

Under the Regulations a student can only be eligible for support for one course of higher education at any one time (regulations 3(3)(f) and (h)). This provision does not prevent the student from moving between courses during an academic year. It does however prevent the student from being eligible for support for more than one course where they take two (or more) courses concurrently.

Note, however, that students may be eligible for PGLM and FE ALL concurrently.

2.9 Students who are studying on a course as part of a degree apprenticeship

Under the Regulations a student is not eligible for support if they are studying on a course as part of an apprenticeship (regulation 3(3)(fa)).

A degree apprenticeship is generally a period of employment combined with a university degree, meaning that the student will be splitting their time between working and studying, with the majority of their time spent in employment.

The students generally receive a salary for the employment whilst studying. There is not a set salary, as the wage will depend on the job roles and careers the student has chosen, but they will receive at least the minimum wage for an apprentice in the student's respective field. Their tuition fees are covered by their employer and the UK government through the Apprenticeship Levy.

Students are made aware when applying for an apprenticeship that they are not eligible to also receive a student loan.

Further information for students on degree apprenticeships can be found at <https://wwwucas.com/apprenticeships/what-you-need-know-about-apprenticeships/degree-apprenticeships>

2.10 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 PGLM (regulation 3(3)(g)). See section 4 – 'Previous Study' below, for further information.

2.11 Previous PG Master's support

Regulation 3(3)(i) prohibits students from accessing PGLM from SFE where they have previously received PGLM from SFE for a PG master's course.

Regulation 3(3)(k) prohibits students from accessing PGLM from SFE where they have previously received:

- A PG loan from any UK government authority for a PG master's course (including, where applicable, loan support from SFE for a PG master's course under the Education (Student Support) Regulations 2011 (as amended)); or
- A 'base grant' or contribution to costs grant' under the Education (Student Support) (Postgraduate Master's Degrees) (Wales) Regulations for a PG master's course.

This restriction is only relevant where the student has not already successfully completed a master's course as students are ineligible under regulation 3(3)(g) if they already hold a master's (or higher level) qualification.

Despite the restriction, there is discretion to award PGLM if the student did not complete their previous PG master's course due to CPR (regulation 3(9)). See Section 4.5 'Compelling Personal Reasons' for further information.

Where PGLM was incorrectly paid as a result of an administration error (due to an erroneous confirmation of study), and the student had never attended/undertaken the course, the student will be eligible to receive another PGLM providing they have repaid the PGLM loan balance in full, including any interest accrued on the loan.

2.12 Students in receipt of a Social Work Bursary or eligible to apply for an NHS Bursary

Under regulation 3(3)(j), students are not eligible for PGLM where they are eligible to apply for a healthcare bursary or allowance or they are in receipt of 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).

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 PGLM. SLC will perform a sample check of students undertaking healthcare or social work master's courses to ensure that they are not double funded.

Note that students who meet all other eligibility criteria and are only in receipt of a social work travel allowance bursary (under the Care Standards Act 2000) are eligible for PGLM.

PG Healthcare students

The Department of Health no longer funds tuition fees through Health Education England and no longer provides bursaries through the NHS Business Services Authority to new students on PG healthcare courses studied in England that lead to professional registration with the Nursing and Midwifery Council or the Health and Care Professions Council.

Students on eligible PG healthcare courses are eligible to apply to SFE for the following under the Education (Student Support) Regulations 2011 (as amended):

- Tuition fee loan
- Living cost loans
- Disabled Students Allowance
- Dependants Grants

These courses will not attract PGLM. For further information regarding PG healthcare funding please see the 'NHS Guidance' chapter.

2.13 Time limit for applying for student support

Under regulation 10(1) the deadline for submitting an application for PGLM is nine months from the first day of the final AY of the student's course.

For example:

Charles starts a three-year master's degree course on 10th October 2022 however, he does not submit an application for PGLM until 1st July 2025, during the third and final AY of the course. The first day of the third AY of the course is 1st September 2024. As Charles has not submitted the application within nine months of that date, he is outside the deadline for submitting the PGLM application and is ineligible for PGLM support.

Students can apply for PGLM in any year of the course and are eligible to apply for the full loan amount regardless of when they apply, as long as they comply with this deadline.

SLC has the discretion to extend this deadline where it is considered appropriate to do so (regulation 10(2)). For example:

Marianne starts a three-year master's degree course on 7th September 2022 however, she does not submit an application for a PGLM until 20th July 2025, during the third and final AY of the course. As the first day of the final AY is 1st September 2025, and Marianne has not submitted her application within nine months of that date, she is outside of the deadline for submitting her PGLM application and would normally be considered ineligible. Marianne is able to demonstrate that the reason for submitting her application late was beyond her control and therefore SFE exercise their discretion and Marianne is considered to be eligible for support.

2.14 Students who become eligible after an event

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

Examples of regulatory events include:

- the student's course becomes a designated course, if that happens after the first day of the academic year,
- the student or their spouse/civil partner, parent or step-parent is recognised as a refugee, if that happens after the first day of the AY, or
- the student or their spouse/civil partner, parent or step-parent is granted humanitarian protection status in the UK, if that happens after the first day of the AY.

It is important to note that the above list is not exhaustive. See Annex A for the full list of regulatory events.

For example:

Tony starts a one-year course on 15th September 2022 and was at that point ineligible for funding as he did not satisfy regulatory residency requirements. He becomes a refugee on 15 October 2022. As this date is within the time limits detailed above he is eligible to apply for PGLM.

Where the student becomes eligible (or the student's course becomes a designated course) 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 15th October 2022 and their one-year course started on 15th September 2022, the application window may be extended to nine months from 15th October rather than nine months from the AY start date of 1st 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 loan amount (applicable to the AY their course began) and not a lesser prorated loan amount.

2.15 Documentation requirements

Regulations 9(1) and 18 state 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 alternative available evidence of identify such as a student's valid national ID card, passport or birth certificate (regulation 18).

PGLM 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 DWP may be exempted from the requirement to provide a NINO with their application.

2.16 Contact details

Students are 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.

2.17 Postgraduate DSA

SLC provides DSA to PG students under the Education (Student Support) Regulations 2011 (as amended). Students who are eligible for PG DSA will apply on a separate application from their PGLM application.

See the separate “Disabled Students’ Allowances” guidance for more information on this product.

Note that students undertaking a PG master’s course will not be eligible to apply for Grants for Dependants available via the Education (Student Support) Regulations 2011 (as amended) (Adults Dependants’ Grant, Parents’ Learning Allowance and Childcare Grant).

2.18 Benefits Entitlement

Generally, where a person in higher education is eligible for a means-tested social security benefit from DWP, support for tuition costs is disregarded and support for maintenance costs is taken into account when assessing their benefit award. As PGLM 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 PGLM is treated by DWP as being for maintenance purposes. This means for new students starting in AY 22/23 £3,550.80 of the £11,836 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.

PGLM applicants should contact DWP directly for further information on the calculation of their benefits entitlement.

3 Residency

Following the UK’s exit from the EU, the rules surrounding eligible residency criteria have changed. Regulatory residency requirements for PGLM are, broadly the same as those that apply to UG HE student support. See the UG “Assessing Eligibility” guidance chapter for further details of regulatory residency categories for student funding. Please note that where the ‘Assessing Eligibility’ guidance chapter denotes that a student is eligible for fee support only under the Education (Student Support) Regulations 2011, these students are eligible for full support under the PG Master’s Loan regulations, as there is no distinction between fee only and full support in PGLM Master’s.

3.1 Three year address history

Generally, all applicants must provide details of their home addresses covering the three-year period prior to the first day of the first AY 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.

Students applying under one of the following eligible residency categories are not required to provide three years of address history:

- Refugee status
- Humanitarian protection
- Indefinite Leave to Remain as a victim of domestic abuse or violence
- Indefinite Leave to Remain as a bereaved partner
- Section 67 Leave
- Calais Leave
- Stateless Persons
- Leave under the ARAP or the ARCS
- Evacuated or assisted British National from Afghanistan
- Leave under the Ukraine Schemes

Instead, where a student holds one of the residency statuses listed above, they are required to provide details of their addresses for the period covering the date they were granted their most recent status with the Home Office up to the first day of the first AY of their course.

Evidence of address history may be required 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 AY 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 – these 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 the student is considered to have moved to England solely for the purposes of attending the course, the student will be ineligible for PGLM from SFE (unless the student was deemed to be temporarily absent from England or was a person settled in the UK who was

exercising free movement rights under the EU directives in the EEA/Switzerland prior to 1st January 2021). See sections 3.2, 3.3 and 3.5 for further information and examples of students moving to England specifically for the purposes of undertaking a course.

3.2 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 course in England in September 2018. 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 course in May 2022. In September 2022 he starts a master’s course in England. He is not eligible for PGLM 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 course and then progressed immediately to his master’s course. (Note that Terry is ineligible for PGLM from SFE whether he returned to Wales or remained in England during the intervening vacation period).

Suzanne starts an undergraduate course in Wales in September 2018. She receives funding from SFE as she is ordinarily resident in England at the start of the first AY of the course. She completes the undergraduate course in June 2022. In October 2022 she starts a master’s course in Scotland. She is eligible for PGLM 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 is ordinarily resident elsewhere in the UK or Islands before moving to England for a purpose other than for undertaking the current course, then the student's place of ordinary residence may have changed.

For example:

Colin starts an undergraduate course in Wales in September 2019. He receives funding from Student Finance Wales as he is ordinarily resident in Wales at the start of the first AY of the course. In May 2020, whilst studying his undergraduate course, Colin's home address changes to England and he only remains in Wales for the purpose of studying his undergraduate course. He completes the undergraduate course in June 2022 and applies for a master's course in England starting in September 2022. As Colin is now ordinarily resident in England, he may be eligible for PGLM from SFE.

Where a student does not 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 course in England in September 2018. 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 course in May 2021. He returns to his permanent home address in Wales after the course end date. In September 2022 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 PGLM from SFE.

Nyree starts an undergraduate course in England in October 2018. She receives funding from Student Finance Northern Ireland as she is ordinarily resident in Northern Ireland at the start of the first AY of the course. She completes the undergraduate course in June 2021. 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 September 2022. As her ordinary residence during the intervening period has changed to England, she may be eligible for PGLM from SFE.

3.3 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 will 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 chapter for further details on temporary absences.

3.4 Armed forces personnel and their family members

STUDENTS COMMENCING THEIR COURSE PRIOR TO AY 19/20

For students who are a serving member of the Armed Forces or their eligible family member who commenced study on a Master's course prior to the AY 19/20 please see the 'AY 18/19 PG Master's Guidance' chapter.

NEW STUDENTS STARTING IN AY 19/20

Where a serving member of the Armed Forces or their eligible family member is undertaking a distance learning course overseas or within another country in the UK, they may be eligible for PGLM from SFE.

This includes:

- Armed forces personnel serving outside of the UK on the first day of the first AY of their distance learning course
- Family members living with armed forces personnel serving outside of the UK on the first day of the first AY of their distance learning course
- Armed forces personnel serving outside of England, on the first day of the first AY of their distance learning course but within another country within the UK
- Family members living with armed forces personnel serving outside of England, on the first day of the first AY of their distance learning course but within another country within the UK

Note that "family member", as defined in the Regulations includes:

- the spouse or civil partner living with a member of the armed forces serving outside of England: or
- the dependent parent living with either:
 - A child who is a member of the UK Armed Forces serving outside of England or
 - The child's spouse or civil partner who is a member of the UK Armed Forces serving outside of England.

“Family member”, as defined, does not include the child, step-child or adoptive child of a member of the UK Armed Forces serving outside of their domicile living with that member of the UK Armed Forces.

Armed forces personnel serving outside their home domicile in another UK domicile on the first day of the first AY of the course will be considered to have satisfied the condition of the regulations that students must be undertaking their course in their home domicile on the first day of the first AY of that course.

If SFE deem that the member of the Armed Forces (or their family member) 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 their course.

For example:

Arnold is the husband of a member of the Armed Forces who is serving overseas when he starts a PT distance learning course on 15 September 2022. He is eligible for PGLM.

Sylvia is a member of the Armed Forces who is domiciled in England but serving in Scotland when she starts a distance learning course on 28 September 2022. She is eligible for PGLM.

Once a student, studying a distance learning course overseas or within another country in the UK, is eligible for student support they will remain eligible to the end of their period of eligibility, even if they, or their family member, leaves the Armed Forces.

3.5 Residency examples

Please note that these examples are for illustration only and do not cover all scenarios, including those involving previous study. For full details of PGLM residency rules, refer to Schedule 1 of the Regulations or the ‘Assessing Eligibility’ guidance chapter.

3.5.1 UK Nationals who have lived in another UK domicile during the preceding three years

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 provides 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 PGLM from SFE.

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 provides 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 PGLM.

3.5.2 UK Nationals who have lived outside of the UK during the preceding three years

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 provides 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, SFE determine that Bridget was resident in England prior to living in France, she is therefore eligible for PGLM from SFE as she left England prior to 1st January 2021 to exercise her free movement rights under the EU directives 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 provides the following address history (most recent address first):

USA: 1 year
England: 2 years

She returns to England to start the course. It is determined that her period of residence in the USA is not temporary, therefore as she does not satisfy the three-year UK ordinary residence requirements, she is ineligible for PGLM.

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 provides 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 PGLM.

3.5.3 EU Nationals

Jaime is a Spanish national who has settled status under the EU settlement scheme and 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 provides the following address history (most recent address first):

England: 1 year
Scotland: 2 years

Jaime is treated as England 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 is currently ordinarily resident in England, he is eligible to apply for PGLM.

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 provides the following address history (most recent address first):

Germany: 2 years
Estonia: 1 year

She comes to England to start the course. She does not have citizens' rights under the Withdrawal Agreement as she moved to the UK after 31 December 2020 and does not therefore have a status under the EU Settlement Scheme. She is ineligible for PGLM.

Please refer to section three of the 'Assessing Eligibility' guidance chapter for more information on (and examples of) eligible residency criteria.

4 Previous Study

4.1 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 PGLM (regulation 3(3)(g)). This applies whether the qualification held was taught or research based, gained in the UK or overseas, and/or publicly or privately funded.

Any lower level qualifications held by the applicant will not affect eligibility for PGLM. If the applicant holds a PG Certificate in Education (PGCE), a PG Certificate (PGCert) a PG Diploma (PGDip) at Level 7 (including PG Certificates and PG Diplomas acquired as part of an initial

Postgraduate Loans for Master's Degrees AY 2022/23

teacher training programme), or an overseas equivalent, this will not make them ineligible for PGLM as these qualifications are considered to be below the level of a PG master's degree.

Students will self-declare previously gained PG qualifications from the UK and overseas on the PGLM 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 PGLM, the following postgraduate qualification levels should be used:

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

(*Including overseas equivalent qualifications)

Note that:

- where an applicant holds an MA* awarded by a Scottish HE Provider, they may be eligible for PGLM as Scottish MA's 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 also be eligible for PGLM as this qualification does not require any PG level 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 PG study.

**MAs that require PG level study are not awarded by these providers. Where a master's qualification awarded by these providers requires PG 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 PGLM, as per any other master's level academic qualification.

4.2 No qualification achieved

Eligibility for PGLM is not affected by previous PG study (any level and qualification, taught and non-taught) where the student did not achieve the qualification and did not receive any UK or rUK government funding (such as PGLM). Note, however, that in order to receive a PGLM the student must undertake a full master's degree course and not a partial course topping up from previous study or experience. See section 4.4 for further information.

If a student undertook a previous PG master's degree and received PGLM funding for that course but did not receive the qualification, they will be ineligible for another PGLM (even where they did not receive full payment of PGLM), unless they can demonstrate that they did not complete the course due to a compelling personal reason (CPR). If they can demonstrate a compelling personal reason they can access one further PGLM. See section 4.5 'Compelling Personal Reasons' for further information.

If a student withdraws from a course prior to the start date of the course and receives no payment, they will still be eligible for PGLM for any future course. Furthermore, if a student transfers to another course they will retain their eligibility to PGLM. See section 7.1 'Transfers' for further information.

The below table offers a summary of students' PGLM eligibility where they have previous study/funding:

Equivalent or higher qualification achieved?	PGLM funding previously received?	PGLM available?
No	No	Yes
No	Yes	No*
Yes	No	No
Yes	Yes	No

(*unless CPR awarded)

4.3 Previous PG Master's Funding Award

Students who have previously been awarded loan or grant* funding from another UK administration for a previous PG Master's course, will, in most circumstances, not be eligible for PGLM for a new course, even where they only received part payment of the loan/grant

funding available (regulations 3(3)(i) and 3(3)(k)). However, where the student was awarded PG support for a previous course but did not achieve the qualification due to compelling personal reasons, they may be eligible for PGLM for a second course. See section 4.5 for further information.

*Note that DSA support (from any UK/rUK government administration) for a previous PG Master's course does not affect eligibility for PGLM.

4.4 Requirement to undertake a full PG master's course

An eligible student will only be able to access PGLM where they are undertaking a full, stand-alone master's course (i.e. a minimum of 180 credits) and not 'topping up' from a lower level course (regulation 3(3)(za)). Students are not eligible where they are undertaking a partial master's course where previous study (including, but not limited to, previous study modules, credit/credit point awards from a previous course) and/or work experience has been taken into account, allowing the student to bypass certain aspects/modules of the full master's course.

PGLM 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.

For example:

Oliver holds a PGCert which is worth 60 credits. In September 2022, Oliver begins to undertake a master's course, using his previous study towards the award, allowing him to bypass certain elements of the course. As Oliver is not undertaking the full 180 credits of the master's course Oliver is not eligible for PGLM.

If a student transfers from one eligible master's course to another and is allowed to bypass certain elements on the second course as a result of the transfer but will undertake 180 credits in total across both courses, they will remain eligible for funding on the second course (regulation 3(3A)).

For example:

Serena commences a one year PG master's course beginning in September 2022 and applies for the full £11,836 entitlement of PGLM. In December, after completing 60 credits, Serena transfers to a different one year master's course commencing in March 2023. Serena's HE provider allow her to bypass 60 credits on the new course due to her work on the first course, meaning she will only be required to undertake 120 credits on the new course. Serena remains eligible to continue receiving funding as she is undertaking an aggregated 180 credits across both courses.

4.5 Compelling Personal Reasons

Access to a second PGLM may be available where the student did not complete the course to which their previous loan related due to compelling personal reasons (CPR) (regulation 3(7)). If the student is awarded funding due to CPR, they will be entitled to the standard loan amount of up to £11,836 for the new course.

Repeat PGLM 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, including common CPR types.

Please note, policy rules surrounding CPR exist to allow students that have already utilised their one time access to PGLM another full round of funding. This may be required following any instance where a student's first period of eligibility for the loan has ended and the student has not achieved a Master's qualification, including where a student withdraws from their course. If a student returns to their course following a withdrawal and can demonstrate CPR, as the student is starting a new period of eligibility, the student must be undertaking the full master's course in order to be eligible for another PGLM.

For example:

Lee starts a PG master's course in September 2021. He withdraws from the course in December 2021 due to CPR. Lee starts another full, stand-alone master's course in September 2022 and is able to demonstrate CPR for not completing the first course. Lee is therefore eligible for full PGLM for the new course.

Michael starts a PG master's course in September 2021. He withdraws from the course in January 2022. Michael is able to demonstrate CPR for not completing his first course. Michael returns to study a partial master's course using previous study. As the course is not a full, stand-alone master's course, he is therefore not eligible for PGLM for the new course.

Note that where a student is looking to step off their course for a prolonged period of time and has an intention to return to the same course at the point in which they left off (possibly within a different intake), and the student has an agreement with their HE provider to do so, students in these circumstances should be treated as suspending from their studies rather than withdrawing. For more information on suspensions see section 7.5.

5 Course eligibility

5.1 Designated courses

Only designated courses will attract support. Regulation 4 sets out provisions in relation to the designation of courses for PGLM.

Courses that are eligible for PGLM 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, SFE must ensure that it is satisfied that all courses meet the designation criteria detailed within the regulations.

A course may be designated for PGLM under regulation 4 only if it is a stand-alone PG 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](#).

Designated courses must lead to the award of a master's qualification. An illustrative list of available master's qualifications 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 (regulation 3(za)). It is the intention of DfE to provide access to financial support to increase the uptake in master's study. As those undertaking a full master's degree have a higher financial need, PGLM is targeted at that group of students. 'Top-up courses' are therefore not designated for support.

Courses incorporating a lower level qualification: Where the master's course incorporates a lower level PG qualification, the master's course is designated for PGLM. 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 PG Dip qualification), providing it meets other course designation criteria including those for duration (see below).

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

- a full-time course of one or two AYs; or
- a part-time course which it is ordinarily possible to complete* in no more than twice the period required to complete its one or two AY full-time equivalent offered by the same HEP; or
- a part-time course that does not have a full-time equivalent offered by the same HEP and which it is ordinarily possible to complete in up to three AYs.

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.

**The term "ordinarily possible to complete" recognises that students may receive funding over a longer period. This may occur where a student suspends study and ceases to attend their designated course for an agreed period before returning to complete their course. It does not allow part-time courses to be designated that have a maximum length exceeding the specified durations, even if it may be possible for students to complete those part-time courses over a shorter period by taking a greater number of modules per year.*

There will be no subject restrictions on master's courses eligible for PGLM subject to them meeting all other designation 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 teaching and supervision is provided within the UK (regulation 4(1)(c) and 4(3)). Note, however, that students eligible under certain residency categories (including persons settled in the UK who have been resident in the common travel area (UK and Ireland) with at least part of their

residency in Ireland and certain EU nationals protected under the EU Withdrawal Agreement)* are required to attend the course in England in order to be eligible for PGLM.

*For further information on eligible residency categories and their requirements, please consult the "Assessing Eligibility" guidance chapter for further information.

5.2 Intercalated Master's Degree Courses

Students may intercalate a master's degree (take a year out during an undergraduate degree in order to undertake a master's degree as a separate qualification). No undergraduate support (e.g. maintenance loans and tuition fee loans available under the Education (Student Support) Regulations 2011 (as amended)) is provided for the intercalated year. However, the student can apply for PGLM 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 PGLM, e.g. because they are eligible to apply for a healthcare bursary or are 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.

5.3 Postgraduate Courses that are not designated for PG Master's

PGLM is not available for:

- PG Doctoral degrees,
- Master's degrees that are undertaken as an integral part of a PG Doctoral Degree,
- Other PG level courses (taught or non-taught) including PGCerts and PGDips*,
- Top-up courses to convert lower level PG courses (such as PGCerts and PG Dips) to master's degrees with the addition of extra credits,

Courses with a PG element that are currently eligible for undergraduate support (Initial Teacher Training (ITT), Integrated master's, Master of Architecture (MArch)**, Scottish MAs, PG pre-registration healthcare courses). *Note that students may be awarded a PGLM to undertake a PG 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 (such as a PG Dip), PGLM funding that is already paid will not be considered an overpayment. However, further PGLM will not be available for a subsequent course unless the student can demonstrate a compelling personal reason.

****Students may be eligible for PGLM for a Master's of Architecture course where they are ineligible for undergraduate support (e.g. because they are not considered to be undertaking their ARB accredited Part 1 and Part 2 elements as a single course). Please see the 'Assessing Eligibility' guidance for further information on funding for architecture students.**

Where a student starts a PG course which is not a PG master's course (for example, a PG Dip) and transfers to a PG master's course, they may become eligible for PGLM from the point of transfer. When transferring, the student will not be eligible if they are 'topping up', as PGLM 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 PG master's course to a different qualification/a course that is not a designated course, they will cease to be eligible for PGLM from the point of transfer. See section 7.1 'Transfers' for more details.

5.4 Designated HE Providers

Under regulation 4, PGLM will be available for courses provided by HE Providers that are as follows (reference to "*registered provider*" denotes providers registered with the OfS):

- a registered provider,
- a registered or unregistered provider offering a course on behalf of a registered provider in England,
- an authority-funded institution in Scotland, Northern Ireland or Wales,
- a registered provider offering a course on behalf of an authority-funded institution in Scotland, Northern Ireland or Wales,
- an institution situated in Scotland, Northern Ireland or Wales offering a course on behalf of a registered provider in England, or by an alternative provider situated in Scotland, Northern Ireland or Wales offering a course on behalf of an authority-funded institution in Scotland, Northern Ireland or Wales,
- a registered provider in England offering a course in conjunction with an institution which is situated outside the United Kingdom, or
- an authority-funded institution in Scotland, Northern Ireland or Wales offering a course in conjunction with an institution which is situated outside the United Kingdom.

In this section, reference to a registered provider means any English HEP which is registered with the Office for Students (OfS).

Regulation 4 (1A) provides that a master's course in Wales, Northern Ireland and Scotland*, that has been specifically designated by the government of the respective devolved authority, is a designated course for the purposes of the Education (Postgraduate Master's Degree Loans) Regulations.

**Master's courses in Scotland must be specifically designated by the governments of all three devolved authorities to qualify as a designated course under regulation 4(1)(A).*

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.

For information on eligible HE providers in previous AY's, please refer to the relevant AY's guidance chapter.

5.5 Mode of Study (Full-Time or Part-Time)

PGLM will be available for both full-time and part-time PG master's courses. The maximum amount of loan available in either case is £11,836 for new courses starting on or after 1 August 2022 where the student is commencing a new period of eligibility. Note that the maximum of £11,836 is for the whole course, and payment profiles will be based on the course length, rather than the mode of study (for more detail on payment profiles see section 6.1 'Payment and Entitlement').

The regulations do not directly impose intensity requirements on part-time courses, although students must be undertaking a designated course that meets the criteria for duration as described in regulation 4(2). That is, part-time courses should be no more than twice the duration of their one or two-year full-time equivalent, where one is provided by the same HEP or, where no full-time equivalent course is provided by the same HEP, be no more than three academic years in duration).

For example:

Eric is undertaking a master's course on a part-time basis over two years. The course is equivalent to the one-year full-time equivalent version of this course offered by the same provider. Eric's study intensity pattern is as follows:

Year 1: 75% of the full-time equivalent course

Year 2: 25% of the full-time equivalent course

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 PGLM.

Roman is undertaking a master's course on a part-time basis over four years. The course is equivalent to the two year full-time equivalent version of the course offered at the same provider. 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 an average of 50% or greater intensity throughout the course.

5.6 Courses Management Service (CMS)

DfE may 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:
 - 1 year full-time equivalent; or
 - 2 years full-time equivalent; or
 - 2 year PT course with no full-time equivalent; or
 - 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 HECoS code of each eligible course should also be provided by the HEP.

5.7 Distance learning

Students may be eligible for PGLM if they are undertaking their course:

- in attendance or
- via distance learning

Where the course is a distance learning course, the student must be undertaking the course in England on the first day of the first AY 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^{*}

^{}Except for Armed Forces personnel and their family members (see section 3.4 for further information).*

6 Payment and overpayment

6.1 Payment and Entitlement

Payments of PGLM will be made in three instalments per AY, split 33%/33%/34% of the total amount available per academic year.

No payments will be released until a valid National Insurance Number (NINO) has been received and verified, with exceptions for those students in certain eligible residency categories who are not issued a NINO. (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.

Postgraduate Loans for Master's Degrees AY 2022/23

Payments of PGLM Master's will be made directly to the student (except for eligible prisoners). SLC generally require that the student must supply details of a UK bank or building society account which is in their own name before payments can be released.

The minimum loan amount that can be requested is £1.

Under regulation 10 (1), the amount of loan requested can be amended up to nine months from the first day of the final AY. 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 PGLM 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.)

Students will have payments scheduled evenly over all years of their course, regardless of whether they requested the maximum amount or less. The maximum loan amounts for each year of the course are detailed below.

Course length	Loan amount per AY (22/23 new students)
One AY	£11,836
Two AYs	Year 1 - £5,918 Year 2 - £5,918
Three AYs	Year 1 - £3,945 Year 2 - £3,945 Year 3 - £3,946
Four AYs	Year 1 - £2,959 Year 2 - £2,959 Year 3 - £2,959 Year 4 - £2,959

For example:

John undertakes a one year course in AY 22/23 and requests a loan of £8,000. Payments are scheduled as follows:

Instalment 1: £2,640 (33% of £8,000)
 Instalment 2: £2,640 (33% of £8,000)
 Instalment 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:

Instalment 1: £2,640 (already paid)
 Interim payment: £660 (£3,300 for revised instalment 1), minus £2,640 already paid)
 Instalment 2: £3,300 (33% of £10,000)
 Instalment 3: £3,400 (34% of £10,000)

Jenna undertakes a two year course in AY 22/23 and requests £11,836, which is payable as £5,918 in year one and £5,918 in year two. Payments for year one are scheduled as follows:

Instalment 1: £1,952.94 (33% of £5,918)
 Instalment 2: £1,952.94 (33% of £5,918)
 Instalment 3: £2,012.12 (34% of £5,918)

Payments for year two are scheduled as follows:

Instalment 1: £1,952.94 (33% of £5,918)
 Instalment 2: £1,952.94 (33% of £5,918)
 Instalment 3: £2,012.12 (34% of £5,918)

During payment period two of year two of the course, she submits a loan request reducing the total loan requested to £10,000. The third payment is reduced from £2,012.12 to £176.12.

6.2 Confirmation of Study

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

One confirmation of study is required from the HEP for each AY (full-time and part-time courses) before payment of PGLM will be released for that AY.

Manual confirmation of attendance will not be acceptable. Where the student transfers to a course at a different HEP, the receiving HEP must confirm the transfer. Transfer notifications must be completed so that the student is confirmed as undertaking the course at the correct HEP. It is imperative that HE Providers inform SLC of changes of circumstances in a timely manner as these may affect eligibility and entitlement to funding.

6.3 Payment Dates

The HE Provider must provide the start date of each AY of a designated course. This date will be the first scheduled payment date of the AY. Three term start dates are also supplied by the student's HEP. The second and third payments are released at the start of terms two and three respectively. The course end date is also supplied by the HEP to ensure that payments due in the final AY of the course are scheduled over the period that the student is in study in that year.

1st 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 AY. This will allow the HE Provider to confirm that students are in study in time to make the first PGLM payment at or near the course start date in each AY.

2nd instalment: SLC will release the 2nd instalment of PGLM at the start of the second term date supplied by the HE Provider

3rd instalment: SLC will release the 3rd instalment of PGLM at the start of the third term date supplied by the HE Provider

Note that the release of payments for each AY of the course will rely on the HEP confirming that the student is in study in that AY. The HE Provider should notify SLC if the student is no longer continuing in study prior to the 2nd or 3rd instalment date to ensure that loan overpayments are not made.

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).

6.4 Late Entrants

Where a student starts a course after the course start date, but meets the full course requirement to achieve a master's qualification (i.e. a minimum of 180 credits), the student will be entitled to the full PGLM entitlement amount.

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 some students start a course in (for example) the AY quarter commencing 1st September 2022 and others start in the AY quarter commencing 1st January 2023, students 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 any AY, students who start a PG master's course as a direct entrant in a later point of the course and as a result will not be undertaking the full master's course, will not be eligible for PGLM. The PGLM is intended 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. See section 4.4 for further information.

7 Change of circumstances

7.1 Transfers

Students can transfer between eligible master's courses at the same or a different HEP and remain eligible for PGLM, providing the student's previous course has not ended and they have not withdrawn from their course. In either case, the student should notify SLC of the course change.

For this reason, if a student wishes to change course and retain their eligibility for the PGLM, it is important to instruct them to transfer courses, rather than withdraw and re-apply.

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 a course which is not a designated course (i.e. to a course which is not listed on the SLC eligible courses database) they will cease to be eligible for PGLM from the point of transfer and no further PGLM payments will be made. Previous payments made where the student was attending the eligible course will not be reassessed. Any PGLM payments made subsequently from the point of transfer to a non-designated course will be treated as an overpayment.

Students who transfer from a non-designated course to a designated PG master's course may submit a new application for support. For example, if a student starts a qualification that is a lower level than a postgraduate master's course, they will not be eligible to apply for PGLM. If they then transfer to a PG master's course, they may apply for funding at that point to begin a designated course. They will be eligible to apply for PGLM from the point of commencing

Postgraduate Loans for Master's Degrees AY 2022/23

the designated course and, for the purposes of PGLM funding, they will be treated as a new student starting a designated course from the point when they start the designated course. Students will not be able to transfer from a non-designated course into a later AY of a designated master's course and become eligible for support. Note that PGLM 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.

7.2 Multi-Academic Year Quarters

Students may transfer to a course which starts in a later AY 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 one-year course on 15th September 2022. Their AY start date is 1st September 2022. They submit a transfer to a course starting in January 2023. Payments will be made as follows:

Payment 1: September 2022 (payment period one of course one)

The student transfers to a one-year course starting in January 2023. No payment is made for the payment period starting January 2023 as the student has already received their 'payment period one' payment. Remaining payments are scheduled accordingly:

Payment 2: May 2023 (payment period two of course two)

Payment 3: August 2023 (payment period three of course two)

7.3 Cross-Academic Year Transfers

Students may transfer to a course which starts in a different AY. Students will retain their full course entitlement, however, the maximum funding available to the student will not increase. In addition, all assessment criteria will be based on the applicable AY of the student's original course. Any remaining payments due to be made will be aligned to the payment period dates for the student's new course. If the student is required to carry out a period of repeat study, no payments will be made during this period. Once the student is no longer repeating the period of study, their payments will resume.

Postgraduate Loans for Master's Degrees AY 2022/23

For example:

Harvey commences a two year PG master's course in September 2022 and requests a loan amount of £11,836. His payment dates are scheduled as follows;

Payment Period	Payment Date 22/23 AY	Payment Amount	Payment Date 23/24 AY	Payment Amount
1	September 2022	£1,952.94	September 2023	£1,952.94
2	January 2023	£1,952.94	January 2024	£1,952.94
3	April 2023	£2,012.12	April 2024	£2,012.12

At the end of his first year, Harvey transfers to year one of a new two year master's course starting in September 2023. As Harvey has already been paid £5,918 of his entitlement in year one of the initial course, the remaining £5,918 will be paid in year 2 of the new course.

Payment Period	Payment Date 23/24 AY	Payment Amount	Payment Date 24/25 AY	Payment Amount
1	September 2023	£0	September 2024	£1,952.94
2	January 2024	£0	January 2025	£1,952.94
3	April 2024	£0	April 2025	£2,012.12

Where students are required to repeat any periods of study following a transfer to a course which starts in a different AY, the student should not receive further payment until they are considered to be progressing on their course. See section 7.4 below for further information.

7.4 Repeat Study

Under regulation 15(1)(b), any periods of repeat study during a student's course are not funded. For the purpose of the regulations, repeat periods of study represent periods where the student is required to repeat a module or similar unit of work* **and** is not progressing on their course. No payments will be made during repeat periods of study. The student's HEP should inform SLC of any instance where the student is undertaking a period of repeat study (regulation 13(5)(b)). Once the student is no longer required to repeat the module/unit of work, and is progressing on their course in line with the agreed course length, HEPs should confirm this to SLC (regulation 15(5)), and payments can recommence accordingly (regulation 15(6)). Whilst payments will not be made during periods of repeat study, the student will receive their remaining entitlement, in line with their payment schedule, once this confirmation is received (i.e. there will be no change to the student's total entitlement).

**A similar unit of work is considered to be any period of the course equivalent to the period already completed on the current course (or any previous course prior to a transfer). For example, where the student has undertaken the PG Cert element of a master's course then transfers to a different course and is required to complete the PG Cert element of the new course before being able to progress, the student should not receive further payment until they complete the PG Cert element of the new course and are confirmed as progressing.*

For example:

Louise starts a two year part-time PG master's course in October 2022. At the end of the first year, Louise has not met the academic standards required by her HE provider in order to progress on to the second year of the course and must re-sit the full year before progressing. Louise will repeat the first year in AY 23/24. As Louise is repeating modules of her course with no progression, her HEP should inform SLC accordingly, and she will not receive payment in AY 23/24. Once SLC has received confirmation that Louise is progressing on the course, payment will resume. Any payment(s) missed during the repeat period of study will be released when SLC receive notification that Louise is progressing on the course.

Jan starts a one year PG master's course in September 2022. At the end of term one, Jan has not achieved the academic standards required by her provider in order to pass that element of the course (PGCert level). As a result, Jan is required to re-sit the full term before being able to progress on her course. As Jan is repeating previous modules and is not progressing on the course her HEP should inform SLC accordingly, and further payment will be held. Once SLC has received confirmation that Jan is progressing on the course, payment will resume. Any payment(s) missed during the period of repeat study will be released when SLC receive notification that Jan is progressing on the course.

Kelly starts a one year PG master's course in September 2022. At the end of term one, Kelly transfers to a different PG master's course starting in January 2023. Despite completing term one on the first course, Kelly is required to complete term one on the new course. This is considered to be repeating a similar unit of work with no progression, therefore, no payments will be made during this period. Kelly's payments will be aligned to the HEP provided term dates on the second course and payments will resume in term 2 (subject to SLC receiving confirmation that Kelly progressing on the course).

SLC may exercise discretion to continue to pay a student throughout a period of repeat study if the student can supply evidence of a CPR such as financial hardship (regulation 15(2)).

If a student is repeating elements of a course alongside progression, they will remain eligible to receive payment throughout this period.

Postgraduate Loans for Master's Degrees AY 2022/23

For example:

Jeff starts a one year PG master's course in September 2022. At the end of term 1, he has not achieved the required academic standards to be considered to have completed that element of the course. Jeff's provider agrees to allow him to progress with the next element of the course and repeat the required modules from term 1 alongside progression of term 2. As Jeff is progressing on the course, this is not considered repeat study, therefore payments can continue as per the initial payment schedule.

7.5 Change of Course Length

Students may transfer between designated courses of different durations. Note that two year courses may be full-time or part-time, in either case, the total support available is £11,836 for the whole course. Where the student transfers to a course with a different number of AYS from that of the student's initial course, the maximum loan available per AY changes as follows:

		New course			
		1 year	2 years	3 years	4 years
Initial course	1 year	No change	£11,836 to £5,918	£11,836 to £3,945*	£11,836 to £2,959
	2 year	£5,918 to £11,836	No change	£5,918 to £3,945*	£5,918 to £2,959
	3 year	£3,945* to £11,836	£3,945* to £5,918	No change	£3,945* to £2,959
	4 year	£2,959 to £11,836	£2,959 to £5,918	£2,959 to £3,945*	No change

(*£3,946 in the final year of course due to rounding of payment amounts)

Postgraduate Loans for Master's Degrees AY 2022/23

For example:

Harriet starts a two year course in AY 2022/23 and requests the maximum available £11,836 PGLM. £5,918 is scheduled in year one. Harriet transfers to a three year course during payment period two of year one. The following payments have been made in year one:

Instalment 1: £1,952.94 (33% of £5,918)

Instalment 2: £1,952.94 (33% of £5,918)

The new loan cap for year one is £3,945 (one third of the total amount requested). £3,905.88 has already been paid in year one, so the final payment for year one is £39.12.

Instalment 3: £39.12 (£3,945 – £3,905.88)

Remaining course years are funded as follows:

Year 2: £3,945

Year 3: £3,946

Imran is undertaking a four year course and requests £8,000 in total. £2,000 is scheduled in year one (one quarter of the total loan request amount). Imran transfers to a two year course during payment period two of year one. The following payments have been made in year one:

Instalment 1: £660 (33% of £2,000)

Instalment 2: £660 (33% of £2,000)

The new loan cap for year one is £4,000 (half of the total loan request amount). Further payments made in year one are as follows:

Interim payment: £1,320 (66% of £4,000, minus amount already paid)

Instalment 3: £1,360 (34% of £4,000)

The remaining loan request amount of £4000 is paid in year 2. Total loan paid is £8,000 (in line with Imran's requested amount).

7.6 Suspension/resumption

Where an eligible student, with the agreement of their HE Provider, ceases to attend a designated course, with the intention of returning to the same course at a later date, the student is considered to have suspended their studies for the purposes of student support. The student remains an eligible student during their period of absence. Students who have suspended their course, may re-join their course on a later intake - suspension of a student's studies in this instance allows students to retain their period of eligibility and therefore retain their entitlement to funding.

Postgraduate Loans for Master's Degrees AY 2022/23

Note that where the student is ceasing their studies and has no intention to return to the same course, the student is considered to have withdrawn from their course and their period of eligibility has ended. For more information on withdrawals, please see section 7.7.

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 PGLM payments will be released until the student has resumed study (regulation 15(1)). SLC have discretion to continue paying a student their standard PGLM 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 PGLM entitlement.

For example:

Sarah starts a course in September 2022 and suspends in December 2022. 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 2023. SLC subsequently releases payment 2 in February 2023. The student resumes their study in March 2023. The student receives their final loan instalment for the AY in payment period 3.

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

Student suspends and resumes in the same payment period	Support not affected
Student suspends and resumes in the following payment period	Payment scheduled at the beginning of the payment period following their suspension will be held until SLC receive notification that the student has resumed their studies, at which point SLC will release the held payment.
Student suspends for a full payment period	Missed payment made on notification of resumption (in the payment period that the student resumes attendance)

For example:

Ingrid starts a two year course in AY 2022/23 for which she requests and is awarded £11,836 PGLM (to be paid as £5,918 in each AY). She completes year one of the course. During payment period one of year two of the course (AY 2023/24) she suspends her studies due to ill health. She has been paid the first instalment of PGLM for year two (£1,952.94) at the point of suspension. She resumes the course in AY 2024/25. At the point of resumption her remaining entitlement for year 2 (£3,965.06 in total) will be paid.

Note that where a student suspends study for an AY 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 AY 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.

7.7 Withdrawal and loan overpayment

Where an eligible student, with the agreement of their HE Provider, ceases to attend a designated course, with no intention of returning, the student is considered to have withdrawn from their course for the purposes of student support. Note, as the withdrawal is considered a termination of a student's period of eligibility, if the student wishes to return to study in the future, they will be assessed as a new student.

Where a student withdraws from their course, all future payments of PGLM will be cancelled. The loan payment made for the payment period in which the student withdrew will be left in place. It will not (for example) 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 PGLM already made will be collected through income contingent repayments when the student's loan balance enters repayment status.

Payments of PGLM 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. For example, 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 PGLM because:
 - 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 PGLM.
 - The student was incorrectly confirmed as studying on a course designated for PGLM.

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 PGLM 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 2021. She requests the maximum £11,836 PGLM. Payments are scheduled as follows:

Instalment 1: £3,905.88

Instalment 2: £3,905.88

Instalment 3: £4,024.24

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 £11,836 (£3,905.88, the maximum first payment period entitlement amount). The second payment period instalment of £3,905.88 will be treated as a loan overpayment and the third payment period instalment will be cancelled.

Where an amount of PGLM is overpaid, collection of the loan overpayment may be sought prior to the Statutory Repayment Due Date (unless financial hardship can be demonstrated) 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 may be deducted from PGLM entitlement unless the student can demonstrate financial hardship.

8 Annexes

8.1 Annex A: Events under regulation 8 of the Regulations

The events are—

- the student's course becomes a designated course—
 - (i) under regulation 4(6);
 - (ii) by virtue of the course being provided by or on behalf of an English higher education provider which becomes a registered provider; or
 - (iii) by virtue of the course becoming a Northern Irish designated master's degree course, a Scottish designated master's degree course or a Welsh designated master's degree course;
- the student or the student's spouse, civil partner or parent is recognised as a refugee or becomes a person granted stateless leave or a person granted humanitarian protection;
- the student becomes a family member described in paragraph 9A(1)(a), 9B(1)(a), 9C(1)(a), 9D(1)(a) or (2)(a) of Schedule 1
- the student becomes a person described in paragraph 3(a) of Schedule 1;
- the student becomes a person described in paragraph 6A(1)(a) of Schedule 1;
- the student becomes a person described in paragraph 11A(a) of Schedule 1;
- the student commences a designated course after the start date of the designated course as the relevant academic authority has permitted the student to commence the course at this later start date;
- the student becomes a person granted section 67 leave;
- the student becomes a person granted indefinite leave to remain as a victim of domestic violence or domestic abuse;
- the student becomes a person granted Calais leave
- the student becomes a person granted indefinite leave to remain as a bereaved partner
- the student becomes a person granted leave under one of the Afghan Schemes
- the student is granted leave under one of the Ukraine Schemes.

8.2 Annex B: Update log

Date	Updates
03/05/2022	V1.0 Issued for publication.

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Postgraduate Loans for Master's Degrees AY 2022/23

20/07/2022	V2.0 issued for publication with updates for British nationals evacuated from or assisted in leaving Afghanistan, and Persons with leave under a Ukraine scheme.
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