

Postgraduate Loans for Doctoral Degrees

Higher Education Student Finance in England

Academic Year 26/27 – Version 2.0

Summary

Attached is the ‘Postgraduate Loans for Doctoral Degrees’ guidance for the academic year (AY) 26/27.

References to ‘the Regulations’ in this document mean the Education (Postgraduate Doctoral Degree Loans) Regulations 2018¹ (as amended), which contain the regulatory rules governing eligibility criteria for and payment of Postgraduate Loans for doctoral degrees. These Regulations are separate to the consolidated Education (Student Loans) Regulations 2011² (as amended), which govern the payment of undergraduate student support, and the Education (Master’s Degree Loans) Regulations (England) 2016³ (as amended), which govern the payment of Postgraduate Loans for Master’s Degrees.

The repayment terms for Postgraduate Loans are contained within the Education (Student Loans) (Repayment) Regulations 2009⁴ (as amended) and are described in the AY 26/27 SFE ‘Repayment’ guidance.

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

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¹ <http://www.legislation.gov.uk/uksi/2018/599/contents>

² <http://www.legislation.gov.uk/uksi/2011/1986/contents>

³ <http://www.legislation.gov.uk/uksi/2016/606/contents>

⁴ <https://www.legislation.gov.uk/uksi/2009/470/contents>

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 26/27. 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 |
| ARAP | Afghan Relocations and Assistance Policy |
| ARR | Afghan Response Route |
| AY | Academic Year |
| CPR | Compelling Personal Reason |
| DSA | Disabled Students' Allowance |
| DWP | Department for Work and Pensions |
| EEA | European Economic Area |
| EU | European Union |
| EUSS | EU Settlement Scheme |
| FE | Further education |
| FHEQ | The Framework for Higher Education Qualifications |
| HE | Higher education |
| NHS | National Health Service |
| NI | Northern Ireland |
| NINO | National Insurance Number |
| OfS | Office for Students |
| PG | Postgraduate |
| PGD | Postgraduate Doctoral |
| PGLD | Postgraduate Loan for Doctoral Degrees |
| PGLM | Postgraduate Loan for Master's Degrees |
| PGM | Postgraduate Master's |
| R-DAPs | Research Degree Awarding Powers |
| SFE | Student Finance England |

| | |
|------|--|
| SFW | Student Finance Wales |
| SLC | The Student Loans Company Limited |
| UG | Undergraduate |
| UK | United Kingdom |
| UKRI | United Kingdom Research and Innovation |

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 being unfitted to receive support _____ | 10 |
| 2.7 | Prisoner students _____ | 10 |
| 2.7.1 | Students who are eligible prisoners for the whole course | 11 |
| 2.7.2 | Students who become an eligible prisoner during the academic year | 12 |
| 2.7.3 | Students who cease to be an eligible prisoner during their course..... | 12 |
| 2.7.4 | Eligible prisoner application process..... | 13 |
| 2.8 | Students who are undertaking more than one HE/FE course _____ | 14 |
| 2.9 | Students who are studying on a course as part of a degree apprenticeship _____ | 14 |
| 2.10 | Students who have an equivalent or higher-level qualification _____ | 15 |
| 2.11 | Previous PGD loan support _____ | 15 |
| 2.12 | Students in receipt of UK Research and Innovation (Research Council) funding _____ | 16 |
| 2.13 | Students in receipt of non-UKRI Institutional funding _____ | 17 |
| 2.14 | Students in receipt of a Social Work Bursary or eligible to apply for an NHS Bursary __ | 17 |
| 2.15 | Students in receipt of financial assistance provided under the Educational Psychology Funded Training scheme _____ | 18 |
| 2.16 | Time limit for applying for student support _____ | 18 |
| 2.17 | Students who become eligible as an event _____ | 19 |
| 2.18 | Documentation requirements _____ | 21 |
| 2.19 | Contact details _____ | 23 |
| 2.20 | Postgraduate DSA _____ | 23 |

| | | |
|----------|--|-----------|
| 2.21 | Benefits Entitlement | 23 |
| 3 | Residency | 24 |
| 3.1 | Three-year address history | 24 |
| 3.2 | Students who move to England from elsewhere in the UK and Islands to attend a course | 25 |
| 3.3 | Temporary or occasional absences | 27 |
| 3.4 | Provision where a student's leave status is lost during an academic year | 27 |
| 3.5 | Armed Forces personnel and their family members | 29 |
| 3.6 | Residency examples | 31 |
| 3.6.1 | UK Nationals who have lived in another UK domicile during the preceding three years | 31 |
| 3.6.2 | UK Nationals who have lived outside of the UK during the preceding three years | 31 |
| 3.6.3 | EU nationals | 33 |
| 4 | Previous study | 34 |
| 4.1 | Equivalent or higher-level qualifications | 34 |
| 4.2 | Previous PGD funding | 35 |
| 4.3 | No qualification achieved and no previous funding | 36 |
| 4.4 | Requirement to undertake a full PGD course | 37 |
| 4.5 | Compelling personal reasons | 38 |
| 5 | Course eligibility | 40 |
| 5.1 | Designated courses | 40 |
| 5.1.1 | Examples of designated PGD courses | 40 |
| 5.1.2 | Courses incorporating a lower-level qualification | 41 |
| 5.2 | Course duration | 42 |
| 5.3 | Postgraduate courses that are not designated for PGLD | 43 |
| 5.4 | Designated HE providers | 44 |
| 5.4.1 | Validation arrangements | 45 |
| 5.4.2 | Franchise arrangements | 45 |
| 5.5 | Courses Management Service | 46 |
| 5.6 | Mode of study (full-time or part-time) | 46 |
| 5.7 | Distance learning | 46 |
| 6 | Payment and overpayment | 47 |
| 6.1 | Payment and entitlement | 47 |
| 6.2 | Yearly entitlement cap | 50 |
| 6.3 | Loan request amendments | 51 |
| 6.3.1 | Increasing the loan request amount | 51 |
| 6.3.2 | Reducing the loan request amount | 52 |
| 6.4 | Confirmation of study | 52 |
| 6.5 | Payment dates | 53 |
| 6.6 | Late entrants | 54 |

| | | |
|----------|---|-----------|
| 7 | <i>Change of circumstances</i> | 54 |
| 7.1 | Transfers - general _____ | 54 |
| 7.2 | Change of course length transfers _____ | 56 |
| 7.3 | Multi-academic year quarter transfers _____ | 57 |
| 7.4 | Cross academic year transfers _____ | 58 |
| 7.5 | Repeat study _____ | 60 |
| 7.6 | Suspension/resumption _____ | 61 |
| 7.7 | Withdrawal and loan overpayment _____ | 62 |
| 7.7.1 | Overpayments owed from a previous course of study | 64 |
| 7.8 | Thesis submission _____ | 64 |
| 8 | <i>Annexes</i> | 66 |
| 8.1 | Annex A: Events under regulation 7 of the Regulations _____ | 66 |
| 8.2 | Annex B: Update log _____ | 68 |

1 Introduction

Since academic year (AY) 18/19, the United Kingdom (UK) Government has provided a non-income assessed loan for Postgraduate Doctoral (PGD) degree courses.

The Postgraduate Loans for Doctoral Degrees (PGLD) is paid directly to the student. The loan is a contribution towards course costs, rather than a loan specifically required to be used for either fees or maintenance. Therefore, it is at the student's discretion as to how to use the funds.

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

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

Repayment terms for PGLD are described in the separate AY 26/27 SFE 'Repayment' guidance.

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

2 Personal eligibility

The personal eligibility criteria for Postgraduate Loan for Doctoral Degrees (PGLD) 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

PGLD 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 Limited (SLC) will not apply discretion in the application of PGLD policy rules, other than the limited discretion outlined in this document and provided by the Regulations, including SLC discretion as to when to award additional funding for a further period of eligibility when a student fails to complete a previous postgraduate doctoral (PGD) course due to a compelling personal reason (CPR) (see section [Compelling personal reasons](#)).

2.2 Eligibility exclusions - general

Students are ineligible for PGLD under regulation 3 if they:

- are aged 60 or over on the first day of the first academic year of the designated 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 they are an eligible prisoner (see section [Prisoner students](#))
- are enrolled on and receiving support for a course under the Education (Student Support) Regulations 2011 (as amended) or under the Education (Postgraduate Master's Degree Loans) Regulations 2016 (as amended) (note that there are no restrictions on receiving PGLD 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 [Previous study](#))
- are already enrolled on and in receipt of support for another eligible postgraduate doctoral (PGD) course
- have previously received a PGLD from SFE and have not demonstrated any CPR for failing to complete the PGD course (see section [Compelling personal reasons](#) for further information)
- are in receipt of any allowance, bursary or award of similar description made by United Kingdom Research Innovation (UKRI)
- are eligible to apply for a healthcare bursary
- are in receipt of a Social Work Bursary, except students receiving only travel allowance support under the Care Standards Act 2000
- are in receipt of financial assistance provided under the Educational Psychology Funded Training scheme under section 14 of the Education Act 2002
- are undertaking a distance learning course and are not living in England on the first day of the first academic year of the course, unless they are outside of England because of being in the Armed Forces (or an eligible family member living with them)

- have previously received loan funding for a PGD course from another UK government administration and have not demonstrated any CPR for failing to complete the PGD course (see section [Compelling personal reasons](#) for further information)

2.3 Age 60 limitation

To qualify for PGLD, eligible students must be aged under 60 on the first day of the first academic year of the course (regulation 3(3)(a)). The academic year is defined in regulation 2(1) and is the period of twelve months starting on:

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

For example:

Susan's PGD course start date is 15 October 2026. Susan's 60th birthday falls on 10 September 2026. As Susan is under 60 on the first day of the first academic year of the course, 1 September 2026, they are eligible for PGLD.

Paul's PGD course start date is 10 January 2027. Paul's 60th birthday falls on 28 December 2026. As Paul's 60 birthday falls before the first day of the first academic year of the course, 1 January 2027, they are ineligible for PGLD.

Where a student transfers to a course with a later academic year start, they will remain eligible even when their 60th birthday falls before the start date of the course that they are transferring to. The student must transfer and continue in the same continuous period of study, rather than withdraw from the first course and apply as a new student.

For example:

Margaret's PGD course start date is 3 October 2026. Margaret's 60th birthday falls on 19 December 2026. As they are under 60 on the first day of the first academic year of the course, 1 September 2026, they are eligible for PGLD. Margaret transfers in January 2027 to a course which starts in that month. As they are a continuing student and were eligible for support on the first day of the first academic year of the first course, they remain eligible for PGLD.

Note that there is no lower age limit for PGLD 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 does not have any discretion in determining an applicant's eligibility in these circumstances.

Once an applicant is no longer in breach of their obligations, SFE should reassess their eligibility for PGLD. 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 PGLD but subsequently breaches any obligation to repay any previous student loan, the student will remain eligible for support in the period of eligibility 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 income contingent repayment (ICR) student loan due to be repaid by direct debit (where the student is 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 PGLD:

- The student owes a loan or grant overpayment amount for another student loan product. Note that existing loan overpayments may be deducted from the maximum PGLD 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 PGLD 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 being unfitted to receive support

A student is not eligible for PGLD if, in the opinion of Student Finance England (SFE), 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).

An example of when SFE might decide that a student is unfitted to receive support is 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 unfit for PGLD.

Discretion may be applied by SLC in some circumstances. See the AY 26/27 SFE 'Assessing Eligibility' guidance for more details on determining a student to be unfitted to receive support.

2.7 Prisoner students

Students who are imprisoned may apply for PGLD to cover the whole or part of the fees of the designated course, but not towards other costs (regulation 12(2)(b)). Payments will be made directly to the student's HE provider following the same payment profile and dates used for payments made directly to the student. See section [Payment and entitlement](#) for further information on payment profiles.

Students who are imprisoned may be eligible for PGLD if they satisfy the definition of an 'eligible prisoner' as set out in regulation 2. They must be a prisoner:

- who starts a designated course on or after 1 August 2018,
- 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 eight years of the first day of the first academic year of the designated course.

Student prisoners who do not satisfy the definition of an ‘eligible prisoner’ are ineligible for PGLD while they are a prisoner.

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 academic year 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 Ministry of Justice considers the minimum period of imprisonment set at trial (the sentence tariff) as the earliest release date, rather than waiting for direction from the parole board. This is subject to the governor 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 PGLD.
- A person who has been paroled is not considered a prisoner for the purposes of PGLD 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 PG Disabled Students’ Allowance (DSA), as costs related to disability are met by the prison authorities.

2.7.1 Students who are eligible prisoners for the whole course

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

- £31,122 (for AY 26/27); or
- the tuition fee charged.

Note that where a student applies in a later academic year, they will be subject to the yearly cap restriction and may not be eligible to access the full £31,122. See section [Yearly entitlement cap](#) for further information.

2.7.2 Students who become an eligible prisoner during the academic year

Where the student becomes an eligible prisoner during the academic year, the revised maximum PGLD entitlement amount will be:

- The amount of PGLD entitlement already paid to the student, plus
- The tuition fee amount still to be paid to the Higher Education (HE) provider on behalf of the student. Note that the HE provider will have to confirm this amount before a payment can be released.

The total entitlement above will be capped at £31,122. Instalments of fee payments made to the HE provider should follow the same payment profile as payments made to the student.

Where a student applies in a later academic year, they will be subject to the yearly cap restriction and may not be entitled to the full £31,122. See section [Yearly entitlement cap](#) for further information.

Where a student has already received an instalment but has not paid fees to the HE provider and subsequently enters prison, an arrangement for the outstanding balance for fees for the period the student was not in prison should be agreed between the HE provider and student.

2.7.3 Students who cease to be an eligible prisoner during their course

Where an eligible prisoner is released from prison during the academic year, they should notify SLC. If the student would have been eligible for a higher amount of PGLD had they not been an eligible prisoner when their loan application was originally made, the student may apply for the loan to be increased using the calculation set out in regulation 16. However, evidence is required from the prison confirming that the student is no longer an eligible prisoner before entitlement will be recalculated.

In line with regulation 16(6), the maximum PGLD available to a student who ceases to be an eligible prisoner during the course is as follows:

- The amount of fee charged, plus
- An extra amount calculated as follows:

$$((F - R) / M) \times T$$

where:

F equals the amount which the student would have qualified for if they had not been an eligible prisoner (for example the maximum PGLD entitlement).

R equals the amount that the student qualified for as an eligible prisoner (the full fee charged).

M is the total duration in days of the course (for example the total number of days from course start to course end date).

T is the number of days of the course remaining when the student ceases to be an eligible prisoner, beginning with the day after the day on which the student ceases to be an eligible prisoner (i.e. the number of days remaining until the last day of the final academic year of the course).

Note that further payment amounts due to be paid to the student will be split evenly over the remaining payment periods of the course.

For example:

Jake is an eligible prisoner and applies for the maximum PGLD available for a course beginning in AY 26/27. Jake's course lasts three academic years, and the HE provider charges a full course fee of £18,000. Jake is therefore entitled to a capped PGLD amount of £18,000 for the course at the point of application, to be paid directly to the HE provider.

This course starts on 23 September 2026 and is due to end on 28 May 2028. Jake is released from prison on 31 August 2027 and applies for the PGLD to be increased to the maximum.

The calculation of loan increase for Jake is as follows:

$$((£31,122 (F) - £18,000 * (R)) / 979^{**} (M)) \times 636^{***} (T) = £8,524.61$$

*the amount Jake qualifies for as an eligible prisoner

** the total number of days in Jake's course

***the number of days remaining when Jake ceases to be an eligible prisoner

Therefore, Jake can receive a total PGLD of £26,524.61

2.7.4 Eligible prisoner application process

Eligible prisoners must apply via a paper PGD application form rather than an online application. This is due to the fact that the paper application form must be accompanied by a form from the prison Governor, which grants approval for the student to undertake the course and confirms the student's earliest release date. Neither the application form nor the form from the Governor can be accepted digitally. Where an eligible prisoner student submits

an online application, they will be sent a paper application form to complete and their online application will be cancelled. Payments will then be made directly to the student's HE provider. Payments of PGLD made to HE providers will follow the same payment profile and dates used for payments made directly to the student. For further information see section [Payment and overpayment](#).

2.8 Students who are undertaking more than one HE/FE course

Regulation 3(3)(f) provides that students are not eligible to be enrolled on a PGD course and receive PGLD while they are also:

- Enrolled on an undergraduate (UG) course and receiving HE UG support under the Education (Student Support) Regulations 2011 (as amended) (excluding PG DSA support) at the same time, or
- Enrolled on a postgraduate master's (PGM) course and receiving a Postgraduate Loans for Master's Degrees (PGLM) under the Education (Postgraduate Master's Degree Loans) Regulations 2016 (as amended) at the same time.

Students may become eligible for PGLD once they are no longer receiving funding under the 2011 Regulations or the 2016 regulations, whether this is in the same or a different academic year, or once they are no longer enrolled on the UG/PG course.

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

Note however, that students may be eligible for PGLD and Further Education (FE) Advanced Learner Loan funding concurrently – there are no restrictions on receiving PGLD and FE funding 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://www.ucas.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 doctoral qualification are ineligible for PGLD (regulation 3(3)(g)). See section [Previous study](#) for further information.

2.11 Previous PGD loan support

Regulation 3(3)(i) prohibits students from accessing PGLD from SFE where they have previously received a PGLD for a previous PGD course. Regulation 3(3)(l) prohibits students from accessing PGLD from SFE where they have previously received postgraduate doctoral loan support from another UK government authority towards a PGD course. This includes any students who have previously received PGLD towards a PGD course from Student Finance Wales.

This restriction is only relevant where the student has not already successfully completed a PGD course, as students are ineligible under regulation 3(3)(g) if they already hold a PGD (or higher level) qualification, irrespective of whether that course was funded via government funding.

Despite the restriction, there is discretion to award another PGLD if the student did not complete their previous PGLD course due to CPR (regulation 3(9)). See section [Compelling personal reasons](#) for further information.

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

2.12 Students in receipt of UK Research and Innovation (Research Council) funding

Under regulation 3(3)(j), students are not eligible for PGLD where they are in receipt of an allowance, bursary or award made by UK Research and Innovation (UKRI) towards their PGLD course.

UKRI encompasses the following organisations:

- Innovate UK
- Research England
- The Arts and Humanities Research Council
- The Biotechnology and Biological Sciences Research Council
- The Economic and Social Research Council
- The Engineering and Physical Sciences Research Council
- The Medical Research Council
- The Natural Environment Research Council
- The Science and Technology Facilities Council

UKRI, via its Research Councils, funds several awards per year to HE providers, who then select and recruit students directly. Students may be awarded funding for fees only, or a combination of fees and a stipend for maintenance costs. Research councils also pay Disabled Students' Allowance to those who are eligible. Once a student has received payment via UKRI funding, they are ineligible for PGLD for the duration of their course.

UKRI funding is paid directly to the HE provider, who then select the students who are to receive an award and distribute the funding. Once a student has received payment via UKRI funding, they cannot become eligible for a PGLD for the duration of their course.

Where a student commences their course and is not in receipt of UKRI funding, before subsequently receiving UKRI funding mid-course, they will be ineligible for any future PGLD payments from the effective date that they were in receipt of UKRI funding. Any payments made to the student prior to the effective date will remain in place as part of the student's PGLD entitlement.

Note that in instances where it is always the intention of the HE provider/student to receive UKRI funding during their course, but they may not directly receive it until a later point, the student is ineligible for PGLD funding for the entire course (rather than only from the date at which they will be in receipt of the UKRI funding).

Students' PGLD eligibility is only affected where they are in receipt of UKRI funding in connection with their PGLD course. Funding received by students from UKRI that is not connected with their course does not impact their eligibility. For example, where a student undertakes a certain number of hours of teaching at their HE provider, and the teaching work is entirely separate from the attainment of their doctoral qualification, UKRI may contribute

towards the student's teaching salary. As this funding is not received in connection with the student's PGLD course, it does not affect their eligibility for PGLD.

2.13 Students in receipt of non-UKRI Institutional funding

HE providers may offer their own scholarships, bursaries or studentship awards to students undertaking PGLD courses. These are paid to students who qualify under the HE provider's own criteria. Providing these funding sources are not a derivative of UKRI funding, institutional funding of this kind does not affect students' PGLD eligibility. Students can receive these types of funding and PGLD concurrently (providing they meet the other eligibility criteria for support detailed in this document).

Additionally, the following sources of financial support towards PGD courses do not affect students' PGLD eligibility:

- Trusts and charities funding: these are usually administered as small grants only.
- Erasmus+/Turing doctoral loans scheme: Loan funding administered by banks and student loan agencies may be available to students undertaking doctoral level courses in other Erasmus+/Turing Scheme countries.
- Employer funding (providing the funding is not a National Health Service (NHS)/Social Work Bursary detailed in section [Students in receipt of a Social Work Bursary or eligible to apply for an NHS Bursary](#) or the funding is paid in respect of a degree apprenticeship course).

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

Under regulation 3(3)(k) students will not be eligible to receive PGLD where they are eligible to apply for a healthcare bursary* or are in receipt of a Social Work Bursary towards a PGD course from any of the following:

- 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 PGLD.

Checks may be carried out by SLC prior to and during the academic year to ensure that students undertaking Healthcare or Social Work PGD courses are not double funded.

*Please note that 'healthcare bursary' does not include:

- financial support from the National Institute for Health and Care Research (NIHR), or
- Continued Professional Development (CPD) funding from an NHS Trust.

2.15 Students in receipt of financial assistance provided under the Educational Psychology Funded Training scheme

Under regulation 3(3)(k), students will not be eligible to receive PGLD where they are in receipt of financial assistance provided under the Educational Psychology Funded Training scheme provided under section 14 of the Education Act 2002. This applies to all students where their course starts on or after 1 August 2020.

Checks may be carried out by SLC prior to and during the academic year to ensure that students undertaking an Educational Psychology PGD course are not double funded.

2.16 Time limit for applying for student support

Under regulation 10(1) the deadline for applying for PGLD is nine months from the first day of the final academic year of the student's course. For example:

Ralph starts a three-year PGD course on 10 October 2026 but does not apply for PGLD until 1 July 2029, during the third and final academic year of the course. The first day of the third academic year of the course is 1 September 2028. As Ralph has not submitted the application within nine months of that date, they are outside the deadline for submitting the PGLD application and are ineligible for PGLD support.

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

Celine starts a three-year PGD course on 7 September 2026 but does not apply for a PGLD until 20 July 2029, during the third and final academic year of the course. As the first day of the final academic year is 1 September 2028, and Celine has not submitted their application within nine months of that date, they are outside of the deadline for submitting their PGLD application and would normally be considered ineligible. However, Celine can demonstrate that the reason for submitting the application late was beyond their control and therefore SFE can exercise discretion and consider Celine to be eligible to apply for support outside of the deadline.

Note that where students apply in a later academic year than the first academic year of their course, they may be impacted by the yearly entitlement cap. See section [Yearly entitlement cap](#) for more information.

2.17 Students who become eligible as an event

Under regulation 7, students may become eligible for PGLD after the start of the first academic year of their course, if they become eligible before the last day of the course.

Please see [Annex A](#) for the full list of regulatory events.

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 15 October 2026 and their three-year course started on 15 September 2026, the application window may be extended to nine months from 15 October rather than nine months from the academic year start date of 1 September.

Note that where the student becomes eligible after an event which occurs after the first day of the first academic year and within the time limits detailed in section [Time limit for applying for student support](#) the student becomes eligible for the full loan amount (applicable to the rate available in respect of the academic year in which their study began and subject to the yearly cap restriction), and not a lesser prorated loan amount.

For example:

Caleb starts a three-year course on 15 September 2026 and was at that point ineligible for funding as they did not satisfy any of the residency requirements in the PGDR. Caleb is granted refugee status on 15 October 2027 in the second year of their course. As this date is prior to the last day of the course, Caleb is eligible to apply for PGLD.

If Caleb had become eligible to apply for support in the first year and applied for the maximum PGLD of £31,122, their payments would have been split equally across each academic year as follows:

AY 26/27 - £10,374

AY 27/28 - £10,374

AY 28/29 - £10,374

However, as Caleb did not become eligible until the second academic year and only has two years of study remaining, their eligible loan amount is capped at £13,206 per year (see section [Yearly entitlement cap](#)) meaning that, despite there being a

maximum PGLD of £31,122, they can only access £26,412 of the loan, profiled as follows:

AY 27/28 - £13,206

AY 28/29 - £13,206

Where an applicant in the following categories does not hold valid lawful leave to enter or remain on the first day of the course when applying for support via an 'event' they are still considered to be ordinarily resident on the first day of the course for the purpose of the PGDR:

- Calais leave
- Section 67
- Stateless Persons
- HP Status
- Indefinite leave to enter or remain as a victim of domestic violence or abuse
- Refugees
- Indefinite leave to enter or remain as a bereaved partner
- Afghan Relocations and Assistance Policy (ARAP)/ Afghan Citizens Resettlement Scheme (ACRS)/ Afghan Response Route (ARR)
- Ukraine Schemes

This also applies to the qualifying family members of students within the categories, where applicable.

Students in these categories are still required to meet the other standard elements of ordinary residence on the first day of their course in order to qualify for support, i.e. the student must be living in the UK/England:

- habitually,
- voluntarily, and
- for settled purposes as part of the regular order of their life, for the time being.

For more information on 'events' please see the AY 26/27 SFE 'Assessing Eligibility' guidance.

2.18 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 His Majesty's Passport Office via the Government Secure Intranet where possible. Where this is not possible, SFE will verify alternative available evidence of identity, such as a student's valid national ID card, passport, or birth certificate (regulation 18).

All PGLD applicants are required to provide their valid UK National Insurance Number (NINO) (regulation 14).

Students who are eligible under the regulatory categories listed below can receive the first PGLD instalment payment without providing a valid NINO, but the second and any subsequent PGLD instalment payments will not be released without a valid NINO. SLC will block the second and any subsequent instalment payments until the student's NINO has been provided and verified. This applies to the following categories:

- Settled when in the UK and living in the Common Travel Area of the UK, Islands and Republic of Ireland for the last three years, with at least part of that residence in the Republic of Ireland.
- Settled in the UK, with protected rights under the Withdrawal Agreements, living in the UK/Islands for the last three years wholly or mainly for the purposes of receiving full-time education, and resident in an overseas territory immediately before that three-year period.
- EEA and Swiss migrant workers/self-employed and their family members with protected rights, and frontier workers and their family members, living in the UK/EEA/Switzerland/overseas territories for the last three years, with at least part of that residence in an overseas territory.
- EU nationals and family members (plus family members of persons of Northern Ireland) with protected rights under the EU Withdrawal Agreement living in the UK/EEA/Switzerland/overseas territories for the last three years.
- Irish citizens either:
 - living in the EEA or Switzerland on 31 Dec 2020, or
 - living in the UK on 31 Dec 2020, having moved to the UK from the EEA or Switzerland after 31 December 2017, and
 - living in the UK, Gibraltar, the EEA and Switzerland for the last three years.

- Settled when in the UK and living in the UK, Islands and the specified British Overseas Territories (BOTs) for the last three years, with at least part of that residence in the BOTs.
- British citizens of Chagossian descent living in the UK, Islands and specified BOTs for the last three years, with at least part of that residence in the BOTs (residence outside of the UK and Islands being treated as BOTs residence for the purposes of this category).
- Family members of settled persons living in the UK and Islands for the last three years.
- Persons with resident status in Gibraltar and living in:
 - the UK/EEA/Switzerland/Gibraltar for the last three years (UK nationals and their family members).
 - the UK, the EEA, Switzerland and the overseas territories for the last three years (EU nationals and their family members).
- EU nationals with protected rights under the EU Withdrawal Agreement, living in the UK and Islands for the last three years.
- EU nationals with protected rights under the EU Withdrawal Agreement, living in the UK and Islands for the last three years wholly or mainly for the purposes of receiving full-time education, and resident in an overseas territory immediately before that three-year period.
- Children of a Swiss national with protected rights under the Swiss Citizens' Rights Agreement and living in the UK/EEA/Switzerland/overseas territories for the last three years, where at least part of that residence was in an overseas territory other than Gibraltar.
- Children of a former EEA worker living in the UK/EEA/Switzerland/ overseas territories for the last three years where at least part of that ordinary residence was in an overseas territory other than Gibraltar.
- Children of a Turkish worker where the child and worker are living in the UK before 1 January 2021, the child was living in the UK/EEA/Switzerland/Turkey/overseas territories for the last three years, with at least part of that residence in an overseas territory other than Gibraltar.

Note that there may be rare occurrences where DWP decline to allocate a NINO to an applicant who relies on a Certificate of Application to the EU Settlement Scheme (EUSS) as the basis for their lawful residence in the UK. SLC will review such cases on an individual basis.

2.19 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.

2.20 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 PGLD application.

See the AY 26/27 SFE 'Disabled Students' Allowance' guidance for more information on this support.

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

2.21 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 considered when assessing their benefit award. As PGLD 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, to apply that principle.

30% of the maximum PGLD available in a single academic year is treated by DWP as being for maintenance purposes. This means for new students starting a three-year PGD course in AY 26/27, £3,112.20 of the £10,374 maximum loan will be treated as income when assessing the benefit award. For benefit purposes, the doctoral student will be treated as having this amount, regardless of whether they 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 three academic years, the amount to be taken into account as income in each academic year is based on the amount of loan available for that year.

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

3 Residency

Regulatory residency requirements for Postgraduate Loans for Doctoral Degrees (PGLD) are broadly the same as those that apply to undergraduate (UG) higher education (HE) student support. See the AY 26/27 Student Finance England (SFE) 'Assessing Eligibility' guidance for further details of regulatory residency categories for student funding. Please note that where the 'Assessing Eligibility' guidance denotes that a student is eligible for fee support only under the Education (Student Support) Regulations 2011 (as amended), these students are eligible for full support under the PGLD regulations, as there is no distinction between fee only and full support in PGLD.

3.1 Three-year address history

Generally, applicants must provide details of their home addresses covering the three-year period prior to the first day of the first academic year of the course. The home address of the parents of the applicant, where this differs from the applicant's address, will not be taken as the place of ordinary residence of the applicant.

However, students applying under one of the following residency categories are subject to specific residency history requirements:

- Refugee status and relevant family members,
- Humanitarian protection and relevant family members,
- Indefinite leave to enter or remain as a victim of domestic abuse or violence, and the child of such a person,
- Indefinite leave to enter or remain as a bereaved partner, and the child of such a person,
- Section 67 leave,
- Calais leave,
- Stateless persons and relevant family members,

- Leave under the Afghan Relocations and Assistance Policy (ARAP), the Afghan Citizens Resettlement Scheme (ACRS) or the Afghan Response Route (ARR) and their family members,
- Evacuated or assisted British Nationals from Afghanistan,
- Leave under the Ukraine Schemes and their family members.

Where a student is applying under 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 day on which the first term of the first academic year actually begins (i.e. the first day of the course). This is then capped at a maximum of three years prior to the first day of the 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 academic year of the course, but state that they have been living in England for three months or less prior to the first day of the first academic year 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 PGLD from SFE (unless the student was deemed to be temporarily absent from England or was exercising free movement rights under the EU directives in the EEA/Switzerland prior to 1 January 2021). See sections [Students who move to England from elsewhere in the UK and Islands to attend a course](#), [Temporary or occasional absences](#) and [Residency examples](#) 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 to attend a course

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

This rule applies where a student was ordinarily resident in Scotland, Northern Ireland, Wales, the Channel Islands, or the Isle of Man, and moves to England specifically for the purposes of studying a postgraduate master's (PGM) course. In practice, if the student was to immediately

progress to a PGD course following the completion of their PGM course, they would remain ordinarily resident in the territory from which they moved (rather than becoming ordinarily resident in England).

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 which 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 PGD course in the semester/term that follows the end of their previous course, disregarding any intervening vacation.*

For example:

Terry starts a PGM course in England in September 2023. Terry receives funding from Student Finance Wales (SFW) as they are ordinarily resident in Wales at the start of the first academic year of the course. They complete the PGM course in May 2026. In September 2026 they start a PGD course in England. They are not eligible for PGLD from SFE as they are still considered to be ordinarily resident in Wales, having only moved to England for the purpose of undertaking their PGM course in September 2023, and then progressed immediately to the PGD course. Note that Terry is ineligible for PGLD from SFE irrespective of whether they returned to Wales or remained in England during the intervening vacation period. As Terry is still considered to be ordinarily resident in Wales, they remain eligible to apply to SFW for PGLD.

Suzanne starts a PGM course in Wales in September 2023. Suzanne receives funding from SFE as they are ordinarily resident in England at the start of the first academic year of the course. They complete the PGM course in June 2026 and start a PGD in Scotland in October 2026. They are eligible for PGLD from SFE as they are still considered to be ordinarily resident in England, having only moved to Wales for the purpose of undertaking a course and then to Scotland to progress immediately from the PGM course to the PGD 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 a PGM course in Wales in September 2023. Colin receives funding from SFW as they are ordinarily resident in Wales at the start of the first academic year of the course. In May 2024, whilst studying the PGM course, Colin's home address changes to England and they only remain in Wales for the purpose of studying the PGM course. Colin completes the PGM course in June 2026 and applies for a PGD course in England starting in September 2026. As Colin is now ordinarily resident in England, they may be eligible for PGLD from SFE.

Where a student does not immediately progress to their PGD course following the completion of a previous course, the student's place of ordinary residence may have changed during the intervening period and will be reassessed. For example:

Nyree starts a UG course in England in October 2022. Nyree receives funding from Student Finance Northern Ireland as they are ordinarily resident in Northern Ireland at the start of the first academic year of the course. They complete the UG course in June 2025, remaining in England after the end of the course as they are employed full-time in England and their home address in England is now their permanent place of residence. Nyree applies for a PGD course in England starting in September 2026. As their ordinary residence during the intervening period has changed to England, they may be eligible for PGLD from SFE.

Ian starts a PGM course in England in September 2023. Ian receives funding from SFW as they are ordinarily resident in Wales at the start of the first academic year of the course. They complete the PGM course in May 2025 and return to their permanent home address in Wales after the course end date. In September 2026 they start a PGD course in England. As they are still ordinarily resident in Wales at the start of the new course, they are ineligible for PGLD from SFE.

Note that SLC may require students to provide evidence that their place of ordinary residence has changed, and that they are living in their new domicile for reasons other than for the purposes of studying a course.

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 AY 26/27 SFE 'Assessing eligibility' guidance for further details on temporary absences.

3.4 Provision where a student's leave status is lost during an academic year

Students are not supported for future academic years of their course where their limited leave/temporary protection rights of the main leave holder of the category under which they

are applying, expire during an academic year of the course and they do not become a British Citizen, or have a new valid leave status that allows their eligibility to continue. SFE will capture expiry dates for limited leave statuses at the point of application.

This provision applies where:

- limited leave under one of the protected categories or the EU Settlement Scheme (EUSS) is lost during the PGD course, or
- temporary protection under the Withdrawal Agreements is lost and so the main leave holder is no longer considered a person with protected rights during the PGD course. This applies to those who are treated as if they hold pre-settled or settled status under the EUSS while the Home Office makes a final determination on their status. If the determination concludes that the student is not eligible for pre-settled or settled status, they will lose their protected rights.

This provision will apply to those who are eligible under the following categories where leave to remain expires or is lost:

- Refugees and relevant family members;
- Stateless persons and relevant family members;
- Section 67 leave;
- Calais leave;
- Humanitarian protection and relevant family members,
- ARAP/ACRS/ARR leave and relevant family members,
- Ukraine Scheme leave and relevant family members,
- Categories where protected rights (evidenced by ongoing protected rights where an EUSS status has not yet been awarded) are required,
- Long residence.

Where these provisions apply, funding for PGD students will continue until the end of the academic year in which the main leave holder's leave expires or is revoked. Funding for future academic years will only be paid a new valid leave status is evidenced, or they become a British Citizen.

For example:

Gayle is a Belgian national who is a family member of a person with Ukraine scheme leave. Gayle begins a three-year PGD course in England in September 2026. Gayle

applies for and is awarded the maximum £31,122 PGLD for the full course from SFE. In November 2027 (AY 27/28), Gayle's family member's Ukraine scheme leave expires and is not replaced with another valid form of leave. Gayle's funding will continue to the end of AY 27/28 (the current academic year). No further PGLD funding will be available for AY 28/29 or future academic years as Gayle is not eligible for funding under any regulatory categories. Gayle's entitlement is as follows:

AY 26/27 – £10,374

AY 27/28 – £10,374 (leave expires during AY 27/28 in November 25)

AY 28/29 – £0.00 (would have been £10,374 if new eligible status was granted)

Marc has refugee status. They begin a four-year PGD course in England in October 2026. They apply for and are awarded maximum PGLD of £31,122 for the full course from SFE.

In June 2027 (AY 26/27), Marc's refugee status expires but they are granted settled status at that point. Therefore, Marc's funding will continue as normal to the end of the course. Marc's entitlement is as follows:

AY 26/27 – £7,780

AY 27/28 – £7,780

AY 28/29 – £7,780

AY 29/30 – £7,782

3.5 Armed Forces personnel and their family members

Where a serving member of the UK 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 PGLD from SFE.

This includes:

- Armed Forces personnel serving outside of the UK on the first day of the first academic year of their distance learning course (Schedule 1 (paragraph 1(6)) of the Regulations),
- 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 (Schedule 1 (paragraph 1(6)) of the Regulations),
- Armed Forces personnel serving outside of England, on the first day of the first academic year of their distance learning course but within another country within the UK (regulation 3(5)),

- 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 (regulation 3(5)).

Note that ‘family member’, as defined in the PGDR includes:

- the spouse or civil partner living with a member of the Armed Forces serving outside of England; or
- the dependent direct relative in the ascending line 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, stepchild 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 in a UK nation which is outside their home domicile on the first day of the first academic year of the course will be considered to have satisfied the condition of the Regulations that students must be undertaking their course in England on the first day of the first academic year 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 domiciled in England and is the husband of a member of the Armed Forces who is serving overseas (where they are both living) when Arnold starts a part-time (PT) distance learning PGD course on 15 September 2026. Arnold is eligible for PGLD.

Sylvia is a member of the Armed Forces who is domiciled in England but serving in Scotland when they start a distance learning course on 28 September 2026. Sylvia is eligible for PGLD from SFE.

Once a student who is 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 leave the Armed Forces.

3.6 Residency examples

These examples are for illustration only and do not cover all scenarios. For the full list of eligible residency rules and categories, refer to Schedule 1 of the Regulations or the AY 26/27 SFE 'Assessing Eligibility' guidance.

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

Jason is a UK national who confirms that they have been living in the UK and Islands for three years prior to the first day of the first academic year of the course. Jason 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 they were ordinarily resident in Scotland and were not living there for a temporary purpose such as education). SFE concludes that Jason moved to England for the purposes of starting the course. Jason is therefore ineligible for PGLD from SFE.

Stuart is a UK national who confirms that they have been living in the UK and Islands for three years prior to the first day of the first academic year of the course. Stuart 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 AY of the course, they are eligible for PGLD.

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

Bridget is a UK national who confirms that they have not been living in the UK and Islands for three years prior to the first day of the first academic year of the course. Bridget provides the following address history:

France: 3 years

SFE seeks further evidence of Bridget's residence history prior to the start of the three-year period and determines that Bridget moved from England to France on 1 July 2020. Bridget is eligible for PGLD from SFE as they left England prior to 1 January 2021 to exercise their free movement rights in the EEA/Switzerland under the EU directives. (Note that if the student was ordinarily resident in a different UK territory prior to leaving the UK, they should apply to that territory for support rather than SFE.)

Constance is a UK national who confirms that they have not been living in the UK and Islands for three years prior to the first day of the first academic year of the course. Constance provides the following address history (most recent address first):

England: 1 month
Germany: 2 years and 11 months

SFE seeks further evidence of Constance's residence history prior to the start of the three-year period. SFE determines that Constance moved from England to Germany on 1 April 2021 and that the residence period in Germany was not a temporary absence. Constance is ineligible for PGLD from SFE because they left England after 31 December 2020 and so are not considered to have exercised free movement rights in the EEA/Switzerland under the EU directives, and their residence in Germany was not a temporary absence.

Emma is a UK national who confirms that they have not been living in the UK and Islands for three years prior to the first day of the first academic year of the course. They provide the following address history (most recent address first):

USA: 1 year
England: 2 years

Emma returns to England to start the course. It is determined that their period of residence in the USA is not temporary, therefore they do not satisfy the three-year UK ordinary residence requirements, and so they are ineligible for PGLD.

Lawrence is a UK national who confirms that they have not been living in the UK and Islands for three years prior to the first day of the first academic year of the course. They provide the following address history (most recent address first):

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

As Lawrence's residence in Australia was a temporary work contract and they did not intend to stay in Australia indefinitely, the absence is deemed to be a temporary absence and they are still considered to be ordinarily resident in England. They are therefore eligible for PGLD from SFE.

3.6.3 EU nationals

Jaime is a Spanish national who has settled status under the EUSS and confirms that they have been living in the UK and Islands for three years prior to the first day of the first academic year of the course. Jaime provides the following address history (most recent address first):

England: 1 year
Scotland: 2 years

Jaime is treated as domiciled in England due to being ordinarily resident there. As they have been ordinarily resident in the UK and Islands for three years prior to the first day of the first academic year of the course and are currently ordinarily resident in England, they are eligible to apply for PGLD.

Katrin is an Estonian national who confirms that they have not been living in the UK and Islands for three years prior to the first day of the first academic year of the course. Katrin provides the following address history (most recent address first):

Germany: 2 years
Estonia: 1 year

Katrin comes to England to start the course. They do not have citizens' rights under the Withdrawal Agreement as they moved to the UK after 31 December 2020 and do not therefore have a status under the EUSS. They are ineligible for PGLD.

Sven is a Swedish national who has settled status under the EUSS, and who lived in Wales between 2013 and 2025. In August 2025 Sven moved to England to commence a PGM course. As Sven was resident in Wales before commencing study, they are considered ordinarily resident in Wales and eligible for SFW funding under Schedule 1, paragraph 10 of the Education (Postgraduate Master's Degree Loans) (Wales) Regulations 2017.

In June 2026, Sven completes a master's course in England having been funded by SFW, and in September 2026 applies for PGLD from SFE for a course at the University of

Sheffield. As Sven has not been in England for purposes other than education for longer than the intervening vacation, they are ineligible to apply to SFE for PGLD, but would remain eligible for support from SFW, as they have settled status and meet the necessary UK residency address history requirements.

Please refer to section three of the AY 26/27 SFE 'Assessing Eligibility' guidance for more information on (and examples of) eligible residency criteria.

4 Previous study

4.1 Equivalent or higher-level qualifications

Students who already hold a qualification which is equivalent to or higher in level than a PGD qualification will not be eligible for Postgraduate Loans for Doctoral Degrees (PGLD) (regulation 3(3)(g)). This applies whether the qualification held is taught or research-based, was gained in the UK or overseas, and regardless of whether the student received any funding from any source (public or private) for the course.

Any lower-level qualifications held by the applicant (including Level 8 awards, certificates or diplomas, Level 7, or lower qualifications (noted on the table below), or any overseas equivalent) will not affect eligibility for PGLD. UK post-secondary qualifications are defined on different levels, with level 4-8 denoting higher education qualifications. PGD qualifications are Level 8 on the Framework for Higher Education Qualifications (FHEQ).

There are also Higher Doctorates such as a Doctor of Science or a Doctor of Letters/Literature. Although not on the FHEQ they are a higher-level qualification than a PGD degree. Higher Doctorates are rarely awarded, they are elite qualifications marking individuals as outstanding contributors to their field.

For the purposes of determining eligibility for PGLD, the following PG qualifications should be considered:

| HE qualification held* | FHEQ** level | Student eligible for PGLD? |
|---|--------------|----------------------------|
| Higher doctorate (for example DLitt, DSc, DTech, LLD, DD, DMus, DMedSc) | NA | No |
| Doctoral degrees (for example PhD/DPhil, EdD, DBA, DClinPsy) | 8 | No |
| Level 8 Award Level 8 Certificate Level 8 Diploma | 8 | Yes |

| | | |
|--|---|-----|
| Master's degrees (inc. MPhil, MLitt, MRes, MA, MBA, MSc) | 7 | Yes |
| Integrated master's degrees (for example MEng, MChem, MPhys, MPharm) | | |
| Postgraduate Diplomas | 7 | Yes |
| Postgraduate Certificates | | |

**Including overseas equivalent qualifications*

*** Framework for Higher Education Qualifications*

Students will self-declare previously gained PG qualifications from the UK and overseas on the PGLD 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 doctoral qualification, the applicant must provide proof of the qualification level.

Note:

- UK doctoral degrees are aligned to European doctoral level qualifications under the Framework for Qualifications of the European Higher Education Area.
- SLC do not receive confirmation of whether a student receives the qualification for which they were awarded funding, or a lower-level exit qualification, where they do not complete the qualification that they initially registered for, this applies to all HE and FE funding administered by SLC.

4.2 Previous PGD funding

Under regulation 3(3)(i), if a student undertook a previous PGD course and received a PGLD from SFE under the Regulations for that course, but did not receive the qualification, they are ineligible* for another PGLD (even where they did not receive full payment of PGLD).

Regulation 3(3)(l) extends this provision to students who have previously received PG doctoral loan funding for a PGD course from another UK administration. Where a student has previously received a PGLD from Student Finance Wales (SFW), they will be ineligible* for future PGLD from SFE.

*In all cases, students who have undertaken a previous PGD course and received doctoral loan funding from any UK administration, but failed to complete that course due to a CPR, can

qualify for the full PGLD. However, PGLD as a result of a CPR can be awarded only once. See section [Compelling personal reasons](#) for further information.

Where a student cannot demonstrate a CPR for failure to complete a previous PGD course for which they received PG doctoral loan funding, then they are ineligible for future funding. For example:

Vicky starts a three-year PGD course in September 2025 and withdraws from the course in December 2025, having received the first instalment of PGLD from SFE. Vicky starts another PGD course in September 2026; however, they are not eligible for PGLD from SFE, as they are not able to demonstrate a CPR for failing to complete their first PGD course.

If a student withdraws from a course before the start date of the course and receives no payment of PGLD, they will still be eligible for future PGLD funding. Furthermore, if a student transfers to another PGD course, they will retain their eligibility for PGLD. See section [Transfers](#) for further information.

If the student did not attend or undertake a course, but received PGLD funding due to an administrative error, they will be eligible to receive another PGLD if they pay back their original overpaid loan amount back in full. For example, a student may be registered on a course by a HE provider but then inform them that they do not intend to undertake the course, however the HE provider does not inform SLC of this change until after a PGLD payment has already been released. Providing the student repays the loan overpayment in full, they will be eligible for further PGLD funding.

4.3 No qualification achieved and no previous funding

Eligibility for PGLD 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 PGLD funding. However, students are only eligible for PGLD where the student is undertaking a full PGD course, not a partial course. Students are not therefore eligible for PGLD funding to top up to a doctoral qualification where they have previous study or experience that has allowed them to bypass integral elements of their doctoral course. For further information on partial courses see section [Requirement to undertake a full PGD course](#).

| Equivalent or higher-level qualification achieved? | PGLD previously received? | PGLD available? |
|--|---------------------------|-----------------|
|--|---------------------------|-----------------|

| | | |
|-----|-----|-----|
| No | No | Yes |
| No | Yes | No* |
| Yes | No | No |
| Yes | Yes | No |

The table below offers a

summary of students' PGLD eligibility where they have previous study/funding:

*unless a CPR is demonstrated

4.4 Requirement to undertake a full PGD course

Students are only eligible for PGLD where the student is undertaking a full PGD course (for example a full programme of doctoral study) (regulation 4(1)(a)). A full PGD degree course means a course which, independent of a student's previous experience or any module or other unit of work, credit, credit point or equivalent measurement of study taken or awarded in respect of another course, leads to a doctoral degree.

Where a student is utilising prior attainment (such as large volumes of previously completed research work) to bypass aspects of their doctoral course, they are ineligible for PGLD. Students must always be registering for a full PGD course to be eligible for PGLD.

PGLD is designed as a contribution to the costs associated with a full PGD and there is no prorated support available where less than a full stand-alone PGD course is undertaken, the student must be registering on the full PGD course.

Where students are initially enrolled on a postgraduate master's (PGM) course, but this represents an integral part of their attainment of a PGD qualification, this should be captured as a single PGD course on SLC's Course Management Service. The student will be eligible for a PGLD for the full program of study (including the period spent on the master's course). Note that these students are not eligible for Postgraduate Loans for Master's Degrees (PGLM) at the same time.

Students who register for a stand-alone PGM course are not eligible for a PGLD where it is not the intention of the student to attain a PGD award. These students should apply for a PGLM under the Education (Master's Degree Loan) Regulations 2016 (as amended).

Where the student is not required to complete the first year of a '1 plus 3' PGD course or an integrated subject specialist doctorate (for example due to prior attainment or time spent on a previous level 7 research master's such as an MPhil or an MRes), they must instead be registered on a separately designated PGD course to be eligible for PGLD as students must be undertaking the full designated course.

For example:

Gavin registers on a four-year integrated subject specialist PGD course in September 2024. Students on this programme of study cannot normally begin their supervised research project without first completing several structured taught components. These taught components are scheduled over the first year of the four-year programme. The supervised research project is then scheduled over the final three years of the programme. Gavin already holds a research master's qualification (an MPhil) from a previous period of study and as a result, their HE provider allows them to bypass the taught elements of the programme (year one of the course) and enter directly onto the supervised research project. Gavin is therefore a direct entrant and is ineligible for a PGLD as they are not completing the full PGD course.

Note that Gavin may retain eligibility for a full PGLD loan if they are registered on a separately-designated PGD course where they would be undertaking the full programme of study required (for example, a three-year course exclusively requiring a supervised research project, without requiring taught components).

Please see section [Courses incorporating a lower-level qualification](#) for more information on '1 plus 3'.

4.5 Compelling personal reasons

Access to a second PGLD may be available where the student did not complete their first course due to a compelling personal reason (CPR) (regulation 3(9)). If the student is awarded repeat PGLD funding due to a CPR, they will receive a full new entitlement up to £31,122 for the new course.

Repeat PGLD funding due to a CPR may be awarded one time only per student (regulation 3(10)).

Academic performance alone will not constitute a CPR, although SLC will consider each case individually. Note that there is not a definitive list of reasons that can be deemed CPRs. The student must provide evidence to support a claim that the failure to complete their previous course was due to a CPR, such as medical evidence or evidence of a personal family crisis. Each case will always be assessed on its own individual merits.

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 AY 26/27 SFE 'Assessing eligibility' guidance for further information on CPRs, including common CPR types.

Policy rules surrounding CPRs exist to allow students who have already utilised their one-time access to a PGLD another full round of funding. This may be required following any instance where a student's first period of eligibility for PGLD has ended and the student has not achieved a PGD qualification, including where a student withdraws* from their course. If a student returns to their course following a withdrawal and can demonstrate a CPR, as the student is starting a new period of eligibility, the student must be undertaking the full PGD course to be eligible for the PGLD.

For example:

Lee starts a PGD course in September 2022. They withdraw from the course in December 2023 due to a CPR. Lee starts another full, stand-alone PGD course in September 2026 and can demonstrate a CPR for not completing the first course. Lee is therefore eligible for full PGLD support for the new course.

Michael starts a PGD course in September 2023. Michael withdraws from the course in January 2023 and can demonstrate a CPR for not completing that course. Michael returns to study a partial PGD course using previous study (as the HE provider is allowing Michael to resume from the point at which they ceased study on the previous course)*. As the course is not a full, stand-alone PGD course, Michael is not eligible for PGLD support for the new course.

*It is important to note that there is no requirement for a withdrawal notification to indicate non-completion of a course (although this can be a strong indicator of non-completion). There can be situations where a student's conduct could indicate withdrawal and so a formal notification is not always necessary.

Please note, if a student has been awarded an overall result at the end of their course (even if that result is a failing grade), they would be considered to have completed the course. Therefore, they would not qualify to have a CPR considered under regulation 3(9). However, this would not include a scenario whereby a student completed all their PGD studies but did not achieve a high enough mark on part of their course, was scheduled to undertake re-sit exams, but then chose to withdraw without completing their re-sit exams and without being awarded an overall result.

Please also 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 [Suspension/resumption](#).

5 Course eligibility

5.1 Designated courses

Only designated PGD courses are eligible to attract Postgraduate Loans for Doctoral Degrees (PGLD) support. Regulation 4 sets out provisions in relation to the designation of courses for PGLD.

Courses that are eligible for PGLD will appear on the Courses Management Service (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.

As defined by the Regulations (regulation 2(1)), a PGD course is any course that includes either a taught programme of study, a programme of research, or a combination of both, and which may include periods of work experience, and which leads, on successful completion, to the award of PGD degree.

Note that there is not a definitive list of PGD degree qualification titles. The main doctoral qualification in the UK is the Doctor of Philosophy (PhD or DPhil). However, the UK doctorate has diversified in recent years to include qualifications such as the Doctor of Education (EdD), and Doctor of Engineering (EngD).

There are no subject restrictions on PGD degree courses eligible for PGLD, if the course meets all other designation criteria.

Students may undertake periods of attendance abroad during their PGD course. Where a course includes a period of overseas study, the qualification must be awarded by the UK HE provider (or both the UK HE provider and the overseas HE provider) and at least 50% of the teaching and supervision is provided within the UK (regulation 4(1)(c) & 4(2)).

5.1.1 Examples of designated PGD courses

Designated PGD courses under regulation 4 include:

- **Subject specialist doctorates** (for example PhD): The student registers on a formal programme of study offered by a HE provider and must produce an original piece of research. Progress may be monitored or assessed through annual progress reviews.

- **Integrated subject specialist doctorates:** these programmes normally have a choice of taught modules and a range of research topic options. The supervised research project may begin at the point of registration and be undertaken in parallel with the structured taught elements or may depend on successful completion of taught elements and be undertaken in later years. Integrated doctorates normally offer exit awards at master's level based on successful completion of taught modules. (Note that the student must register for the PGD degree at the outset to be eligible for PGLD.)
- **Professional and practice-based doctorates:** these are often post-experience qualifications aimed at mid-career professionals. An example of a professional doctorate is the Engineering Doctorate (EngD). EngD programmes are industry focused PGD programmes in which the candidate undertakes academic research in an industrial setting.

Note also that the eligible course must be a full, stand-alone PGD course and not a 'top up' from a lower-level course, or a partial PGD course undertaken where previous study and/or work experience has been considered. The PGLD is designed as a contribution to the costs associated with a doctoral PhD course and there is no prorated support available where less than a full stand-alone PGD course is offered or undertaken, the student must be enrolled on the full PGD course.

5.1.2 Courses incorporating a lower-level qualification

Where the PGD course incorporates a lower-level PG qualification, the PGD course is eligible for PGLD funding. Some PGD degrees are structured around a model often referred to as '1 plus 3'* (for example the student completes a one-year taught postgraduate master's (PGM) degree before embarking on three years of doctoral studies). In courses of this type of structure, the following rules apply:

- If the PGM degree is an integral part of the overall PGD degree course, and the student registers for the full PGD degree course at the outset, the student will be eligible for £31,122 PGLD for that course. The student is not also eligible for a Postgraduate Loans for Master's Degrees (PGLM) for the PGM level year/s of the course.
- If the student has already been awarded a PGM qualification for a separate PGM course, the student remains eligible for the full £31,122 PGLD to undertake a full '1 plus 3'* PGD degree course.
- If the student is not required to complete the first year of a '1 plus 3'* PGD degree course, they must instead be registered on a separately designated full PGD degree course to be eligible for PGLD as students must be undertaking the full designated course.

- If a student withdraws from a '1 plus 3'* PGD degree, having accessed a PGLD, no matter the qualification they gain, they will have used their PGLD entitlement and will not be able to access another. This is subject to rules outlined in section [Compelling personal reasons](#).

*Whilst most structures of this type of study will be '1 plus 3', it is not limited to that, as long as the duration of the course is not less than 3 years and does not exceed 8 years. For example, other combinations of study years, such as (but not limited to) '2 plus 6' would also be possible should the PGM study be integral to the PGD study and meet the other conditions described above.

For example:

Rick undertakes and completes a one-year stand-alone PGM course in AY 25/26 and receives PGLM. In AY 26/27 they start a PGD degree course which is structured as a combined '1 plus 3' PGD degree. Rick is eligible for the full £31,122 PGLD for the '1 plus 3' PGD degree even though they already hold a PGM and have received PGLM funding.

Alice undertakes a one-year stand-alone PGM course in AY 25/26 and is awarded PGLM of £13,206. Alice is paid the first two instalments, totaling £8,715.96. They then transfer to the start of a four-year PGD degree, which is structured as a '1 plus 3' course. Alice will not be utilising any study on the previous PGM course to bypass any aspects of their '1 plus 3' PGD course and will be studying the full eligible course. Alice is ineligible for the third instalment of PGLM but can from the point of transfer apply for the full £31,122 PGLD. Alice is treated as a new student for PGD funding purposes and must submit a new PGLD application.

Note that for PGD funding purposes, students cannot transfer between PGM and PGD courses without submitting a new application for funding. Where a student transfers to a PGD course from a course that is not a PGD course (for example a PGM course), they may become eligible for PGLD from the point of transfer. When transferring, the student will not be eligible if they are 'topping up'. A student must be undertaking the full course to be eligible for PG loan funding in either case (PGM or PGD) and must submit a new application for funding where they start a new qualification.

5.2 Course duration

Under regulation 4(1)(a) PGD degree courses will only be eligible for PGLD funding where the course length is between three and eight academic years inclusive.

The course length is defined as the **maximum period of registration** for that course. The course duration is normally linked to mode of study: for example, a course may be offered as three academic years full-time or six academic years part-time. The normal registration period is defined as the duration from course commencement to the point that the student's initial thesis is submitted for examination (rather than up until the student's final thesis, after their verbal examination/viva voce). Any period of study beyond the thesis submission date (for the viva voce examination and any post-examination amendments to the thesis) are not included in the maximum period of registration.

Payments will be scheduled over the three payment periods in every academic year of the course. The course end date is required so that final academic year payments are only scheduled over the period that the student is undertaking the course.

Note that there is no 'extra weeks' element of PGLD. The maximum loan amount available per academic year is fixed regardless of the number of weeks of study undertaken in each academic year.

5.3 Postgraduate courses that are not designated for PGLD

Under regulation 2(1) and regulation 4 PGLD funding is not available for:

- **Doctorates by publication** (including):
 - *Doctorate by retrospective publication* - normally awarded on the basis of a thesis containing a series of published works, accompanied by a substantial commentary linking the published work and outlining its significance. The candidate may not be required to register formally for the qualification or to have followed a formal programme of study towards the degree.
 - *Doctorate by prospective/concurrent publication* - these are offered by some providers, particularly in science and engineering subjects. A candidate presents a portfolio of published research papers and undergoes a final oral examination.
- **Higher doctorates:** (typically the Doctor of Science, DSc or ScD, and the Doctor of Letters, DLitt) are a higher level of award than other doctorates. They are normally awarded by research degree-awarding bodies to staff who have earned a high reputation for research in their field through their professional practice, which may or may not have been gained in an academic institution. These can be awarded as an 'honorary' degree, to recognise an individual's contribution to a particular field of knowledge.

PGLD is also not available for:

- **Other Level 8 qualifications**, including:
 - Level 8 awards, (these include high level accredited professional qualifications that are not currently designated within Higher Education for funding)
 - Level 8 certificates, and
 - Level 8 diplomas
- **Lower-level postgraduate courses**, including:
 - Stand-alone master’s degrees
 - Integrated master’s degrees (a master’s degree that is integrated with an undergraduate degree)
 - Postgraduate Certificates (PgCert)
 - Postgraduate Diplomas (PgDip)

5.4 Designated HE providers

PGLD will only be available for England domiciled students on courses provided by UK HE providers that are as follows (reference to ‘registered provider’ denotes providers registered with the Office for Students (OfS)):

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

Regulation 4(2A) provides automatic designation for Welsh designated PGD courses. A Welsh designated PGD course is a PGD course provided by an institution situated in Wales, designated by the Welsh Ministers under regulation 4(5) of the Education (Postgraduate Doctoral Degree Loans) (Wales) Regulations 2018 (as amended) for the purposes of section 22 of the 1998 Act and regulation 3 of those Regulations.

Regulation 4(5) provides the Department for Education (DfE) with the regulatory power to designate any courses not designated by regulation 4(1) at their own discretion.

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 (see below for additional information on Validation/Franchise arrangements).

Under regulation 4(1)(b)(v) the course may be provided by an eligible HE provider in conjunction with a non-UK institution. As long as the UK HE provider is the lead institution these courses may be eligible for PGLD. Note however that in any case where a course includes a period of overseas study, at least 50% of the teaching and supervision over the whole course must be undertaken within the UK (regulation 4(1)(c)).

5.4.1 Validation arrangements

Where an Office for Students (OfS) registered or authority funded provider does not have Research Degree Awarding Powers (R-DAPs) (Provider A), they may enter a validation arrangement with an OfS registered or authority funded provider that does have R-DAPs (Provider B). In this instance, Provider B approves a programme of study offered by Provider A that contributes to the award of a doctoral qualification from Provider B. In validation arrangements, the degree-awarding body (Provider B) is ultimately responsible for the academic standards of any awards granted in its name and for the quality of the learning programme.

5.4.2 Franchise arrangements

OfS registered or authority funded providers who have R-DAPs, may enter into an arrangement with a third party who will deliver a course on the behalf of the lead provider.

Where the franchisee does not have R-DAPs, they may deliver all or part of a programme approved and owned by the institution with R-DAPs. The franchising institution (the provider with R-DAPs) retains overall control of the programme's content, delivery, assessment, and quality assurance arrangements.

Where the course is provided by more than one HE provider the student must be registered with the lead institution that is awarding the qualification.

5.5 Courses Management Service

DfE may approve the designated courses that can be entered in Courses Management Service (the SLC course database) and may review the course lists uploaded by HE providers.

On the course database, designated PGD courses will be identified as between three and eight academic years in duration. The subject details and Higher Education Classification of Subjects code of each designated course should also be provided by the HE provider.

5.6 Mode of study (full-time or part-time)

PGLD will be available for full-time or part-time PGD courses. The maximum amount of loan available in either case is £31,122 for new courses starting on or after 1 August 2026 where the student is commencing a new period of eligibility. Note that the maximum of £31,122 is for the whole course, and payment profiles will be based on course length, rather than the mode of study. For more on payment profiles see section [Payment and overpayment](#).

The Regulations do not directly impose intensity requirement on part-time courses, although students must be undertaking a designated course that meets the criteria for length as described in regulation 4(1)(a) (i.e. courses should be no more than eight academic years in duration).

5.7 Distance learning

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

- in attendance or
- via distance learning (regulation 4(3)).

The HE provider at which the student is studying their distance learning course can be in England, Scotland, Wales, or Northern Ireland. To qualify to apply for support from SFE the student must:

- be undertaking* the course in England on the first day of the first academic year of the course (i.e. they are living in England on that date),
- meet the requirements for one of the residency categories in the PGDR to be eligible for support from SFE, and
- provide an English address before the application is approved.

*This rule applies to all eligible residency categories except for UK armed forces personnel and their family members, who do not have to meet this requirement. See section [Armed forces personnel and their family members](#) for more information.

The student must confirm that they will continue to remain in the United Kingdom whilst undertaking the course.

If the distance learning 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 (regulation 3(6)).

6 Payment and overpayment

6.1 Payment and entitlement

Payments of Postgraduate Loans for Doctoral Degrees (PGLD) will be made in three instalments per academic year, split 33%/33%/34% of the total amount requested per academic year.

No payments will be released until a valid National Insurance Number (NINO) has been received and verified (regulation 14). Note that are exceptions from this rule for non-UK nationals who come to the UK for the purposes of study are not currently issued a NINO by DWP (please see section [Documentation requirements](#) for more information). Where a student has already had their NINO verified as part of an earlier application, the NINO does not require to be verified again.

Payments of PGLD will be made directly to the student, except where the student is an eligible prisoner. Where the student is an eligible prisoner, payments will be made directly to the HE provider (regulation 13(3)).

SLC generally requires that the student must supply details of a UK bank account or building society which is in their own name before payments can be released (regulation 13(2)).

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

A student's yearly entitlement will be calculated by dividing their total loan requested amount (capped if necessary) by the appropriate duration of the PGD course. The duration will consist of each academic year of the course for which the student has an active application for PGLD.

Students will have payments scheduled evenly over all years of their course, regardless of whether they requested the maximum amount or less. The split of maximum loan amounts for each different duration of PGD course (assuming that the student has an active application for all years) are detailed below:

| Course Length | <u>Loan Amount per AY (Courses Starting in AY 26/27)</u> |
|----------------------|---|
| Three AYs | Year 1 - £10,374 Year 2 - £10,374 Year 3 - £10,374 |
| Four AYs | Year 1 - £7,780 Year 2 - £7,780 Year 3 - £7,780 Year 4 - £7,782 |
| Five AYs | Year 1 - £6,224 Year 2 - £6,224 Year 3 - £6,224 Year 4 - £6,224 Year 5 - £6,226. |
| Six AYs | Year 1 - £5,187 Year 2 - £5,187 Year 3 - £5,187 Year 4 - £5,187 Year 5 - £5,187 Year 6 - £5,187 |
| Seven AYs | Year 1 - £4,446 Year 2 - £4,446 Year 3 - £4,446 Year 4 - £4,446 Year 5 - £4,446 Year 6 - £4,446 Year 7 - £4,446 |
| Eight AYs | Year 1 - £3,890 Year 2 - £3,890 Year 3 - £3,890 Year 4 - £3,890 Year 5 - £3,890 Year 6 - £3,890 Year 7 - £3,890 Year 8 - £3,892 |

When determining the available amount per academic year across each year of the course, where necessary loan entitlement amounts per academic year are rounded down to the nearest whole pound, and the remainder of entitlement paid in the final year (as shown above).

For example:

Padraig starts a PGD in September 2026, which lasts three academic years. Padraig requests the maximum £31,122 PGLD. Payments will be scheduled per academic year as follows:

Year 1 - AY 26/27 - £10,374:

Instalment 1: £3,423.42 (33% of £10,374)

Instalment 2: £3,423.42 (33% of £10,374)

Instalment 3: £3,527.16 (34% of £10,374)

Year 2 - AY 27/28 - £10,374:

Instalment 1: £3,423.42 (33% of £10,374)

Instalment 2: £3,423.42 (33% of £10,374)

Instalment 3: £3,527.16 (34% of £10,374)

Year 3 - AY 28/29 - £10,374:

Instalment 1: £3,423.42 (33% of £10,374)

Instalment 2: £3,423.42 (33% of £10,374)

Instalment 3: £3,527.16 (34% of £10,374)

Where a student requests less than the maximum loan amount, the loan amount requested is also split evenly across course years.

For example:

Dmitri starts a PGD in September 2026, which lasts four academic years. They request £20,000 PGLD in total (rather than the full £31,122). Payments will be scheduled per academic year as follows:

Year 1 – AY 26/27 - £5,000:

Instalment 1: £1,650 (33% of £5,000)

Instalment 2: £1,650 (33% of £5,000)

Instalment 3: £1,700 (34% of £5,000)

Year 2 – AY 27/28 - £5,000:

Instalment 1: £1,650 (33% of £5,000)

Instalment 2: £1,650 (33% of £5,000)

Instalment 3: £1,700 (34% of £5,000)

Year 3 – AY 28/29 - £5,000:

Instalment 1: £1,650 (33% of £5,000)

Instalment 2: £1,650 (33% of £5,000)

Instalment 3: £1,700 (34% of £5,000)

Year 4 – AY 29/30 - £5,000:

Instalment 1: £1,650 (33% of £5,000)

Instalment 2: £1,650 (33% of £5,000)

Instalment 3: £1,700 (34% of £5,000)

Note that students cannot elect to have payments split across course years in different proportions from those outlined in this section.

6.2 Yearly entitlement cap

Under regulation 13(4) the amount that can be paid in connection with one academic year of a student's course is capped at £13,206 per academic year for new courses starting on or after 1 August 2026. A student cannot be paid more than the upper entitlement cap for each academic year in which they have an active application. Students are considered to have an active application for the academic year in which they apply, plus all remaining academic years on their course. Students applying in later academic years do not have an active application for any academic years prior to the year they applied for support - where a student has not applied for support for an academic year of their course, they are not entitled to support for that year.

For example:

Trish starts a three-year PGD course in AY 26/27. They do not apply for PGLD until AY 27/28. They request a PGLD totaling £31,122.

If Trish applied in the first academic year, payments would have been split equally across each academic year as follows:

AY 26/27 - £10,374

AY 27/28 - £10,374

AY 28/29 - £10,374

As Trish applied in the second academic year and only has two years of study remaining, their eligible loan amount that can be paid is capped at £13,206 per year meaning they can only access £26,412 of the loan, profiled as follows:

AY 27/28 - £13,206

AY 28/29 - £13,206

David starts a five-year PGD course in AY 26/27. They do not apply for PGLD until AY 28/29. They request a PGLD totaling £31,122.

If David had applied in the first academic year, payments would have been split equally across each academic year as follows:

AY 26/27 - £6,224

AY 27/28 - £6,224

AY 28/29 - £6,224

AY 29/30 - £6,224

AY 29/30 - £6,226

David applied in the third academic year and has only three years of study remaining. Therefore, their eligible loan amount that can be paid is capped at £13,206 per year.

However, as PGLD entitlement is calculated by dividing the total loan requested amount by each academic year of the course that David has an active application for PGLD, David's yearly entitlement will never exceed the £13,206 cap per academic year, and they remain entitled to the full requested amount of £31,122:

AY 28/29 - £10,374

AY 29/30 - £10,374

AY 30/31 - £10,374

6.3 Loan request amendments

The amount of loan requested can be amended up to nine months after the start of the final academic year of the course providing the course has not ended, and the student has not withdrawn (regulation 10(1)). Subject to regulation 10(2), once either of these events occurs the student cannot amend their loan amount.

6.3.1 Increasing the loan request amount

The amount requested can be increased at any point up to the deadline. Future loan instalments will be increased, and an interim payment will be scheduled where one is required.

For example:

Lydia starts a PGD in September 2026 which lasts three academic years. They request £15,000 PGLD in total. Payments will be scheduled per academic year, as follows:

AY 26/27 - £5,000

AY 27/28 - £5,000

AY 28/29 - £5,000

Lydia increases the loan request amount to £20,000 at the end of the second academic year of the course, which is prior to the loan request amendment cut-off date. Lydia is entitled to the additional £5,000 requested. An interim payment of £3,332 will be made when the loan request amendment is processed (£1,666 for each of the first two academic years of the course), and £6,668 will be paid in year three of the course.

Susan starts a PGD in October 2026 which lasts five academic years. Susan applies in September 2026 and requests £5,000. Susan's entitlement is calculated as follows:

AY 26/27 - £1,000

AY 27/28 - £1,000

AY 28/29 - £1,000

AY 29/30 - £1,000

AY 30/31 - £1,000

Susan subsequently submits a loan request amendment to increase the loan amount to £31,122 in year three of the course. As Susan has a live PGLD application for all academic years of the course, entitlement is recalculated across the five years of the course as follows:

AY 26/27 - £6,224

AY 27/28 - £6,224

AY 28/29 - £6,224

AY 29/30 - £6,224

AY 30/31 - £6,226

As Susan's yearly entitlement never exceeds £13,206, an interim payment is scheduled to pay Susan's additional entitlement for years one and two (£10,448 (2x £6,224-£2000 already paid)). Susan's future payments are scheduled in line with their updated yearly entitlement of £6,224 for the third and fourth years and then £6,226 for the fifth year. Susan's payment profile for the doctoral course is as follows:

AY 26/27 - £1,000

AY 27/28 - £1,000

AY 28/29 - £10,448 (interim) + £6,224 (scheduled)

AY 29/30 - £6,224

AY 30/31 - £6,226

6.3.2 Reducing the loan request amount

The amount requested cannot be reduced to less than the amount already paid to the student. If the student wishes to reduce their loan balance 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 later, should the student change their mind. However, where the student has not yet requested the maximum loan available, they may still increase the loan request amount if they are within the time limit for doing so.

6.4 Confirmation of study

Payment of PGLD will be released following receipt of confirmation from the HE provider that the student is in study in that academic year (regulation 13(5)). When the HE provider confirms the student is in study, they are confirming that the student is:

- undertaking the full, designated course,

- studying at least 50 per cent of their period of study within the UK,
- making progress on the course, as per the confirmed course length*, and
- not in receipt of United Kingdom Research and Innovation (UKRI) funding**.

*Progression towards achieving a doctorate is assessed during the programme, both at formal progression panels and informally through discussions with the candidate's supervisor. Any changes to course length identified prior to confirming continuing study (or at any other point during the course) require the HE provider to submit a change of circumstances notification to SLC.

**UKRI pays funding to the HE provider, who then allocates it to their doctoral students. Therefore, the HE provider has a record of students who have been awarded this funding and should check this record before confirming the student's continuing study to SLC.

One confirmation of study is required from the HE provider for each academic year before any payment will be released for that academic year.

6.5 Payment dates

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

First instalment: SLC will furnish HE providers with an electronic list of all students who have applied for support for a course with them up to 30 days prior to the course start date in each academic year. This will allow the HE provider to confirm that students are in study in time to make the first PGLD payment at or near the course start date in each academic year.

Second instalment: SLC will release the second instalment of PGLD at the start of the second term date supplied by the HE provider.

Third instalment: SLC will release the third instalment of PGLD at the start of the third term date supplied by the HE provider.

Note that the release of payments for each academic year of the course will rely on the HE provider confirming that the student is in study in that academic year. The HE provider should notify SLC if the student is no longer continuing in study prior to the second or third 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 academic year cannot be brought forward to a date that is prior to the course start date (and will not in any case be released until confirmation of study has been received).

6.6 Late entrants

Under regulation 7(b) where a student starts a course after the course start date but will still be undertaking a full stand-alone PGD course, the student will be entitled to the full PGLD entitlement amount for that course. This is different to a student who is starting a course late due to prior attainment and will not be required to complete the full course ('direct entrants'). Direct entrants are not eligible for PGLD – PGLD is a contribution towards the costs of undertaking a full PGD course, rather than as a contribution towards the reduced costs of undertaking part of a PGD course.

Where the HE provider accepts students starting in multiple quarters of the academic year, they should submit a separate entry for each course on the course database. This ensures that where, for example, some students start a course in the academic year quarter commencing 1 September 2026 and others start in the academic year quarter commencing 1 January 2027, the student can be assigned to the correct course and loan payments will only be made for the payment periods including and subsequent to the student's first date in study.

Students undertaking a course which they started prior to 1 August 2018 are not eligible for PGLD.

The maximum loan entitlement a late entrant is eligible for is determined by the year in which they start their course, followed by when they apply for PGLD (see section [Yearly entitlement cap](#)).

7 Change of circumstances

7.1 Transfers - general

Under regulation 6, students can transfer between eligible PGD courses at the same or a different HE provider and remain eligible for Postgraduate Loans for Doctoral Degrees (PGLD), providing the student's previous course has not ended and they have not withdrawn from their course (regulation 6(1)(c)).

In either case, the student should notify SLC of the course change (Schedule 2, paragraph 2).

For this reason, if a student wishes to change course and retain their eligibility for PGLD, the student must transfer course to retain their period of eligibility. Where a student withdraws and then reapplies for PGLD for a new course, they will be ineligible for future PGLD funding unless they can demonstrate that the withdrawal was due to CPR (see section [Previous PGD funding](#)).

When a student transfers courses, the amount of PGLD to which the student was entitled for their study and attendance in each relevant payment period, up to the effective date of their transfer, will remain in place. The student's remaining PGLD entitlement amount will then be spread over the remaining payment points and years of their new course following the effective date of the transfer. See examples in sections below in sections 7.2 to 7.4 below for more details.

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 a designated course to a non-designated course, they will cease to be eligible for PGLD from the point of transfer and no further PGLD payments will be made. Previous payments made where the student was in study on the designated course will not be reassessed. Any loan payments made subsequently from the point of transfer to a non-designated course will be treated as an overpayment.

Following a transfer, if the student is no longer considered to be completing a full course, the student is no longer eligible for support. See section [Requirement to undertake a full PGD course](#) for further information on full courses.

Note that following a transfer, where the student is excused elements of the new course as a result of work undertaken on the original course, the student would continue to be eligible for support as they will have undertaken a full course during their period of eligibility.

For example:

Paige commences a four-year PGD course in October 2026. In June 2027 they transfer to a course starting in October 2027. Due to the work undertaken on the initial course, Paige is not required to undertake the same research again and will continue with their doctorate. As Paige is undertaking a full PGD across both courses, they are eligible for the remainder of the PGLD support.

7.2 Change of course length transfers

Students may transfer between courses of different durations, providing they remain on a course between three and eight academic years in length. The total maximum support available is £31,122 (for those who began studying/their studies from AY 26/27) for the whole period of study (assuming the maximum loan was requested and subject to the PGD yearly cap). Any remaining entitlement following the transfer will be aligned to, and spread over, the remaining payment points on the student's new course after the effective date of the transfer.

For example:

Jackson starts a three-year course (Course A), applies for PGLD in academic year 26/27 and requests the maximum £31,122 PGLD. Jackson's entitlement is split over the years of the course as follows:

| | |
|-------------------|---------|
| AY 26/27 - Year 1 | £10,374 |
| AY 27/28 - Year 2 | £10,374 |
| AY 28/29 - Year 3 | £10,374 |

At the end of the second year of the course, Jackson transfers to year three of a five-year course (Course B). Jackson's remaining entitlement will be split into equal amounts per remaining academic year of the new course. As Jackson has already received £20,748 entitlement in total for the previous course, they are entitled to the remaining £10,374 for the new course.

SLC will re-profile Jackson's remaining entitlement over the remaining course length as follows:

| Year of study | Entitlement Course A | Entitlement Course B |
|---------------|----------------------|----------------------|
| Year 1 | £10,374 | - |
| Year 2 | £10,374 | - |
| Year 3 | - | £3,458 |
| Year 4 | - | £3,458 |
| Year 5 | - | £3,458 |

The entitlement amounts for year three, four and five of the new course will be split 33%/33%/34% for each payment point in each academic year in the normal way.

Eve starts a six-year course (Course A) and requests £20,000 PGLD. Eve's entitlement is split over the years of the course as follows:

| | |
|--------|--------|
| Year 1 | £3,333 |
|--------|--------|

| | |
|--------|--------|
| Year 2 | £3,333 |
| Year 3 | £3,333 |
| Year 4 | £3,333 |
| Year 5 | £3,333 |
| Year 6 | £3,335 |

After the first academic year of the course, Eve transfers to year one of a three-year course (Course B). As Eve has already received £3,333 for the previous course, the remaining £16,667 entitlement is split equally over the remaining academic years of the new course as follows:

| Year of study | Entitlement Course A | Entitlement Course B |
|--------------------------|----------------------|----------------------|
| Year 1 (previous course) | £3,333 | - |
| Year 1 (new course) | - | £5,555 |
| Year 2 | - | £5,555 |
| Year 3 | - | £5,557 |

The entitlement amounts for year one, two and three of the new course will be split 33%/33%/34% for each payment point in each academic year in the normal way.

7.3 Multi-academic year quarter transfers

Students may transfer to a course which starts in a later academic year quarter. However, the maximum entitlement available to the student will not increase. Any remaining entitlement due to the student will be aligned to and spread over the remaining payment points on the new course following the effective date of the transfer.

For example:

Nathan starts a three-year PGD course on 15 September 2026 (Course A) and requests maximum PGLD. Entitlement amounts are scheduled as follows:

| | |
|--------|---------|
| Year 1 | £10,374 |
| Year 2 | £10,374 |
| Year 3 | £10,374 |

During term one, they submit a transfer to a three-year PGD course starting in January 2027 (Course B). Nathan's remaining entitlement is then spread over each remaining entitlement point in Course B following the effective date of the transfer.

| Year of study | Entitlement Course A | Entitlement Course B |
|--|----------------------|----------------------|
| Year 1 – term 1 (previous course – Sept start) | £3,423.42 | - |
| Year 1 (new course – Jan Start) | - | £9,232.58* |
| Year 2 | - | £9,232 |
| Year 3 | - | £9,234 |

**Where there is pence remaining, it will be added here to ensure a round number is paid in the cycle where the transfer occurred.*

Entitlements in AY 26/27 for this student would be scheduled as follows:

| Payment | Payment Period AY 26/27 (Course A) | Entitlement Amount (Course A) | Payment Period AY 26/27 (Course B) | Entitlement Amount (Course B) |
|---------|------------------------------------|-------------------------------|------------------------------------|-------------------------------|
| 1 | September 2026 | £3,423.42 | January 2027 | £3,046.75 |
| 2 | January 2027 | - | April 2027 | £3,046.75 |
| 3 | April 2027 | - | July 2027 | £3,139.08 |

The entitlement in years two and three of the new course will be split 33%/33%/34% for each payment point in each academic year in the normal way.

7.4 Cross academic year transfers

Students may transfer to a course which starts in a different academic year. Students will retain their full course entitlement, however, the maximum entitlement available to the student will not increase. In addition, all assessment criteria and maximum entitlement package amounts will be based on the applicable academic year of the student's original course. Any remaining entitlement due to the student will be aligned to and spread over the remaining payment points on the new course following the effective date of the transfer.

For example:

Toby commences a three-year PGD course in September 2026 (Course A) and requests the maximum loan amount of £31,122. Entitlement amounts are split as follows;

| Payment | Payment Period AY 26/27 | Entitlement Amount | Payment Period AY 27/28 | Entitlement Amount |
|----------------|------------------------------------|-------------------------------|------------------------------------|-------------------------------|
| 1 | September 2025 | £3,423.42 | September 2026 | £3,423.42 |
| 2 | January 2026 | £3,423.42 | January 2027 | £3,423.42 |
| 3 | April 2026 | £3,527.16 | April 2027 | £3,527.16 |
| Payment | Payment Period AY 28/29 | Entitlement Amount | | |
| 1 | September 2027 | £3,423.42 | | |
| 2 | January 2028 | £3,423.42 | | |
| 3 | April 2028 | £3,527.16 | | |

At the end of the first year, Toby transfers to year one of a new three-year PGD course starting in September 2027 (Course B). As Toby has already received £10,374, the remaining entitlement of £20,748 will be spread across the remaining years of the new course as follows:

| Year of study | Entitlement Course A | Entitlement Course B |
|----------------------------------|---------------------------------|---------------------------------|
| Year 1 – (previous course) | £10,374 | - |
| Year 1 (new course) | - | £6,916 |
| Year 2 | - | £6,916 |
| Year 3 | - | £6,916 |

The entitlement will then be spread over the remaining payment points in each year of the new course, after the effective date of the transfer, and will be split 33%/33%/34% as follows:

| Payment | Payment Period AY 27/28 | Entitlement Amount | Payment Period AY 28/29 | Entitlement Amount |
|----------------|------------------------------------|-------------------------------|------------------------------------|-------------------------------|
| 1 | September 2026 | £2,282.28 | September 2027 | £2,282.28 |
| 2 | January 2027 | £2,282.28 | January 2028 | £2,282.28 |
| 3 | April 2027 | £2,351.44 | April 2028 | £2,351.44 |
| Payment | Payment Period 29/30 AY | Entitlement Amount | | |
| 1 | September 2028 | £2,282.28 | | |

| | | |
|----------|--------------|-----------|
| 2 | January 2029 | £2,282.28 |
| 3 | April 2029 | £2,351.44 |

7.5 Repeat study

Under regulation 15(1), periods of repeat study will not be funded.

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. A similar unit of work is any period of the course equivalent to the period already completed on the current course.

It is noted that PGD courses' periods of registration absorb a degree of thesis rework and amendments. These are not generally considered to represent periods of repeat study (though HE providers should consider each case individually against their own course progression milestones and requirements).

The HE provider should inform SLC of any instance where the student is undertaking a period of repeat study (regulation 13(6)(c)). No payments will be released during the period of repeat study.

Once the student is no longer repeating the period of study, and is progressing on their course, HE providers should confirm this to SLC, and payments will recommence (regulation 15(4)).

For example:

Cliff starts a four-year PGD course in September 2026. Cliff is undertaking a '1 + 3' doctoral course and during the first year is required to complete a programme of taught study. Cliff does not meet the standards required by the HE provider to pass the first year of study and is required to repeat the year before progressing onto the research-based element of the doctoral course. During the 27/28 AY, whilst repeating the taught element of the course, Cliff will not receive any further PGLD funding from SFE. Once Cliff has completed the period of repeat study and SFE receives confirmation from the HE provider that Cliff is progressing on the course, Cliff's PGLD payments will resume.

Note that there will be no change to the student's total entitlement. 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 confirmation is received that they are no longer repeating, and are progressing on their course.

SLC may exercise discretion to continue to pay a student throughout a period of repeat study if it is determined that non-payment would place the student in financial hardship.

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. Note that students who have suspended their course may re-join their course on a later intake. Suspension of a student's studies allows students to retain their period of eligibility and therefore retain their entitlement to funding.

Note that where the student ceases 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 [Withdrawal and loan overpayment](#).

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, no further PGLD payments should be released until the student has resumed study (regulation 15(1) and 15(5)). SLC have discretion to continue paying a student their standard PGLD payment(s) whilst the student is suspended if the student can provide evidence of financial hardship, or evidence of a CPR (regulation 15(2)). Note that the student will not in any case receive more than the maximum PGLD entitlement.

For example:

Sarah starts a course in September 2026 and suspends in December 2026. Payment 1 has been released. Future payments are blocked while Sarah remains suspended. Sarah supplies evidence of financial hardship in February 2027, which is accepted. SLC releases payment 2 in February 2027. Sarah resumes their study in March 2027 and receives the final loan instalment for the academic year in payment period 3.

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

If the student suspends and resumes in the same payment period, support is not affected.

If the student suspends and resumes in the following payment period, the 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.

If the student suspends for a full payment period, all payments due until the point of resumption, including any missed payment, are made on resumption. Note that where a student suspends study for an academic year 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 period of an academic year in which the student is not in study.

Where the student resumes study after a period of suspension of two years or more (continuous or cumulative periods of suspension), further payments will only be made where the student has a CPR for having been absent from the course for that period. Once the student's HE provider submits a notification of resumption, SLC will request evidence of CPR for the suspension period from the student. Note that this evidence is required for continuous suspension periods of two years or more and 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 and their eligibility determined as such.

Where a student withdraws from their course, all future payments of PGLD will be cancelled (regulation 5(4)). The loan payment made for the payment period in which the student withdrew will be left in place. It will not be reassessed based on the number of days in the payment period up to withdrawal and there will therefore be no loan overpayment immediately due from the borrower. Payments of PGLD already made will be collected through income contingent repayments when the student's loan balance enters repayment status.

Payments of PGLD 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, therefore, the student was not in study in that payment period and the student has been paid more than their reassessed maximum loan entitlement.
- the student was incorrectly made eligible for PGLD, for example:
 - 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 PGLD.
 - the student was incorrectly confirmed as studying on a designated course.

If the student withdraws from the course before a payment date, the student will be under an obligation to notify their HE Provider and SLC immediately (Schedule 2(2)(a)) to ensure that the next payment of PGLD is not released. HE providers are also expected to inform SLC as soon as they are notified of a student's withdrawal (regulation 13(6)(b)).

On notification of withdrawal, SLC will reduce the student's loan entitlement amount to the maximum amount the student was entitled to for the periods that they were in study. Any loan amount paid which exceeds this amount will be treated as a loan overpayment.

For example:

Brian starts a three-year PGD course in September 2026. Brian applies for the full amount available of £31,122, prior to starting year one of the course. Brian's entitlement is split over the years of the course as follows:

| | |
|----------|---------|
| AY 26/27 | £10,374 |
| AY 27/28 | £10,374 |
| AY 28/29 | £10,374 |

Brian's entitlement is then split over the payment points in each year of the course via the normal 33/33/34% amounts as follows:

| Payment | Payment Period | Entitlement | Payment Period | Entitlement |
|----------------|-----------------------|--------------------|-----------------------|--------------------|
| | AY 26/27 | Amount | AY 27/28 | Amount |
| 1 | September 2025 | £3,423.42 | September 2026 | £3,423.42 |
| 2 | January 2026 | £3,423.42 | January 2027 | £3,423.42 |
| 3 | April 2026 | £3,527.16 | April 2027 | £3,527.16 |
| Payment | Payment Period | Entitlement | | |
| | AY 28/29 | Amount | | |
| 1 | September 2027 | £3,423.42 | | |
| 2 | January 2028 | £3,423.42 | | |
| 3 | April 2028 | £3,527.16 | | |

SLC are notified during payment period two of year two (AY 27/28) that Brian withdrew from their course during payment period one of that year. Brian's entitlement is reduced to £13,797.42 (year one entitlement (£10,374) plus 33% of the year two entitlement (£3,423.42)). However, Brian has been paid £17,220.84. This is due to the fact that the second payment period instalment of £3,423.42 for year two was paid before the withdrawal notification was received, but after Brian had withdrawn from his course. Therefore, Brian has been overpaid by £3,423.42.

Where an amount of PGLD is overpaid, collection of the loan overpayment will be sought prior to the statutory repayment due date (SRDD) unless financial hardship can be demonstrated.

Collection of the overpaid amount will be separate from the main loan balance which is collected through income contingent repayments (regulation 17).

7.7.1 Overpayments owed from a previous course of study

If a student owes any outstanding student loan overpayment from a previous course of HE study which is not a PGD course, this overpayment may be deducted from the student's PGLD entitlement unless the student can demonstrate financial hardship.

Where a student has received an amount of PGLD for a previous course, the student would not normally be eligible for PGLD for a new course. However, they may be eligible for further PGLD funding where the student received a payment of PGLD but did not actually start to attend the course - this may be because the HE provider registered the student, but the HE provider or SFE did not process a change of circumstances in time to prevent the payment being made. In this circumstance, the student will only be eligible for PGLD for the new course once they have repaid the overpayment for the previous course in full.

7.8 Thesis submission

For student funding purposes under the Regulations, the course duration of a PGD course represents the maximum period of registration. The maximum registration period ends when the thesis is submitted for examination. Occasionally, students may submit their initial thesis for examination prior to the end of their maximum period of registration. PGLD payments are scheduled over the student's course duration (i.e. the maximum period of registration). Where an HE provider becomes aware that a student is expected to submit their thesis for examination prior to their course end date, this should be communicated to SLC, to ensure that the student's payment schedule accurately reflects their period of study. The study end date for the student should represent the date the student is expected to submit their thesis for examination, to ensure that student's payment schedule reflects their period of study.

Throughout the duration of students' courses there are regular touch points between students and HE providers as part of HE provider processes to monitor student progression. HE providers may also require students to provide them with a formal notice of their intention to submit their thesis for examination. Students are generally required to have consulted with their supervisor before doing so. Where it becomes clear that the student's thesis submission will not align with the current scheduled course end date, HE providers should inform SLC that the study end date has changed, so that payments can be profiled accordingly.

For example:

Kevin commences study on a PGD course in academic year 26/27. The HE provider's maximum period of registration for Kevin's PGD programme of study is six years. This is reflected in the course dates provided by the HE provider to SLC. Kevin requests the full £31,122 and this is scheduled accordingly. At the end of year four, via the regular progression monitoring milestones the HE provider has in place for their students, it becomes apparent that Kevin will submit their thesis for examination at the end of year five. The new expected study end date is communicated to SLC, and Kevin's payments are rescheduled accordingly in line with the period of study. Kevin retains their £31,122 entitlement.

Note that students will retain their £31,122 entitlement (subject to the yearly cap) providing their programme of study remains an eligible programme of study with an end date not before the third academic year of the course and not after the end of the eighth academic year of the course.

8 Annexes

8.1 Annex A: Events under regulation 7 of the Regulations

The events are—

- the student's course becomes a designated course—
 - (i) under regulation 4(5);
 - (ii) by virtue of the course being provided by or on behalf of an English HE provider which becomes a registered provider; or
 - (iii) by virtue of the course becoming a Welsh designated doctoral 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 of an EU national, a relevant person of Northern Ireland, a United Kingdom National, a person settled in the United Kingdom, a United Kingdom national who has resident status in Gibraltar granted by the Government of Gibraltar, an EU national who has a right of residence in Gibraltar arising under the EU withdrawal agreement (specifically this applies to those people described in paragraph 10A(1)(a), 10B(1)(a), 10C(1)(a), 10D(1)(a) or 10D(2)(a) of Schedule 1);
- the student becomes a person settled in the United Kingdom (other than by way of the citizens rights provisions) (specifically this applies to those people described in paragraph 2 and 2A of Schedule 1);
- the student becomes a person settled in the United Kingdom by way of the citizens rights provisions (specifically this applies to those people described in paragraph 3(a) of Schedule 1);
- the student becomes a person who is an EEA migrant worker or an EEA self-employed person, a Swiss employed person or a Swiss self-employed person, an EEA frontier worker or an EEA frontier self-employed person; a Swiss frontier employed person or a Swiss frontier self-employed person (including the relevant family members of each) (specifically this applies to those people described in paragraph 7A(1)(a) of Schedule 1);
- the student becomes a person who is settled in the United Kingdom, or who is a British citizen, and who in either case was born in the British Indian Ocean Territory or, prior to 8 November 1965, in those islands designated as the British Indian Ocean Territory on that date or is a direct descendant of such a person (specifically this applies to those people described in paragraph 10BB of Schedule 1);
- the student becomes a person with protected rights who is the child of a Swiss national who is entitled to support in the United Kingdom by virtue of Article 18(2) of the Swiss citizens' rights agreement (specifically this applies to those people described in paragraph 12A(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, or the student's parent, becomes a person granted indefinite leave to enter or remain as a victim of domestic violence or domestic abuse;
- the student becomes a person granted Calais leave;
- the student, or the student's parent, becomes a person granted indefinite leave to enter or remain as a bereaved partner;
- the student or their family member is granted leave under one of the Afghan Schemes;
- the student or their family member is granted leave under one of the Ukraine Schemes.

8.2 Annex B: Update log

| Date | Updates |
|------------|---|
| 08/04/2026 | <p>Version 0.1</p> <p>The following updates have been incorporated into this guidance:</p> <ul style="list-style-type: none"> • AY 26/27 rollover changes, loan rates and figures updated, and wording amended for consistency throughout. • Added detail to NIHR and CPD not being included as a healthcare bursary to bring into line with the content in the PGM guidance chapter (section 2.14, Students in receipt of a Social Work Bursary or eligible to apply for an NHS Bursary, page 17-18). • Added detail to the benefits entitlement section to bring into line with the content in the PGM guidance chapter (section 2.21, Benefits Entitlement, page 23-24). • Updated wording for where a course is studied in conjunction with an overseas HE provider to be more consistent with the wording in the PGM guidance (section 5.1 Designated courses, page 40). |
| 23/04/2026 | <p>Version 1.0</p> <p>Guidance signed off by stakeholders and sent for publishing</p> |
| 27/04/2026 | <p>Version 2.0</p> <ul style="list-style-type: none"> • Amended Gayle example to be consistent wording with the Ariane example in the same section of the PGM guidance clarifying that Gayle has no valid leave for any of the categories in the regulations and so won't receive PGLD for future years of the course. (section 3.4, Provision where a student's leave status is lost during an academic year, page 28-29) <p>Guidance signed off by stakeholders and sent for publishing.</p> |