

Postgraduate Loans for Master's Degrees

Higher Education Student Finance in England

Academic Year 26/27 – Version 2.0

Summary

Attached is the 'Postgraduate Loans for Master's Degrees' guidance for the academic year (AY) 26/27.

References to 'the Regulations' in this document mean the Education (Postgraduate Master's Degree Loans) Regulations 2016¹ (as amended), which contain the regulatory rules governing eligibility criteria for and payment of Postgraduate Loans for Master's degrees. The Regulations are separate to the Education (Student Support) Regulations 2011² (as amended), which govern undergraduate student support and the Education (Postgraduate Doctoral Degree Loans) Regulations 2018³ (as amended), which govern Postgraduate Loans for doctoral 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:

Team	Telephone	Email
Student Support Team	0300 100 0618	SSIN_queries@slc.co.uk

¹ <https://www.legislation.gov.uk/uksi/2016/606/contents>

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

³ <https://www.legislation.gov.uk/uksi/2018/599/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 regards 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
ARB	Architects Registration Board
AY	Academic Year
CMS	Courses Management Service
CPR	Compelling Personal Reason
DfE	Department for Education
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
FT	Full-time
HE	Higher Education
NHS	National Health Service
NINO	National Insurance Number
PG	Postgraduate
PGLM	Postgraduate Loan for Master's degrees
PGM	Postgraduate Master's
PGMR	Education (Postgraduate Master's Degree Loans) Regulations 2016 (as amended)
PT	Part-time
RC	Research Council
SAAS	Student Awards Agency Scotland
SFE	Student Finance England
SFNI	Student Finance Northern Ireland

SFW	Student Finance Wales
SLC	The Student Loans Company Limited
UG	Undergraduate
UK	United Kingdom

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1 Introduction

Since academic year (AY) 16/17, the United Kingdom (UK) government has provided a non-income assessed loan for stand-alone Postgraduate Master's (PGM) degree courses.

The Postgraduate Loan for Master's degrees (PGLM) is normally 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 PGLM, including:

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

Repayment terms for PGLM 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 PGLM.

2 Personal eligibility

The personal eligibility criteria for The Postgraduate Loan for Master's degrees (PGLM) are set out in regulation 3 and Schedule 1 of the Regulations and are detailed below.

2.1 Discretion in the application of eligibility rules

PGLM is only available to students and in respect of courses that satisfy the personal eligibility and course designation criteria as set out in the Regulations. The Student Loans Company Limited (SLC) will not apply discretion in the application of PGLM 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 master's (PGM) course due to a compelling personal reason (CPR) (see section [Compelling personal reasons](#)).

2.2 Eligibility exclusions - general

Students are ineligible for PGLM under regulation 3 if they:

- are excused from any part of their PGM course (e.g. the student is exempt from undertaking a required component of their course due to having already completed another unit of work from a previous period of study - see section [Requirement to undertake a full PGM course](#) for further information)
- are aged 60 or over on the first day of the first academic year of the course
- are in breach of any obligation to repay any student loan
- have reached the age of 18 and have not ratified any agreement for a loan made when they were under 18
- have shown themselves by their conduct to be unfitted to receive support
- are a prisoner, unless they are an eligible prisoner (see section [Prisoner students](#))
- are enrolled on and receiving support for a course under regulation 5 or 139 of the Education (Student Support) Regulations 2011 (as amended) or under regulation 4 of the Education (Postgraduate Doctoral Degree Loans) Regulations 2018 (note that there are no restrictions on receiving PGLM and Further Education (FE) student support in the same academic year)
- are studying on a course as part of a degree apprenticeship
- have already received an equivalent or higher-level qualification (see section [Previous study](#) for further information)
- are already enrolled on and in receipt of support for another eligible PGM course
- have previously received a PGLM from Student Finance England (SFE), a postgraduate loan for undertaking a PGM course from another UK government administration, or a 'base grant' or 'contribution to costs grant' for a PGM course under the Education (Student Support) (Postgraduate Master's Degrees) (Wales) Regulations 2019, and have not demonstrated a CPR for failing to complete the previous PGM course (see section [Compelling personal reasons](#) for further information)
- are eligible to apply for a healthcare bursary or are in receipt of a social work bursary, except students only receiving travel allowance support under the Care Standards Act 2000
- are undertaking a distance learning course and are not living in England on the first day of the first academic year of their course, unless they are outside of England as a result of being in the Armed Forces (or an eligible family member living with them)

2.3 Age 60 limitation

To qualify for PGLM, 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:

Elena's course start date is 15 October 2026. Their 60th birthday falls on 10 September 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 PGLM.

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

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:

Vera's course start date is 3 October 2026. Vera's 60th birthday falls on 19 December 2026. As Vera is under 60 on the first day of the first academic year of the course (1 September 2026), they are eligible for PGLM. Vera transfers in January 2026 to a course that 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 PGLM.

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

2.4 Applicants who breach any obligation to repay any previous student loan (arrears)

The Regulations provide that a person shall not be eligible for support if they are in breach of any obligation to repay any loan (regulation 3(3)(b)). SFE 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 PGLM. Any such reassessment is for the whole course, not from the date on which the student ceased to be in breach of any such obligation.

If an applicant has received a notification that they are eligible for PGLM but subsequently breaches any obligation to repay any previous student loan, the student will remain eligible for support in the academic year to which the notification applies.

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

- Any repayments of student loan due for an overseas period of residence
- Any repayments of 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 PGLM:

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

2.5 Applicants who have reached the age of 18 and have not ratified a previous student loan for which they were assessed under the age of 18

Regulation 3(3)(c) provides that a student is not eligible for PGLM if they have reached the age of 18 and have not ratified any agreement for a loan taken when under the age of 18. A separate ratification form is not required. By signing a new student loan declaration, the student acknowledges and agrees that they are automatically ratifying all student loans that they borrowed before reaching the age of 18.

2.6 Ineligibility on grounds of being unfitted to receive support

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

One example of when SFE might decide that a student is found to be 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 PGLM.

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

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

Note that:

- A prisoner's place of ordinary residence is their place of ordinary residence before they were imprisoned; only if this can't be determined should the prisoner be supported by the UK nation in which they are imprisoned.
- 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).

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- 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 a decision 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 PGLM.
 - A person who has been paroled is not considered a prisoner for the purposes of PGLM and therefore does not have to satisfy the 'eligible prisoner' definition and will be assessed as per any non-prisoner student.
 - Eligible prisoners are not eligible for 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 PGLM which is capped at the lower of:

- £13,206 (for AY 26/27), or
- the tuition fee charged.

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 PGLM entitlement amount will be:

- The amount of PGLM 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 £13,206 for AY 26/27. Instalments of fee payments made to the HE provider should follow the same payment profile as payments made to the student.

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

Where an eligible student ceases to be an eligible prisoner by virtue of their release during their course, and would have been eligible for a higher amount of PGLM had they not been

an eligible prisoner when their loan application was originally made, the student may apply for the amount of loan to be increased using the calculation set out in regulation 16, as follows:

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

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

where:

F equals the amount that the student would have qualified for if they had not been an eligible prisoner (the maximum PGLM 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 (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:

Jessica is an eligible prisoner and applies for the maximum PGLM available for a course beginning in AY 26/27. Jessica's course lasts three academic years, and the HE provider charges a full course fee of £10,000. Jessica is therefore entitled to a capped PGLM amount of £10,000 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 2029. Jessica is released from prison on 31 August 2027 and applies for the PGLM to be increased to the maximum.

The calculation of loan increase for Jessica is as follows:

$$((£13,206 (F) - £10,000* (R)) / 979**(M)) \times 636*** (T) = £2,082.75$$

*the amount Jessica qualifies for as an eligible prisoner

** The total number of days in Jessica's course

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

Therefore, Jessica can receive a total PGLM of £12,082.75

2.7.4 Eligible prisoner application process

Eligible prisoners must apply via a paper PGM 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 PGLM made to HE providers 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 course

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

Note, however, that students may be eligible for PGLM and FE Advanced Learner Loan 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 master's qualification are ineligible for PGLM (regulation 3(3)(g)). See section [Previous study](#), for further information.

2.11 Previous PG master's support

Regulation 3(3)(i) prohibits students from accessing PGLM from SFE under the Regulations where they have previously received PGLM from SFE under the Regulations for a PGM course.

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

- A PG loan from any UK government authority for a PGM course, including a:
 - PG Master's loan from Student Finance Wales (SFW) under The Education (Postgraduate Master's Degree Loans) (Wales) Regulations 2017 (as amended), or The Education (Student Support) (Postgraduate Master's Degrees) (Wales) Regulations 2019 (as amended),
 - PG Tuition Fee Loan from Student Finance Northern Ireland (SFNI) under part 13 of The Education (Student Support) (No 2) Regulations (Northern Ireland) 2009 (as amended),
 - PG loan from the Student Awards Agency Scotland (SAAS) for a course designated under regulation 4(1)(b)(i) of The Education (Student Loans) (Scotland) Regulations 2007 (as amended), or for a course mentioned in paragraph 10 or 11 of Schedule 4 of The Student Support (Scotland) Regulations 2022 (as amended), or
- A 'base grant' or 'contribution to costs grant' from SFW under the Education (Student Support) (Postgraduate Master's Degrees) (Wales) Regulations 2019 (as amended) for a PGM course.

This restriction is only relevant where the student has not already successfully completed a master's course, as students are ineligible under regulation 3(3)(g) if they already hold a master's (or higher level) qualification. Please see section [Equivalent or higher-level qualifications](#) for further information.

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

Previous support received for a PGM course that the student failed to complete	Funding Body	Student eligible for PGLM from SFE for a new course?
PGLM	SFE	No*
UG tuition fee and/or maintenance loan/s**	SFE	Yes
PG Master's loan or grant	SFW	No*
UG tuition fee and/or living costs loan/s	SFW	Yes
PG Tuition Fee loan	SFNI	No*
UG tuition fee, contribution and/or maintenance	SFNI	Yes
PG Tuition Fee and/or PG living costs loan/s	SAAS	No*
UG student loan	SAAS	Yes

*In all cases, students who have undertaken a previous PGM course and received loan funding from any UK administration, but failed to complete that course due to a CPR (regulation 3(7)), can qualify for the full PGLM. However, PGLM as a result of a CPR can be awarded only once. See section [Compelling personal reasons](#) for further information.

**E.g. UG support received under the Education (Student Support) Regulations 2011 (as amended) towards certain exception courses that are designated for support under those provisions (such as those courses referenced under section [Postgraduate courses that are not designated for PGLM](#), including pre-registration PG healthcare courses, integrated master's courses, and certain master of architecture courses).

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

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

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

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

Under regulation 3(3)(j), students are not eligible for PGLM where they are eligible to apply for a healthcare bursary or allowance*, or they are in receipt of a Social Work Bursary for a PGM course from any of the following:

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

There are only a limited number of Social Work Bursaries available and eligibility to apply for a Social Work Bursary does not equate to an automatic award. Therefore, if the student has not been awarded a Social Work Bursary after applying for one, they may apply for PGLM. SLC will perform a sample check of students undertaking healthcare or social work PGM courses to ensure that they are not double funded.

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

*Please note that 'healthcare bursary, or allowance' 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.

PG healthcare students

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

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

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

These courses will not attract PGLM. For further information regarding PG healthcare funding please see the AY 26/27 SFE 'NHS' guidance.

2.13 Time limit for applying for student support

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

For example:

Charles starts a three-year PGM degree course on 10 October 2026. However, Charles does not submit an application for PGLM 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 Charles has not submitted the application within nine months of that date, they are outside the deadline for submitting the PGLM application and are ineligible for PGLM.

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

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

Marianne starts a three-year PGM course on 7 September 2026. However, Marianne does not submit an application for a PGLM 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 Marianne has not submitted an application within nine months of that date, Marianne is outside of the deadline for submitting the PGLM application and would normally be considered ineligible. Marianne is able to demonstrate that the reason for submitting the application late was beyond their control and therefore SFE exercise their discretion and Marianne is considered to be eligible for PGLM.

2.14 Students who become eligible as an event

Under regulation 7, students may become eligible for PGLM after the start of the first academic year of their course, as long as 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 one-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 above, the student becomes eligible for

the full loan amount applicable to the academic year in which their study began, and not a lesser prorated loan amount.

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 PGMR:

- Calais leave
- Section 67
- Stateless persons
- Humanitarian protection
- 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 above 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 becoming eligible as an event, please see the AY 26/27 SFE 'Assessing Eligibility' guidance.

2.15 Documentation requirements

Regulations 9(1) and 18 state that the applicant should provide such documentation as the Secretary of State may require with their application. SFE will verify an applicant's British passport details with His Majesty's Passport Office (HMPO) 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 PGLM 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 PGLM instalment payment without providing a valid NINO, but the second and any subsequent PGLM instalment payments will not be released without a valid NINO. SLC will block the second and any subsequent PGLM 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 people 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 and 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 and the 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 workers living in the UK, EEA, Switzerland and the 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 and the 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.

2.16 Contact details

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

2.17 Postgraduate DSA

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

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

Note that students undertaking a PGM course are not eligible to apply for grants for dependants available under the Education (Student Support) Regulations 2011 (as amended) (Adults Dependants' Grant, Parents' Learning Allowance and Childcare Grant).

2.18 Benefits entitlement

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

30% of the maximum PGLM is treated by DWP as being for maintenance purposes. This means for new students starting a one-year PGM course in AY 26/27, £3,961.80 of the £13,206 maximum loan will be treated as income when assessing the benefit award. For benefit purposes, the master's student will be treated as having this amount, regardless of whether they actually take up the loan. This reflects the position in the current social security regulations, where an undergraduate student is to be treated as having a maintenance loan or grant in any case where they are eligible for it and could obtain the loan or grant by taking reasonable steps to do so.

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

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

3 Residency

Regulatory residency requirements for the Postgraduate Loan for Master's degrees (PGLM) 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 PGMR, as there is no distinction between fee only support and full support for PGLM.

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 PGLM from SFE (unless the student was deemed to be temporarily absent from England or was a person settled in the UK who was exercising free movement rights under the EU directives in the EEA/Switzerland prior to 1 January 2021). See sections [Students who move to England from elsewhere in the UK and Islands in order 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 in order to attend a course

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

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

**'immediately' generally means when a student starts a PGM course in the semester/term that follows the end of their previous course.*

For example:

Terry starts an UG 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. Terry completes the UG course in May 2026 and starts a PGM course in England in September 2026. Terry is not eligible for PGLM from SFE as they are still considered to be ordinarily resident in Wales, having only moved to England for the purpose of undertaking the UG course and then progressed immediately to the PGM course. (Note that Terry is ineligible for PGLM from SFE whether they returned to Wales or remained in England during the intervening vacation period.)

Suzanne starts an UG course in Wales in September 2022. Suzanne receives funding from SFE as they are ordinarily resident in England at the start of the first academic year of the course. Suzanne completes the UG course in June 2026 and starts a PGM course in Scotland in October 2026. Suzanne is eligible for PGLM from SFE as they are still considered to be ordinarily resident in England, having only moved to Wales and then Scotland for the purposes of undertaking a course and progressed immediately from the UG to PGM 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, the student's place of ordinary residence may have changed.

For example:

Colin starts an UG 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 UG course, Colin's home address changes to England and they only remain in Wales for the purpose of studying the UG course. Colin completes the UG course in June 2026 and applies for a PGM course in England starting in September 2026. As Colin is now ordinarily resident in England, they may be eligible for PGLM from SFE.

Where a student does not immediately progress to their PGM course, the student's place of ordinary residence may have changed during the intervening period and will be reassessed.

For example:

Ian starts an UG course in England in September 2022. Ian receives funding from SFW as they are ordinarily resident in Wales at the start of the first academic year of the course. Ian completes the UG course in May 2025 and returns to their permanent home address in Wales after the course end date. In September 2026 Ian starts a PGM course in England. As Ian is still ordinarily resident in Wales at the start of the new course, they are ineligible for PGLM from SFE.

Nyree starts an UG course in England in October 2022. Nyree receives funding from Student Finance Northern Ireland (SFNI) as they are ordinarily resident in Northern Ireland at the start of the first academic year of the course. Nyree completes the UG course in June 2025 and remains in England after the end of the course as they are employed FT in England. Nyree's home address in England is now their permanent place of residence. Nyree applies for a PGM course in England starting in September 2026. As Nyree's ordinary residence during the intervening period has changed to England, they may be eligible for PGLM from SFE.

3.3 Temporary or occasional absences

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

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

See the 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 the limited leave/temporary protection rights of the main leave holder of the category under which they are applying expires 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 or expires during the PGM 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 PGM 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 PGM 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 if a new valid leave status is evidenced, or they become a British Citizen.

For example:

Ariane has Calais leave. Ariane begins a three-year PGM course in England in September 2026, applies for and is awarded the maximum £13,206 PGLM for the full course from SFE. In November 2027 (AY 27/28), Ariane's Calais leave expires, and is not replaced with another valid form of leave. Ariane's funding will continue to the end of AY 27/28 (the current academic year). No further PGLM funding will be available for AY 28/29 or future academic years as Ariane is not eligible for funding under any regulatory categories. Ariane's entitlement is as follows:

AY 26/27 – £4,402

AY 27/28 – £4,402 (leave expires during AY 27/28 in November 27)

AY 28/29 – £0 (would have been £4,402 if new eligible status was granted)

David has refugee status. David begins a two-year PGM course in England in October 2027 and applies for and is awarded maximum PGLM of £13,206 for the full course from SFE.

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

AY 26/27 – £6,603

AY 27/28 – £6,603

3.5 Armed Forces personnel and their family members

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

This includes:

- Armed Forces personnel serving outside of the UK on the first day of the first academic year of their distance learning course,
- Family members living with Armed Forces personnel serving outside of the UK on the first day of the first academic year of their distance learning course,
- 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,
- Family members living with 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.

Note that 'family member' of Armed Forces personnel, as defined in the Regulations includes:

-
- the student's spouse or civil partner, or
 - a dependent direct relative in the ascending line, the student's child or child's spouse or civil partner.

'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 outside their home domicile in another UK 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 their home domicile 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 ordinary resident (domiciled) in England and is the husband of a member of the Armed Forces who is serving overseas (where they are both living). Arnold starts a PT distance learning PGM course on 15 September 2026 while still living overseas and is eligible for PGLM.

Sylvia is a member of the Armed Forces who is domiciled in England but serving in Scotland. Sylvia starts a distance learning course on 28 September 2026 while still serving in Scotland and is eligible for PGLM.

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

3.6 Residency examples

These examples are for illustration only and do not cover all scenarios. For full details of PGLM residency rules, 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 PGLM 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 academic year of the course and who has been ordinarily resident in the UK and Islands for three years prior to the first day of the first academic year of the course, they are eligible for PGLM.

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 PGLM from SFE as they left England prior to 1 January 2021 to exercise their free movement rights under the EU directives in the EEA/Switzerland. (Note that if Bridget 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 PGLM 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. Emma provides 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 Emma's period of residence in the USA is not temporary, therefore Emma does not satisfy the three-year UK ordinary residence requirements, and so they are ineligible for PGLM.

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. Lawrence provides 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, it is deemed to be a temporary absence and they are still considered to be ordinarily resident in England. They are therefore eligible for PGLM.

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 Jaime has been ordinarily resident in the UK and Islands for three years prior to the first day of the first academic year of the course and is currently ordinarily resident in England, they are eligible to apply for PGLM.

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 PGLM.

Please refer to section 3 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 master's level qualification will not be eligible for the Postgraduate Loan for Master's degrees (PGLM) (regulation 3(3)(g)). This applies whether the qualification held was taught or research-based, gained in the UK or overseas, and was publicly or privately funded.

Any lower-level qualification(s) held by the applicant will not affect eligibility for PGLM. If the applicant holds a PG Certificate in Education (PGCE), a PG Certificate (PGCert), a PG Diploma (PGDip) at Level 7 (including a PGCert or PGDip acquired as part of an initial teacher training programme), or an overseas equivalent, this will not make them ineligible for PGLM as these qualifications are considered to be below the level of a PGM degree.

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

For the purposes of eligibility for PGLM, the following postgraduate qualification levels should be used:

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

Master's degrees (including MPhil, MLitt, MRes, MA, MBA, MSc) Integrated Master's degrees (MEng, MChem, MPhys, MPharm)	7	No
PG Diplomas PG Certificates (including PGCE)	7	Yes

**Including overseas equivalent qualifications*

*** Framework for Higher Education Qualifications*

Note that where an applicant holds an MA* awarded by a Scottish HE provider they may be eligible for PGLM, as Scottish MAs are a UG degree qualification. (The title of 'Master of Arts' is conferred on some undergraduate Scottish degrees for historical reasons.) Where an applicant holds an MA* awarded by Oxford, Cambridge or Trinity College, Dublin, they may also be eligible for PGLM as this qualification does not require any PG level study. Students who have completed a UG Honours degree at one of these institutions may have their degree 'upgraded' to an MA after a period of time, with no requirement for any PG study.

*MAs that require PG-level study are not awarded by these providers. Where a master's qualification awarded by these providers requires PG-level study, it will be given a different qualification title, such as MLitt or MPhil. Holding such a qualification will make the student ineligible for PGLM, as per any other master's level academic qualification.

4.2 Previous study and previous funding

Eligibility for PGLM is not affected by previous PG study (any level and qualification, taught and non-taught) where the student did not achieve the qualification and did not receive any UK government funding. Note, however, to receive PGLM the student must undertake a full PGM degree course and not a partial course topping up from previous study or experience. See section [Requirement to undertake a full PGM course](#) for further information.

Students who have previously been awarded loan or grant* funding from SFE or another UK government administration for a previous PGM course, will not, in most circumstances, be eligible for PGLM for a new course, even where they only received part payment of the loan/grant funding available (regulations 3(3)(i) and 3(3)(k)). For further information please see section [Previous PG Master's support](#).

*Note that this eligibility exclusion also includes students who have previously received the SFW PGM Grant. DSA support (from SFE or any other UK government administration) for a previous PGM course does not affect eligibility for PGLM.

Where the student was awarded PG support for a previous course but did not achieve the qualification due to compelling personal reasons, they may be eligible for PGLM for a second PGM course. See section [Compelling personal reasons](#) for further information.

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

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

Equivalent or higher qualification achieved?	Loan funding for a PGM previously received?	PGLM available?
No	No	Yes
No	Yes	No*
Yes	No	No
Yes	Yes	No

**unless a CPR for failing to complete the course is demonstrated*

4.3 Requirement to undertake a full PGM course

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

PGLM is designed as a contribution to the costs associated with a full PGM course and there is no prorated support available where less than a full stand-alone PGM course is undertaken. The student must be enrolled on the full PGM course.

For example:

Oliver holds a PGCert which is worth 60 credits. Oliver begins to undertake a PGM course, using previous study towards the award, allowing them to bypass certain elements of the course. As Oliver is not undertaking the full 180 credits of the PGM course, they are not eligible for PGLM.

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

For example:

Serena commences a one-year PGM course beginning in September 2026 and applies for the full £13,206 entitlement of PGLM. In December, after completing 60 credits, Serena transfers to a different one-year PGM course commencing in March 2027. Serena's HE provider allows them to bypass 60 credits on the new course due to their work on the first course, meaning they will only be required to undertake 120 credits on the new course. Serena remains eligible to continue receiving funding as they are undertaking an aggregated 180 credits across both courses.

4.4 Compelling personal reasons

Access to funding for the second time studying a PGM course may be available where the student did not complete the course to which their previous loan related due to a compelling personal reason (CPR) (regulation 3(7)). If the student is awarded funding due to a CPR, they will be entitled to the standard PGLM amount of up to £13,206 for the new course.

Repeat PGLM funding due to a CPR may only be awarded one time per student (regulation 3(8)).

Academic performance alone will not constitute a CPR, although SFE will consider each case individually. Note that there is not a definitive list of reasons that can be deemed as CPRs. The student must provide evidence to support a claim that the failure to complete their previous course was for compelling personal reasons, such as medical evidence or evidence of a personal or 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.

Please note that CPR policy rules exist to allow students who have already utilised their one-time access to loan support for PGM study another full round of funding. This may be required following any instance where a student's first period of eligibility for the loan has ended and the student has not achieved a PGM 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 PGM course to be eligible for another PGLM.

For example:

Lee starts a PGM course in September 2025. Lee withdraws from the course in December 2025 due to a CPR and starts another full, stand-alone PGM course in September 2026. Lee is able to demonstrate CPR for not completing the first course. Lee is therefore eligible for full PGLM for the new course.

Michael starts a PGM course in September 2025. Michael withdraws from the course in January 2026 due to a CPR and returns to study a partial PGM course using previous study. As the new course is not a full, stand-alone PGM course, Michael is not eligible for PGLM for that 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 that if a student has been awarded an overall result at the end of their course (even if that end result is a failing grade), it would be considered that they have completed the course. Therefore, they would not qualify to have CPR considered under regulation 3(7). However, this would not include a scenario whereby a student completed all of their PGM 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 was not awarded an overall result.

Where a student is looking to pause their study 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 courses will attract support. Regulation 4 sets out provisions in relation to the designation of courses for the Postgraduate Loan for Master's degrees (PGLM).

Courses that are eligible for PGLM will appear on the Courses Management Service (CMS) (the SLC course database). The courses entered on this system by HE providers should meet the designation criteria. However, SFE must ensure that it is satisfied that all courses meet the designation criteria detailed within the Regulations.

A course may be designated for PGLM under regulation 4 only if it is a stand-alone PGM course (taught or research based). There are many different types of PGM degree, but all are

expected to meet the outcomes identified in the [qualification descriptors required by the Quality Assurance Agency \(QAA\)](#).

Designated courses must lead to the award of a PGM qualification. An illustrative list of available PGM qualifications is provided below:

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

Note also that the eligible course must be a full, stand-alone PGM course and not a 'top up' from a lower-level course, or a partial PGM course undertaken where previous study and/or work experience has been taken into account (regulation 3(za)). It is the intention of the Department for Education (DfE) to provide access to financial support to increase the uptake in PGM study. As those undertaking a full PGM degree have a higher financial need, PGLM is targeted at that group of students. 'Top-up courses' are therefore not designated for support.

Courses incorporating a lower-level qualification: Where the PGM course incorporates a lower-level PG qualification, the PGM course is designated for PGLM. For example, a Master of Law (LLM) is an eligible course whether or not it incorporates a Legal Practice Course (LPC) (the LPC being a PGDip qualification), providing it meets other course designation criteria including those for duration (see below).

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

- a full-time (FT) course of one or two academic years, or
- a part-time (PT) course which it is ordinarily possible to complete* in no more than twice the period required to complete its one or two academic year FT equivalent offered by the same HE provider, or
- a PT course that does not have an FT equivalent offered by the same HE provider and which it is ordinarily possible to complete in up to three academic years.

Note that one-year courses will always be undertaken on an FT basis, but two-year courses may be FT or PT.

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

There will be no subject restrictions on PGM courses eligible for PGLM subject to them meeting all other designation criteria.

The course may be provided wholly in the UK or in conjunction with an institution outside the UK. Therefore, students may undertake periods of attendance abroad during the PGM course. 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) and 4(3)). Note, however, that students eligible under certain residency categories (including, for example, persons settled in the UK who have been resident in the Common Travel Area (the UK, Ireland and the Islands) with at least part of their residency in Ireland)* are required to attend the course in England in order to be eligible for PGLM.

*For further information on eligible residency categories and their requirements, please consult the AY 26/27 SFE 'Assessing Eligibility' guidance for further information.

5.2 Intercalated PGM degree courses

Students may intercalate a PGM degree (take a year out during an UG degree in order to undertake a PGM degree as a separate qualification). No UG support payable under the Education (Student Support) Regulations 2011 (as amended) is provided for the intercalated year. However, the student can apply for PGLM for the intercalated PGM degree as per students who are studying PGM degree courses that are not intercalated (as long as the student is not ineligible for PGLM, e.g. because they are eligible to apply for a healthcare bursary or are in receipt of a social work bursary for the PGM course).

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

5.3 Postgraduate courses that are not designated for PGLM

PGLM is not available for:

- PG Doctoral degrees,
- PGM degrees that are undertaken as an integral part of a PG Doctoral degree,
- Other PG-level courses (taught or non-taught) including PGCerts and PGDips*,

-
- Top-up courses to convert lower-level PG courses (such as PGCerts and PGDips) to master's degrees with the addition of extra credits, or
 - Courses with a PG element that are currently eligible for UG support (Initial Teacher Training (ITT), Integrated PGM, Master of Architecture (MArch)**, Scottish MAs, PG pre-registration healthcare courses).

*Note that students may be awarded a PGLM to undertake a PGM course but may fail to attain that qualification. If they do not achieve any qualification or are awarded a lower-level qualification instead of a PGM (such as a PGDip), PGLM funding that is already paid will not be considered an overpayment. However, further PGLM will not be available for a subsequent course unless the student can demonstrate a compelling personal reason.

**Students may be eligible for PGLM for a Master of Architecture course where they are ineligible for UG support. For example, students would be ineligible for UG support for an Architects Registration Board (ARB) accredited Part 2 MArch if they are not considered to be undertaking their architecture study as a single course. This could be for a variety of reasons, including (but not limited to) being accepted onto an ARB accredited Part 2 MArch by a HE provider without having studied an architecture degree beforehand. Please see the AY 26/27 SFE 'Assessing Eligibility' guidance for further information on funding for architecture students, including additional detail on situations where a student would not be considered as on a single course of architecture study.

Where a student starts a PG course which is not a PGM course (for example, a PGDip) and transfers to a PGM course, they may become eligible for PGLM from the point of transfer. When transferring, the student will not be eligible if they are 'topping up', as PGLM is only available for full stand-alone PGM courses; it is not available for partial PGM courses where previous study and/or experience is taken into account. Where a student transfers from a PGM course to a different qualification or a course that is not a designated course, they will cease to be eligible for PGLM from the point of transfer. See section [Transfers](#) for more details.

5.4 Designated HE providers

Under regulation 4, PGLM will be available for courses provided by HE providers that are as follows (in this section, reference to a registered provider means any English HE provider which is registered with the Office for Students (OfS)):

- a registered provider,
- a registered or unregistered provider offering a course on behalf of a registered provider in England,
- an authority-funded institution in Scotland, Northern Ireland or Wales,
- a registered provider offering a course on behalf of an authority-funded institution in Scotland, Northern Ireland or Wales,

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

Regulation 4(1A) provides that a PGM course in Wales, Northern Ireland or Scotland* that has been specifically designated by the government of the respective devolved authority, is a designated course for the purposes of the PGMR.

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

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

For information on eligible HE providers in previous academic years, please refer to the relevant academic year's guidance.

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

PGLM will be available for both full-time and part-time PGM courses. The maximum amount of loan available in either case is £13,206 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 £13,206 is for the whole course, and payment profiles will be based on the course length, rather than the mode of study. For more detail on payment profiles see section [Payment and entitlement](#).

The Regulations do not directly impose any intensity of study requirements on PT courses, although students must be undertaking a designated course that meets the duration criteria as described in regulation 4(2). The duration criteria is that:

- PT courses should be no more than twice the duration of their one-year or two-year FT PGM equivalent, where a full PGM equivalent is provided by the same HE provider, or
- where no FT equivalent PGM course is provided by the same HE provider, the PT PGM must be no more than three academic years in duration.

For example:

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

Year 1: 75% of the FT equivalent course

Year 2: 25% of the FT equivalent course

Eric is eligible for support as average intensity across the course is 50% per academic year. Note that if Eric reverses this study pattern and only undertakes 25% in year one and 75% in year two, they are still eligible for PGLM.

Roman is undertaking a PGM course on a PT basis over four years. The course is equivalent to the two-year FT equivalent version of the course offered at the same provider. Roman's study intensity is as follows:

Year 1: 50%

Year 2: 25%

Year 3: 75%

Year 4: 50%

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

Roman is eligible for support as they are studying at an average of 50% or greater intensity throughout the course.

The HE provider must inform SLC if a student's circumstances change, meaning that they will no longer be able to complete the course in no more than twice the duration of their one-year or two-year FT PGM equivalent provided by the same HE provider (or three years where no FT equivalent PGM course is provided by the same HE provider), as they will no longer be considered as being on a designated course from that point and so their period of eligibility will end. For example:

Orson is undertaking a PGM course on a PT basis over two years, starting in AY 26/27, and applies for the maximum PGLM of £13,206. The course is equivalent to the one-year FT equivalent version of the course offered at the same provider. Orson's payments are scheduled as follows:

Payment	Payment Period AY 26/27	Entitlement Amount	Payment Period AY 27/28	Entitlement Amount
1	September 2026	£2,178.99	September 2027	£2,178.99
2	January 2027	£2,178.99	January 2028	£2,178.99

3	April 2027	£2,245.02	April 2028	£2,245.02
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However, during term one of year two, the HE provider informs SLC that Orson will now study the course over three years. Therefore, Orson's period of eligibility has ended, and they are no longer eligible to receive PGLM. Orson's entitlement is reduced to £8,781.99 (£6,603 for year one and 33% of £6,603 for the first payment of year two). The second and the third payment period instalments are cancelled.

5.6 Courses Management Service (CMS)

DfE may approve the eligible courses that can be entered in the course database (CMS) and may review the course lists uploaded by HE providers.

On the course database:

- eligible FT PG courses will be identified as one or two years in duration,
- eligible PT courses will be identified as:
 - one-year FT equivalent, or
 - two-year FT equivalent, or
 - a two-year PT course with no FT equivalent, or
 - a three-year PT course with no FT equivalent.

Both PT and FT courses will be listed with the qualification type of:

- 'taught master's degree', or
- 'research master's degree'.

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

The subject details and Higher Education Classification of Subjects (HECoS) code of each eligible course should also be provided by the HE provider.

5.7 Distance learning

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

- in attendance, or
- via distance learning.

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 PGMR to be eligible for support from SFE, and
- provide an English address before the application is approved.

Where distance learning students provide a term-time address, this must be in England. Where they do not provide a term-time address, the most recent permanent address provided by the applicant must be in England.

If the student subsequently moves to an address which is:

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

*Except for Armed Forces personnel and their family members (see section [Armed Forces personnel and their family members](#) for further information).

6 Payment and overpayment

6.1 Payment and entitlement

Payments of the Postgraduate Loan for Master's degrees (PGLM) will be made in three instalments per academic year, split 33%/33%/34% of the total amount available per academic year.

No payments will be released until a valid National Insurance Number (NINO) has been received and verified. Students in certain eligibility categories can receive the first instalment only, without providing a NINO – see section [Documentation requirements](#) for further details. Where the student has already had their NINO verified as part of an earlier application, the NINO does not require to be verified again.

Payments of PGLM will be made directly to the student, except in the case of eligible prisoners. SLC generally requires that the student must supply details of a UK bank or building society account which is in their own name before payments can be released.

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

Under regulation 10(1), the amount of loan requested can be amended up to nine months after the first day of the final academic year. However, the amount requested cannot be reduced to less than the amount already paid to the student. If the student wishes to reduce their total loan request amount to an amount which is less than has already been paid, they can make a voluntary repayment directly to SLC. The voluntary repayment cannot be refunded at a later date, should the student change their mind. (Note that although a voluntary repayment of PGLM cannot be refunded, where the student has not yet requested the maximum loan amount available to them, they may still increase the loan request amount if they are within the time limit for doing so.)

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

<u>Course Length</u>	<u>Loan Amount per AY (Courses Starting in AY 26/27)</u>
One AY	£13,206
Two AYs	Year 1 - £6,603 Year 2 - £6,603
Three AYs	Year 1 - £4,402 Year 2 - £4,402 Year 3 - £4,402
Four AYs	Year 1 - £3,301 Year 2 - £3,301 Year 3 - £3,301 Year 4 - £3,303

For example:

Roman undertakes a two-year course in AY 26/27 and requests the maximum loan of £13,206. Roman is entitled to £6,603 in each year of the course. Payments for year one are scheduled as follows:

Instalment 1: £2,178.99 (33% of £6,603)
 Instalment 2: £2,178.99 (33% of £6,603)
 Instalment 3: £2,245.02 (34% of £6,603)

Payments for year two are scheduled as follows:

Instalment 1: £2,178.99 (33% of £6,603)
 Instalment 2: £2,178.99 (33% of £6,603)
 Instalment 3: £2,245.02 (34% of £6,603)

John undertakes a one-year course in AY 26/27 and requests a loan of £8,000. Payments are scheduled as follows:

- Instalment 1: £2,640 (33% of £8,000)
- Instalment 2: £2,640 (33% of £8,000)
- Instalment 3: £2,720 (34% of £8,000)

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

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

Jenna undertakes a two-year course starting in AY 26/27 and requests £13,206, which is payable as £6,603 in year one and £6,603 in year two. Payments for year one are scheduled as follows:

- Instalment 1: £2,178.99 (33% of £6,603)
- Instalment 2: £2,178.99 (33% of £6,603)
- Instalment 3: £2,245.02 (34% of £6,603)

Payments for year two are scheduled as follows:

- Instalment 1: £2,178.99 (33% of £6,603)
- Instalment 2: £2,178.99 (33% of £6,603)
- Instalment 3: £2,245.02 (34% of £6,603)

During payment period one of year two of the course, Jenna submits a new loan request, reducing the total loan requested to £11,000. The second payment is reduced from £2,178.99 to £348.01 (33% of £5,500 = £1,815 - £1,466.19 paid ahead of entitlement (£1,103 for year one + £363.99 for payment one of year two)) and the third payment is reduced from £2,245.02 to £1,870.00, as follows:

- Instalment 1: £2,178.99 (33% of £6,429)
- Instalment 2: £348.01 (33% of £5,500 – amount paid ahead of entitlement to that point)
- Instalment 3: £1,870.00 (34% of £5,500)

6.2 Confirmation of study

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

One confirmation of study is required from the HE provider for each academic year (FT and PT courses) before payment of PGLM will be released for that academic year.

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

6.3 Payment dates

The HE provider must provide the start date of each 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 is also 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 provide HE providers with an electronic list of all students who have applied for support for a course with that HE provider 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 PGLM payment at or near the course start date in each academic year.

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

Third instalment: SLC will release the third instalment of PGLM 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 registration has been confirmed).

6.4 Late entrants

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

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

Note that in any academic year, students who start a PGM course as a direct entrant in a later point of the course and as a result will not be undertaking the full PGM course, will not be eligible for PGLM. The PGLM is intended as a contribution towards the costs of undertaking a full PGM, rather than as a contribution towards the reduced costs of undertaking part of a PGM. See section [Requirement to undertake a full PGM course](#) for further information.

7 Change of circumstances

7.1 Transfers - general

Students can transfer between eligible PGM courses at the same or a different HE provider and remain eligible for the Postgraduate Loan for Master's degrees (PGLM), providing the student's previous course has not ended and they have not withdrawn from their course. In either case, the student should notify SLC of the course change.

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

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

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

7.2 Multi-academic year quarter transfers

Students may transfer to a course that 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 spread over the remaining years and payment points on the new course following the effective date of the transfer.

For example:

Damon commences a one-year PGM course (Course A) in September 2026 and requests the maximum loan amount of £13,206. Damon's academic year start date is 1 September 2026. Entitlement amounts are split as follows:

Payment	Payment Period AY 26/27	Entitlement Amount
1	September 2026	£4,357.98
2	January 2027	£4,357.98
3	April 2027	£4,490.04

In October 2026, after receiving the entitlement amount for the first payment point (September 2026) on Course A, Damon submits a transfer to a course starting in January 2027 (Course B). Damon's remaining entitlement is then spread over each remaining payment point in Course B following the effective date of the transfer. Entitlement amounts are re-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	£4,357.98	January 2027	£2,919.84
2	January 2027	£0	April 2027	£2,919.84
3	April 2027	£0	July 2027	£3,008.34

7.3 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 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:

Harvey commences a two-year PGM course in September 2026 and requests the maximum loan amount of £13,206. Entitlement amounts are split as follows:

Course A

Payment	Payment Period AY 26/27	Entitlement Amount	Payment Period AY 27/28	Entitlement Amount
1	September 2026	£2,178.99	September 2027	£2,178.99
2	January 2027	£2,178.99	January 2028	£2,178.99
3	April 2027	£2,245.02	April 2028	£2,245.02

At the end of the first year, Harvey transfers to year one of a new two-year PGM course starting in September 2027. As Harvey has already been paid £6,603 of their entitlement in year one of the initial course, the remaining £6,603 will be spread over the remaining years of Course B (£3,301 in year one and £3,302 in year two) and then over the remaining payment points on the new course following the effective date of the transfer. They are then split 33%/33%/34% for each payment point in each academic year, as follows:

Course B

Payment	Payment Period AY 27/28	Entitlement Amount	Payment Period AY 28/29	Entitlement Amount
1	September 2027	£1,089.33	September 2028	£1,089.66
2	January 2028	£1,089.33	January 2029	£1,089.66
3	April 2028	£1,122.34	April 2029	£1,122.68

7.4 Change of course length transfers

Students may transfer between designated courses of different durations. Note that two-year courses may be FT or PT. In either case, the total maximum loan entitlement available is £13,206 (for those who began study from AY 26/27) for the whole period of study. Any remaining entitlement following the transfer will be aligned to, and spread over, the

remaining years and payment points on the student's new course following the effective date of the transfer.

For example:

Harriet starts a two-year course (Course A) in academic year 26/27 and requests the maximum available entitlement of £13,206 PGLM. £6,603 is scheduled in year one. At the end of year one, having received the full £6,603 available, Harriet transfers to year two of a new three-year course (Course B). Harriet's remaining entitlement is then spread over each remaining year, and payment point on Course B following the effective date of the transfer. The remaining course years on the new course (Course B) are funded as follows:

Year 2: £3,301

Year 3: £3,302

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

Imran is undertaking a four-year course (Course A) and requests £8,000 PGLM in total. £2,000 is scheduled in year one (one quarter of the total loan request amount). At the end of year one, having received the full £2,000 available entitlement for that year, Imran transfers to year two of a new two-year course (Course B). Imran's remaining entitlement is then spread over each remaining year's payment points on Course B following the effective date of the transfer.

The remaining loan request amount of £6,000 is paid in year two of the new course and will be split 33%/33%/34% for each payment point in the year in the normal way. The total loan paid is £8,000 (in line with Imran's requested amount).

7.5 Repeat study

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

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

For example:

Louise starts a two-year PT PGM course in October 2026. At the end of the first year, Louise has not met the academic standards required by their HE provider in order to progress on to the second year of the course and must re-sit the full year before progressing. Louise will repeat the first year in AY 27/28. As Louise is repeating modules of the course with no progression, their HE provider should inform SLC accordingly, and they will not receive payment in AY 27/28. Once SLC has received confirmation that Louise is progressing on the course, payment will resume. Any payment(s) missed during the repeat period of study will be released when SLC receives notification that Louise is progressing on the course.

Jan starts a one-year PGM course in September 2026. At the end of term one, Jan has not achieved the academic standards required by their provider in order to pass that element of the course (PGCert level). As a result, Jan is required to re-sit the full term before being able to progress on the course. As Jan is repeating previous modules and is not progressing on the course, their HE provider should inform SLC accordingly, and further payment will be held. Once SLC has received confirmation that Jan is progressing on the course, payment will resume. Any payment(s) missed during the period of repeat study will be released when SLC receive notification that Jan is progressing on the course.

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

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

For example:

Jeff starts a one-year PGM course in September 2026. At the end of term one, Jeff has not achieved the required academic standards to be considered to have completed that element of the course. Jeff's provider agrees to allow them to progress with the next element of the course and repeat the required modules from term one alongside progression of term two. As Jeff is progressing on the course, this is not considered repeat study, therefore payments can continue as per the initial payment schedule.

7.6 Suspension/resumption

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

Note that where the student is ceasing their studies and has no intention to return to the same course, the student is considered to have withdrawn from their course and their period of eligibility has ended. For more information on withdrawals, please see section [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, the default position is that no further PGLM payments will be released until the student has resumed study (regulation 15(1)). SLC have discretion to continue paying a student their standard PGLM payment(s) whilst the student is suspended if the student provides evidence of financial hardship, or evidence of a CPR (regulations 15(2)). Note the student will not in any case receive more than the maximum PGLM entitlement.

For example:

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

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

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

For example:

Ingrid starts a two-year course in AY 26/27 for which they request and are awarded £13,206 PGLM (to be paid as £6,603 in year one and £6,603 in year two). Ingrid completes year one of the course. During payment period one of year two of the course (AY 27/28) Ingrid suspends their studies due to ill health. They have been paid the first instalment of PGLM for year two (£2,178.99) at the point of suspension. They resume the course in AY 28/29.

At the point of resumption, their remaining entitlement for year two (£4,424.01 in total) will be paid.

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

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

7.7 Withdrawal and loan overpayment

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

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

Payments of PGLM will be treated as loan overpayments where:

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

-
- The student was incorrectly confirmed as studying on a course designated for PGLM.

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

For example:

Stacey starts a one-year course in September 2026. Stacey requests the maximum £13,206 PGLM. Payments are scheduled as follows:

Instalment 1: £4,357.98

Instalment 2: £4,357.98

Instalment 3: £4,490.04

SLC are notified during payment period two that Stacey withdrew from their course during payment period one. Stacey's entitlement is reduced to 33% of £13,206 (£4,357.98, the maximum first payment period entitlement amount). The second payment period instalment of £4,357.98 will be treated as a loan overpayment and the third payment period instalment will be cancelled.

Where an amount of PGLM is overpaid, collection of the loan overpayment may be sought prior to the Statutory Repayment Due Date (unless financial hardship can be demonstrated) and separately from the main loan balance which is collected through income contingent repayments (Regulation 17).

Note that if a student owes an outstanding loan overpayment from a previous course of study, this overpayment may be deducted from PGLM entitlement unless the student can demonstrate financial hardship.

8 Annexes

8.1 Annex A: Events under regulation 7 of the Regulations

The events are—

- the student's course becomes a designated course—
 - (i) under regulation 4(6);
 - (ii) by virtue of the course being provided by or on behalf of an English HE provider which becomes a registered provider; or
 - (iii) by virtue of the course becoming a Northern Irish designated master's degree course, a Scottish designated master's degree course or a Welsh designated master's degree course;
- the student or the student's spouse, civil partner or parent is recognised as a refugee or becomes a person granted stateless leave or a person granted humanitarian protection;
- the student becomes a family member 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 9A(1)(a), 9B(1)(a), 9C(1)(a), 9D(1)(a) or (2)(a) of Schedule 1);
- the student becomes a person settled in the United Kingdom (other than by way of the citizens right's 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 right's 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 6A(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 8th 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 9BB 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 11A(a) of Schedule 1);

- the student commences a designated course after the start date of the designated course as the relevant academic authority has permitted the student to commence the course at this later start date;
- the student becomes a person granted section 67 leave;
- the student, 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 becomes a person 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 update to indicate that, where a PGM course is studied in conjunction with an overseas provider, it will remain a designated course where both the UK HE provider and the overseas HE provider award a qualification to the student for completion of the course (section 5.1, Designated courses, page 35). • Example added of a student who was initially studying a designated part-time course and the length of their study changes part way through their study to the point that the course is no longer designated (section 5.5, Mode of study (full-time or part-time), page 38-39). • Corrected payment structure post loan reduction in Jenna example (section 6.1, Payment and entitlement, page 42).
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 Ariane example to be consistent wording with the Gayle example in the same section of the PGD guidance clarifying that Ariane has no valid leave for any of the categories in the regulations and so won't receive PGLM for future years of the course. (section 3.4, Provision where a student's leave status is lost during an academic year, page 25). <p>Guidance signed off by stakeholders and sent for publishing.</p>