

Postgraduate Loans for Master's Courses - Wales

Higher Education Student Finance in Wales 2018/19 Academic Year (AY) 2018/19 – v2.0

Summary

Attached is the 'Postgraduate Loans for Master's degrees Wales' Guidance for AY 2018/19.

References to "the Regulations" in this document mean the Education (Postgraduate Master's Degree Loans) (Wales) Regulations 2017¹ as amended by the Education (Postgraduate Master's Degree Loans) (Wales) Regulations 2018². These Regulations contain the regulatory rules governing the payment of Postgraduate Loans. These Regulations are separate to the Education (Student Support) Regulations 2011 as amended that govern the payment of undergraduate student support.

The repayment terms for Postgraduate Loans are contained with the Education (Student Loans) (Repayment) Regulations 2009 following the Repayment of Student Loans and Postgraduate Master's Degree Loans (Amendment) Regulations 2017³ coming into force on 5 September 2017. Repayment terms for Postgraduate Loans for Master's degrees are described in the separate "Student loan repayments" Guidance.

Please note this Guidance is for Wales domiciled students only.

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

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This Guidance is designed to assist with the interpretation of the Regulations as they stand at the time of publication. It does not cover every aspect of student support nor does it constitute legal advice or a definitive statement of the law. Whilst every endeavor has been made to ensure the information contained is correct at

¹ <http://www.legislation.gov.uk/wsi/2017/523/contents/made>

² <http://www.legislation.gov.uk/wsi/2018/277/contents/made>

³ <http://www.legislation.gov.uk/uksi/2017/831/contents/made>

the time of publication, no liability is accepted with regard to the contents and the Regulations, as detailed above, remain the legal basis of the Postgraduate Loan for Master's degrees arrangements for the academic year 2018/19. In the event of anomalies between this Guidance and the Regulations, the Regulations prevail. Please note the Regulations are subject to amendment. Please note the Regulations may be subject to amendment.

Abbreviations

Abbreviation	Full
AY	Academic Year
CMS	Course Management Service
CPR	Compelling Personal Reasons
DAP	Degree Awarding Power
DfE	Department for Education
DHSSPS	Department of Health, Social Services and Public Safety
DSA	Disabled Students Allowances
DWP	Department for Work and Pensions
EEA	European Economic Area
EU	European Union
FE	Further Education
FHEQ	Framework for Higher Education Qualifications
FT	Full Time
FTE	Full Time Equivalent
HE	Higher Education
HEFCW	Higher Education Funding Council for Wales
HEP	Higher Education Provider
HMPO	Her Majesty's Passport Office
HO	Home Office
IAG	Information and Guidance
ICR	Income Contingent Repayment
ITT	Initial Teacher Training
JACS	Joint Academic Coding System
MAY	Multi Academic Year
NHS	National Health Service
NHS BSA	National Health Service Business Services Authority
NI	Northern Ireland
NINO	National Insurance Number
OD	Ordinary Duration
PC	Previous Course
PG	Postgraduate
PGL Masters	Post Graduate Loans Masters
PGL Doctoral	Post Graduate Loans Doctoral
PT	Part Time
QAA	Quality Assurance Agency
rUK	Rest of the UK
RC	Research Council

2018/19

SAAS	Student Awards Agency Scotland
SFE	Student Finance England
SFNI	Student Finance Northern Ireland
SFW	Student Finance Wales
SLC	Student Loans Company
SRDD	Statutory Repayment Due Date
UC	Universal Credit
UK	United Kingdom
UG	Undergraduate
WG	Welsh Government

CONTENTS

INTRODUCTION	6
PERSONAL ELIGIBILITY	6
Discretion in the application of eligibility rules	6
Eligibility exclusions - general	7
Age 60 limitation	8
Applicants who breach any obligation to repay any previous student loan (arrears).....	8
Applicants who have reached the age of 18 and have not ratified a previous student loan for which They were assessed under the age of 18	9
Ineligibility on grounds of unfittedness to receive support.....	9
Prisoner students.....	9
Students who are undertaking more than one course.....	10
Students who have an equivalent or higher level qualification	11
Students who are eligible to apply for a healthcare or social work bursary	11
Previous postgraduate Master's funding from another UK Administration	11
Time limit for applying for student support	12
Students who become eligible after an event.....	12
Documentation requirements	13
Contact details.....	13
Postgraduate Disabled Students' Allowance (DSA)	13
Benefits entitlement.....	14
RESIDENCY.....	14
Three year address history	14
Students who move to Wales from elsewhere in the UK and Islands in order to attend a course.....	15
Temporary or occasional absences	16
Armed Forces personnel and their family members	16
Residency examples.....	17

PREVIOUS STUDY	19
Qualification achieved	19
No qualification achieved	20
Previous PGL Master's award	21
Compelling Personal Reasons (CPR)	21
COURSE ELIGIBILITY	21
Designated courses.....	21
Intercalated Master's degree courses	23
Postgraduate healthcare funding – wales domiciled students studying in england	23
Postgraduate courses that are not eligible for PGL Master's	23
Eligible HE Providers	24
Courses Management Service (CMS).....	24
Mode of study (full-time or part-time).....	25
Distance learning	26
PAYMENT AND OVERPAYMENT	26
Confirmation of study.....	29
Payment dates.....	29
Late entrants.....	29
CHANGES OF CIRCUMSTANCES	30
Transfers	30
Multi Academic Years	30
Repeat years of study	31
Change of course length	31
Suspension / resumption.....	33
Withdrawal and loan overpayment.....	34
Annexes	35
Annex A: Update log	35

INTRODUCTION

From academic year (AY) 2017/18, the Welsh Government will for the first time provide loan support of up to £10,280 per student for postgraduate Master's courses.

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

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

This document also provides updated Guidance on policy changes for AY 2018/19 including:

- The maximum loan amount being increased to £13,000 for those starting a course in AY 2018/19;
- Extension to the Armed Forces category to include Armed Forces personnel and their family members who reside in rUK;
- How NHS Bursary affects PGL entitlement;
- Introduction of CPR to access PGML where the student has a previous PG Loan from rUK;
- Simplification of PG Masters' course eligibility; and
- PG Healthcare – changes to Wales domiciled students studying PG Healthcare in England.

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 PGL Master's.

PERSONAL ELIGIBILITY

The personal eligibility criteria for PGL Master's are set out in Regulation 3 and Part 2 of Schedule 1 of the Regulations.

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

- Begins an eligible course on or after 1st August 2018; and
- Has not transferred to the current course from a course beginning before 1st August 2018.

DISCRETION IN THE APPLICATION OF ELIGIBILITY RULES

PGL Master's is only available to students and in respect of courses that satisfy regulatory personal and course eligibility criteria. The Student Loans Company (SLC) should not therefore apply discretion in the application of

postgraduate loan policy rules, other than the limited discretion outlined in this document, including SLC discretion as to when to award extra support for compelling personal reasons (CPR).

ELIGIBILITY EXCLUSIONS - GENERAL

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

- Are aged 60 or over on the first day of the first AY of the course;
- Are in breach of any obligation to repay any student loan;
- Have reached the age of 18 and have not ratified any agreement for a loan made when they were under 18;
- Have shown themselves by their conduct to be unfitted to receive support;
- Are a prisoner; (unless they are an eligible prisoner);
- Are enrolled on a course which is a designated course under Regulation 5 (designated courses), 66 (designated distance learning courses) and 83 (designated part-time courses) of the student support Regulations and is receiving support under the student support Regulations for that course;
- Have already received an equivalent or higher level qualification;
- Are already enrolled on and in receipt of support for another eligible postgraduate Master's course;
- Have previously received a PGL Master's loan;
- Has been bestowed or paid the following:
 - a healthcare bursary
 - any allowance under the Nursing and Midwifery Student Allowances (Scotland) Regulations 2007(1);
 - any allowance, bursary or award of similar description made under section 67(4)(a) of the Care Standards Act 2000(2) save to the extent that A is eligible for such a payment in respect of travel expenses; or
 - any allowance, bursary or award of similar description made under section 116(2)(a) of the Regulation and Inspection of Social Care (Wales) Act 2016(3) save to the extent that A is eligible for such a payment in respect of travel expenses;
- Are undertaking a distance learning course and are not undertaking the course in Wales on the first day of the course unless they are outside the UK as a result of being in the Armed Forces (or an eligible family member living with them);
- Have previously received loan support for undertaking a postgraduate Master's course from another UK government authority.
- Are undertaking a distance learning course and are not living in Wales on the first day of the course, unless they are outside of England as a result of being in the Armed Forces (or an eligible family member living with them).

AGE 60 LIMITATION

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

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

For example:

Maureen's course start date is 17th October 2018. Her 60th birthday falls on 9th September 2018. As she is under 60 on the first day of the first AY of the course (1st September 2018), she is eligible for PGL Master's.

James's course start date is 10th January 2019. His 60th birthday falls on 23rd December 2018. As his 60th birthday falls before the first day of the first AY of the course (1st January 2019), he is ineligible for PGL Master's.

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

For example:

Laura's course start date is 2nd October 2018. Her 60th birthday falls on 17th December 2018. As she is under 60 on the first day of the first AY of the course (1st September 2018), she is eligible for PGL Master's. She transfers in January 2019 to a course which starts in that month. As she is a continuing student and was eligible for support on the first day of the first AY of the first course, she remains eligible for PGL Master's.

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

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

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

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

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

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

- Any repayments of student loan due for an overseas period of residence;
- Any repayments of ICR student loan due to be repaid by Direct Debit (i.e. where the student is considered to be less than 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 PGL Master's:

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

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

Regulation 3(3)(c) provides that a student is not eligible for PGL Master's if 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.

INELIGIBILITY ON GROUNDS OF UNFITTEDNESS TO RECEIVE SUPPORT

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

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

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

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

PRISONER STUDENTS

In AY 2018/19 students who are imprisoned may be eligible for PGL Master's if they meet the definition of an 'eligible prisoner' and 'prisoner' in Regulation 2(1), i.e. they are a prisoner:

- who starts the designated course on or after 1 August 2018;

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

Any assessed entitlement will be paid directly to the HEP.

In some circumstances eligible prisoners may be eligible for Postgraduate Disabled Students' Allowances (DSAs). For further information please refer to the guidance for [Disabled Students' Allowances](#).

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

The following rules apply to eligible prisoners:

- **Students who are eligible prisoners for the whole course**

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

- **£13,000 (for AY 18/19), or**
- **the tuition fee charged.**

- **Students who become an eligible prisoner during the AY**

Where the student becomes an eligible prisoner during the AY, the revised maximum PGL Master's entitlement amount will be:

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

The total entitlement above will be **capped at the £13,000** for the AY 18/19. Instalments of fee payments made to the HEP should follow the same payment profile as payments made to the student.

- **Students who cease to be an eligible prisoner during their course**

Where an eligible student ceases to be an eligible prisoner by virtue of their release during their course, and would have been eligible for a higher amount of PGL Master's loan 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.

STUDENTS WHO ARE UNDERTAKING MORE THAN ONE COURSE

Under the regulation, a student can only be eligible for support for one designated master's course at a time. This provision does not prevent the student from moving between courses during an AY but prevents the student from being eligible for PGL Master's for more than one eligible course.

Students are not eligible to receive HE undergraduate support at the same time as a PGL Master's where they are enrolled on a course designated by the Education (Student Support) Regulations 2011 (as amended) and receiving support under those regulations for that course.

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

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

STUDENTS WHO HAVE AN EQUIVALENT OR HIGHER LEVEL QUALIFICATION

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

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

Under Regulation 3(3)(j), students are not eligible for PGL Master's if they have been bestowed or paid:

- a healthcare bursary;
- any allowance under the Nursing and Midwifery Student Allowances (Scotland) Regulations 2007(1);
- any allowance, bursary or award of similar description made under section 67(4)(a) of the Care Standard Act 2000(2) save to the extent that the student is eligible for such a payment in respect of travel expenses; or
- Any allowance, bursary or award of similar description made under section 116(2)(a) of the Regulation and inspection of Social Care (Wales) Act 2016(3) save to the extent that the student is eligible for such a payment in respect of travel expenses..

However there are only a limited number of social work bursaries available and eligibility to apply for a social work bursary does not equate to an automatic award. Therefore if the student has not been awarded a social work bursary after applying for one, they may apply for PGL Master's. SLC will perform a sample check of students undertaking healthcare or social work master's courses to ensure that they are not double funded.

Receipt of any other sources of funding will not affect eligibility for PGL Master's in AY 2017/18.

PREVIOUS POSTGRADUATE MASTER'S FUNDING FROM ANOTHER UK ADMINISTRATION

Students will be prohibited from accessing a PGL Master's where they have previously received loan funding for a standalone Master's course from another UK administration.

SLC will prevent applicants accessing a PGL Master's from SFW where they have previously received postgraduate loan support for undertaking **a standalone Master's course** from another UK funding body. Postgraduate loan support includes tuition, maintenance and/or contribution to costs. This restriction will only be relevant if the student has not already successfully completed a Master's course; students are ineligible under the existing Regulations if they already hold a Master's qualification.

This restriction applies even where the applicant is now ordinarily resident in Wales.

This restriction does not apply where the applicant has received:

- **integrated** Master's support, which is funded under the UG system (the student will be ineligible under the existing ELQ rules if they hold an integrated Master's); or

- support for undertaking a postgraduate diploma (PG Dip) or certificate (PG Cert) (postgraduate funding is available for these courses in Scotland and Northern Ireland).

AY 18/19

Where a student has previously received postgraduate loan support for undertaking a standalone Master's course from another UK funding body, and can demonstrate that they did not complete the previous course due to CPR, they are now eligible to receive a second PGML from SFW.

TIME LIMIT FOR APPLYING FOR STUDENT SUPPORT

Applicants will submit a single application for PGL Master's. Under Regulation 10(1), the application must be submitted within nine months of first day of the final AY of the course.

Students can apply for PGL Master's 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. Note that there is discretion to extend the window of application or change of loan request amount beyond the ninth month of the final academic year, for example where the student or their course becomes eligible after the start of the course.

For example:

Kaye starts a four year postgraduate Master's course on 10th October 2018. However, she does not submit an application for PGL Master's until 1st March 2022 (i.e. during the fourth AY of the course). The first day of the fourth AY of the course is 1 September 2021; as the student has submitted her application within nine months of that date, she is still within the deadline for submitting the PGL Master's application and will be assessed for support for all AYs of the course.

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

STUDENTS WHO BECOME ELIGIBLE AFTER AN EVENT

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

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

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

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

For example:

Tony starts a one year course on 15th September 2018 and was at that point ineligible for funding as he did not satisfy regulatory residency requirements. He becomes a refugee on 15th October 2018. As this date is within the time limits set about above he is eligible to apply for PGL Master's.

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

Note that where the student becomes eligible after an event which occurs after the first day of the first AY and within the time limits above, the student becomes eligible for the full loan amount (applicable to the AY their course began) and not a lesser prorated loan amount.

DOCUMENTATION REQUIREMENTS

Regulation 9(1) states that the applicant should provide such documentation as the Welsh Ministers may require with the application. SFW will verify an applicant's British passport details with Her Majesty's Passport Office (HMPO) via the Government Secure Intranet where possible. Where this is not possible, SFW will verify evidence of identity such as a student's valid national ID card, passport or birth certificate (Regulation 19).

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

CONTACT DETAILS

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

POSTGRADUATE DISABLED STUDENTS' ALLOWANCE (DSA)

SLC provides DSA to postgraduate students under the Education (Student Support) (Wales) Regulations 2017 as amended and the Education (Student Support) (Wales) Regulations 2018(as amended) as amended. Students who are eligible for postgraduate DSA will apply for that product on a separate application from PGL Master's.

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

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

BENEFITS ENTITLEMENT

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

DWP will treat 30% of the maximum PGL Master's as being for maintenance purposes. This means for new students starting in 18/19, £3,900 of the **£13,000** maximum loan will be treated as income when assessing the benefit award. For benefit purposes, the Master's student will be treated as having this amount, regardless of whether they actually take up the loan. This reflects the position in the current social security Regulations, where an undergraduate student is to be treated as having a maintenance loan or grant in any case where they are eligible for it and could obtain the loan or grant by taking reasonable steps to do so.

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

RESIDENCY

The PGL Master's is available to the categories of students described in Schedule 1 of the Regulations. There can be summarised as follows:

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

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

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

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

THREE YEAR ADDRESS HISTORY

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

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

Evidence of three year address history may be requested from applicants as part of a sample check during the AY. 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 Wales on the first day of the first AY of the course, but state that they have been living in Wales for three months or less prior to the first day of the first AY of the course, all such applicants may be asked to provide evidence of their address history so that SFW can ascertain if the student moved to Wales solely for the purposes of attending the course; if yes, the student will be ineligible for PGL Master's from SFW (unless the student was deemed to be temporarily absent from Wales or exercising a 'right to roam' in the EEA/Switzerland). See residency examples below for further details.

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

Paragraph 1(3) of Schedule 1 of the Regulations provides that where a student is ordinarily resident in Wales, England, Scotland, Northern Ireland or the Islands and moves to Wales 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.

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

For example:

Terry starts an undergraduate degree in Wales in September 2015. He receives funding from Student Finance England as he is ordinarily resident in England at the start of the first AY of the course. He completes the undergraduate degree in May 2018. In September 2018 he starts a Master's degree course in Wales. He is not eligible for PGL Master's from SFW as he is still considered to be ordinarily resident in England, having only moved to Wales for the purpose of undertaking his undergraduate course and then progressed immediately to his Master's course. (Note that he is ineligible for PGL Master's whether he returned to England or remained in Wales during the intervening vacation period.)

Suzanne starts an undergraduate degree in England in September 2014. She receives funding from Student Finance Wales as she is ordinarily resident in Wales at the start of the first AY of the course. She completes the undergraduate degree in June 2018. In October 2018 she starts a Master's degree in Scotland. She is eligible for PGL Master's from SFW as she is still considered to be ordinarily resident in Wales, having only moved to England and then Scotland for the purposes of undertaking a course and progressed immediately from her undergraduate to Master's course.

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

For example:

Jonathan starts an undergraduate degree in Wales in September 2015. He receives funding from Student Finance England as he is ordinarily resident in England at the start of the first AY of the course. He completes the undergraduate degree in May 2018. He returns to his permanent home address in England after the course end date. In January 2019 he starts a Master's course in Wales. As he is still ordinarily resident in England at the start of the new course, he is ineligible for PGL Master's from SFW.

Karen starts an undergraduate degree in Wales in October 2015. She receives funding from Student Finance NI as she is ordinarily resident in Northern Ireland at the start of the first AY of the course. She completes the undergraduate degree in June 2018. She stays in Wales after the end of the course as she is employed full-time in Wales and her home address in Wales is now her permanent place of residence. She applies for a Master's course in Wales starting in March 2019. As her ordinary residence during the intervening period has changed to Wales and Karen didn't progress immediately onto the Master's course, she may be eligible for PGL Master's from SFW.

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. SFW should make decisions on whether an absence affects a person's ordinary residence on a case by case basis.

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

See the "Assessing eligibility" Guidance notes for further details on temporary absences.

ARMED FORCES PERSONNEL AND THEIR FAMILY MEMBERS

Where a serving member of the armed forces or their family member is undertaking a distance learning course outside the UK, they will be eligible for the full amount of PGL Master's.

* Note that "family member", will be defined in the Regulations as:

- the spouse or civil partner living with a member of the armed forces serving overseas; or
- the dependent parent living with either;
 - a child who is a member of the UK Armed Forces serving overseas; or
 - the Child's spouse or civil partner who is a member of the UK armed forces serving overseas

"Family member", as defined, does not include **the child, step-child or adoptive child** of a member of the UK Armed Forces serving overseas living with that member of the UK Armed Forces serving overseas.

In order to be eligible for PGL Master's as a distance learner the student must be undertaking the course overseas, as a member of the armed forces or their family member living with them on the first day of the course.

For example:

Arnold is a member of the Armed Forces who is serving overseas when he starts a PT distance learning course on 15 September 2018. He is eligible for £13,000 PGL Master's.

Maria is the wife of a member of the Armed Forces who is serving overseas; Maria is living with him. She starts a distance learning course on 15 September 2016 and at that time is not eligible for PGL Master's. However,

when the regulatory change is made she becomes eligible for the full amount of PGL Master's, as long as she applies for support before the deadline date of three months prior to the last day of the final AY of the course.

Jean-Claude is a member of the Armed Forces who is serving overseas, and started a distance learning course on 1st January 2017 which will finish on 31st December 2017. He is not eligible for the PGL Master's, as he does not start a new academic year on or after 1st August 2017.

NEW AND CONTINUING STUDENTS IN AY 2018/19

For AY 2018/19, the WG have extend support for distance learning courses to include:

- i) Armed forces personnel serving outside their home domicile of Wales, on the first day of the first AY of their distance learning course but within another county within the UK
- ii) Family members living with armed forces personnel serving outside their home domicile of Wales, on the first day of the first AY of their distance learning course but within another country within the UK.

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

For example:

Anna is domiciled in Wales, but has been posted to England. Anna wishes to study a Master's on a distance learning basis at Cardiff Metropolitan University. Anna would still be eligible to apply to SFW for funding.

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

RESIDENCY EXAMPLES

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

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

Wales: 2 months

Scotland: 2 years and 10 months

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

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

Wales: 2 years

England: 1 year

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

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

Wales: 1 month

France: 2 years and 11 months

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

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

USA: 1 year

Wales: 2 years

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

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

Wales: 1 month

Australia: 6 months

Wales: 2 years 5 months

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

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

Wales: 1 year

Scotland: 2 years

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

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

Germany: 2 years

Estonia: 1 year

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

PREVIOUS STUDY

QUALIFICATION ACHIEVED

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

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

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

HE qualification held*	FHEQ** level	Student eligible for PGL Master's?
Doctoral degrees (e.g. PhD/DPhil, EdD, DBA, DClinPsy)	8	No
Master's degrees (inc. MPhil, MLitt, MRes, MA*, MBA, MSc)		

Integrated Master's degrees (e.g. MEng, MChem, MPhys, MPharm)	7	No
Postgraduate Diplomas		
Postgraduate Certificate in Education (PGCE)	7	Yes
Postgraduate Certificates		

(*Including overseas equivalent qualifications)

(**Framework for Higher Education Qualifications)

Note that: -

- where an applicant holds a MA* awarded by a Scottish HE Provider, they may be eligible for PGL Master's as Scottish MAs are undergraduate degree qualifications (the title of 'Master of Arts' is conferred on some undergraduate Scottish degrees for historical reasons);
- where an applicant holds an MA* awarded by Oxford, Cambridge or Trinity College, Dublin, they may be eligible for PGL Master's as this qualification does not require any postgraduate study; students who have completed an undergraduate Honours degree at one of these institutions may have their degree 'upgraded' to an MA after a period of time with no requirement for any postgraduate study.

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

NO QUALIFICATION ACHIEVED

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

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

If a student withdraws from a course before the start date of the course and receives no payment, they will still be eligible for PGL Master's. Furthermore, if a student transfers to another course they will retain their eligibility to PGL Master's..

To summarise:

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

(*unless CPR awarded)

PREVIOUS PGL MASTER'S AWARD

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

COMPELLING PERSONAL REASONS (CPR)

Repeat funding may be available where the student did not complete a course due to compelling personal reasons (CPR) (Regulation 3(8)). If the student is awarded funding for CPR, they will receive another £13,000 (or the uprated maximum PGL for the first AY of the new course) for the new course.

Repeat PGL Master's funding due to CPR may only be awarded once per student (Regulation 3(9)).

Academic performance alone will not constitute a compelling personal reason, although SFW will consider each case individually. Note that there is not a definitive list of reasons that can be deemed 'compelling personal reasons'. The student must provide evidence to support a claim that withdrawal from a previous course was for compelling personal reasons, such as medical evidence or evidence of a personal or family crisis.

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

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

COURSE ELIGIBILITY

DESIGNATED COURSES

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

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

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

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

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

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

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

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

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

- a full-time course lasting one or two AYs; or
- a part-time course lasting two AYs which is one year full-time equivalent; or
- a part-time course lasting three or four AYs which is two years full-time equivalent; or
- a part-time course lasting up to three years which has no full-time equivalent course.

Note that:

- one year courses will always be undertaken on a full-time basis, but two year courses may be full-time or part-time; and

- part-time courses that do not have a 1 or 2 year full-time equivalent course must last either 2 or 3 AYs (partial AYs being treated as full AYs).

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

The course may be provided wholly in the UK or in conjunction with an institution outside the UK. Therefore students may undertake periods of attendance abroad during the Master's course. The qualification must be awarded by the UK HEP and at least 50% of the study completed within the UK*.

Note that where a student is an EU national who has not been ordinarily resident in the UK & Islands for three years prior to the start of the first AY of the course and most recently in Wales, the student must attend the course in Wales in order to be eligible for PGL Master's; however the requirement to attend in Wales is still met where the student undertakes placements etc which are part of the course.

COURSE ELIGIBILITY AY 18/19

From AY 18/19, for a Master's course to be an eligible PGL Masters Wales course it must be either;

- a full-time course lasting one or two academic years; or
- a part-time course lasting up to four years

Please note all other course requirements outlined above must still be met.

INTERCALATED MASTER'S DEGREE COURSES

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

POSTGRADUATE HEALTHCARE FUNDING – WALES DOMICILED STUDENTS STUDYING IN ENGLAND

The removal of the bursary system in England impacts on Wales domiciled students studying a PG Healthcare course in England. Wales domiciled students, studying a PG Healthcare course in England, will now be eligible to apply for Welsh Postgraduate Masters Loan funding of up to £13,000 in AY 2018/19.

POSTGRADUATE COURSES THAT ARE NOT ELIGIBLE FOR PGL MASTER'S

PGL Master's funding is not available for:

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

*Note that students may be awarded a PGL Master's to undertake a postgraduate Master's course but may fail to attain that qualification. If they do not achieve any qualification or are awarded a lower level qualification instead of a Master's (e.g. Postgraduate Diploma), PGL funding that is already paid will *not* be clawed back. However, further PGL funding will not be available unless the student has a compelling personal reason.

** Students may be eligible for a PGL Master's for a Master of Architecture course where they are ineligible for undergraduate support for this course, for example because the gap between RIBA parts 1 and 2 is deemed to be too long, or where the Master of Architecture course is studied on a part-time basis.

Where a student starts a postgraduate course which is not a postgraduate Master's course (e.g. a Postgraduate Diploma) and transfers to a postgraduate Master's course, they may become eligible for PGL Master's from the point of transfer. Conversely, where a student transfers from a postgraduate Master's course to a different qualification, they will cease to be eligible for PGL Master's from the point of transfer. See section on transfers for more details.

ELIGIBLE HE PROVIDERS

The PGL Master's Regulations define two types of eligible provider in reference to the designation of courses. The type of provider determines the route by which a course may be designated either;

- automatically under regulation 4(1); or
- specifically under regulation 4(6)

Publicly funded providers, including those operating under a franchise/validation arrangement with another publicly funded provider in the UK or operating in conjunction with an overseas provider, will have their course automatically designated. Publicly funded is defined as "maintained or assisted by recurrent grants out of public funds",

Private institutions, including those operating under a franchise/validation arrangement with a publicly funded provider in the UK or operating in conjunction with an overseas provider, can have their course specifically designated at the discretion of the Welsh Ministers.

COURSES MANAGEMENT SERVICE (CMS)

The Welsh Government will approve the eligible courses that can be entered in the course database (CMS).

On the course database:

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

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

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

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

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

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

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

For example:

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

Year 1: 75%

Year 2: 25%

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

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

Year 1: 50%

Year 2: 25%

Year 3: 75%

Year 4: 50%

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

Roman is eligible for support as he is studying at 50% or greater intensity throughout the course. Roman's PGL Master's payments will be scheduled over 4 years.

Guidance to HE Providers will make clear that when the HEP confirms a part-time student is in study, and the course is one or two years full-time equivalent, the HEP is confirming that the student is meeting the minimum average study intensity requirement in order to receive PGL Master's funding. The HEP should not confirm the student is in study if the student is not satisfying this requirement. Note that the HEP will not confirm the actual intensity of study undertaken in each AY to SLC. Where the course is a three year part-time course which does not have a full-time equivalent, there is no minimum intensity requirement per AY.

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

DISTANCE LEARNING

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

- in attendance; or
- distance learning.

Where the course is a distance learning course, the student must be resident in Wales on the first day of the first AY of the course (i.e. they are undertaking the course in Wales on that date)*. The student must provide a Welsh address before the application is approved. Where distance learning students provide a term time address, this must be in Wales; where they do not provide a term time address, the most recent permanent address provided by the applicant must be in Wales. 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 [Armed Forces section](#) above).

PAYMENT AND OVERPAYMENT

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

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

Payments of PGL Master's will be made directly to the student except in the case of eligible prisoners.

The student must supply details of a UK bank account which is in their own name before payments can be released.

The minimum loan request amount is £1.

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

Note that there is discretion to extend the window of application or change of loan request amount beyond the ninth month of the final AY, for example where the student or their course becomes eligible after the start of the course.

NEW STUDENTS STARTING IN 17/18:

Maximum Loan per AY: Where the student is studying the course over one year they will specify the loan amount for the AY up to a maximum of £10,280.

Payments will be capped as follows where the course exceeds one year in duration:

Course length	Maximum loan per AY
2 AYs	Year 1 - £5,140 Year 2 - £5,140
3 AYs	Year 1 - £3,426 Year 2 - £3,426 Year 3 - £3,428
4 AYs	Year 1 - £2,570 Year 2 - £2,570 Year 3 - £2,570 Year 4 - £2,570

Note that if the total PGL Masters loan request amount is less than the maximum £10,280, payments will be split equally across course years with the loan amount rounded down to the nearest whole £1 in non final course years.

For example:

George starts a **three year** course in AY 2017/18 and requests £8,000 PGL Master's. Payments are scheduled as follows:

Year 1: £2666

Year 2: £2666

Year 3: £2668

Jen starts a **four year** course in AY 2017/18 and requests £6,000. Payments are scheduled as follows:

Year 1: £1,500

Year 2: £1,500

Year 3: £1,500

Year 4: £1,500

NEW STUDENTS STARTING IN 18/19:

Maximum Loan per AY: Where the student is studying the course over one year they will specify the loan amount for the AY up to a maximum of £13,000.

Payments will be capped as follows where the course exceeds one year in duration:

Course length	Maximum loan per AY
2 AYs	Year 1 - £6,500 Year 2 - £6,500
3 AYs	Year 1 - £4,333 Year 2 - £4,333 Year 3 - £4,334
4 AYs	Year 1 - £3,250 Year 2 - £3,250 Year 3 - £3,250 Year 4 - £3,250

Note that if the total PGL Masters loan request amount is less than the maximum £13,000, payments will be split equally across course years with the loan amount rounded down to the nearest whole £1 in non final course years.

For example:

George starts a **three year** course in AY 2018/19 and requests £8,000 PGL Master's. Payments are scheduled as follows:

Year 1: £2666

Year 2: £2666

Year 3: £2668

Jen starts a **four year** course in AY 2018/19 and requests £6,000. Payments are scheduled as follows:

Year 1: £1,500

Year 2: £1,500

Year 3: £1,500

Year 4: £1,500

CONFIRMATION OF STUDY

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

One confirmation of study is required from the HEP for each AY (up to four years) before payment of PGL Master's will be released for that AY.

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

PAYMENT DATES

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

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

2nd instalment: SLC will release the 2nd instalment of PGL Master's at the start of the second term date supplied by the HE Provider

3rd instalment: SLC will release the 3rd instalment of PGL Master's at the start of the third term date supplied by the HE Provider

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

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

LATE ENTRANTS

Where a student starts a course after the course start date, but is undertaking a full stand alone Master's course and isn't topping up during the first payment period of the first AY, the student will still be entitled to the full entitlement amount for that AY (i.e. £13,000 for a one year course).

Where the HE Provider accepts students starting in multiple academic quarters of the AY, the HEP should submit a separate entry for each course to the course database. This ensures that where, for example, some students start a course in the AY quarter commencing 1 September 2018 and others start in the AY quarter commencing 1 January 2019, the student can be assigned to the correct course and loan payments will only be made for the payment periods including and subsequent to the student's first date in study.

Note that in AY 2018/19 and future AYs, students who start a postgraduate Master's course as a direct entrant in a later AY will **not** be eligible for PGL.

CHANGES OF CIRCUMSTANCES

TRANSFERS

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

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

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

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

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

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

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

MULTI ACADEMIC YEARS

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

Mike starts a two year course on 15th September 2018. His AY start date is 1st September 2018. He submits a transfer to a course starting in January 2019. Payments will be made as follows:

Payment 1: September 2018 (*payment period one of course one*)

Mike then transfers to a one year course starting in January 2019. No payment is made for the payment period starting January 2019 as Mike has already received his payment period one payment.

2018/19

Payment 2: May 2019 (*payment period two of course two*)

Payment 3: August 2019 (*payment period three of course two*)

NEW AND CONTINUING STUDENTS IN AY 2018/19

SLC must ensure that students with more than one application in the same AY are awarded the correct support and have the correct interest and SRDD attributed to each loan balance, thus meeting the requirements of the Student Support Regulations.

Currently SLC treat Multi Cohort scenarios as a transfer, however this does not meet the intent of the appropriate Student Support Regulations and does not allow for multiple SRDDs or the correct interest rate to be applied. Furthermore, with the launch of postgraduate products it is necessary for SLC to put into place a comprehensive solution that allows multiple applications in the same AY as instances of this will increase.

See [Annex B](#) for examples of the current work around in practice.

REPEAT YEARS OF STUDY

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

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

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

For example:

Vicky starts a one year postgraduate master's course in September 2018. She withdraws from the course in December 2018 having received the first instalment of PGL Master's. She starts another postgraduate master's course in September 2019; however she is not eligible for any further PGL Master's. (She does not have a compelling personal reason for not completing the first course.)

Louise starts a two year part-time postgraduate Master's course in October 2018. She does not complete the first year of study and needs to repeat the year in AY 2019/20. She will not receive funding for AY 2019/20 and should not be confirmed as in study by the HE Provider. In AY 2020/21, she completes the second year of the part-time course and is eligible for the remainder of the PGL Master's including the missed instalments from her first year.

CHANGE OF COURSE LENGTH

Students may transfer between courses of different lengths. Where the student transfers to a course with a different number of AYs the maximum loan per AY changes as follows:

	New course			
	1 year	2 years	3 years	4 years

Old course	1 year	No change	£13,000 to £6,500	£13,000 to £4,334*	£13,000 to £3,250
	2 year	£6,500 to £13,000	No change	£6,500 to £4,334*	£6,500 to £3,250
	3 year	£4,334* to £13,000	£4,334* to £6,500	No change	£4,334* to £3,250
	4 year	£3,250 to £13,000	£3,250 to £6,500	£3,250 to £4,334*	No change

(*£4,333 in the final year of course due to rounding of payments)

For example:

Harriet starts a two year course in AY 2018/19 and requests £9,000 PGL Master's. £4,500 is scheduled in year one. The following payments have been made in year one:

Payment period 1: £1,485 (33% of £4,500)

Payment period 2: £1,485 (33% of £4,500)

She transfers to a three year course during payment period two of year one. The new loan cap for year one is £3,000 (*one third of the total amount requested*). £2,970 has already been paid in year one, so the final payment for year one is £30.

Payment period 3: £30 (£3,000 – £2,970)

Remaining course years are funded as follows:

Year 2: £3,000

Year 3: £3,000

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

Payment period 1: £660 (33% of £2,000)

Payment period 2: £660 (33% of £2,000)

He transfers to a two year course during payment period two of year one. The new loan cap for year one is £4,000 (*half of the total loan request amount*). Further payments made in year one are as follows:

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

Payment period 3: £1,360 (34% of £4,000)

The remaining loan request amount of £4,000 is paid in year 2. Total loan paid is £8,000

SUSPENSION / RESUMPTION

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

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

For example:

Sansa starts a course in September 2018, and suspends in December 2018. Payment 1 has been released. Future payments are blocked while the student remains suspended. The student supplies evidence of financial hardship, which is accepted as a CPR, in February 2019. SLC releases payment 2 in February 2019. The student resumes their study in March 2019. The student receives their final loan instalment for the AY in payment period 3.

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

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

For example:

Ingrid starts a two year course in AY 2018/19, for which she requests and is paid £13,000 PGL Master's (to be paid as £6,500 in each AY). She completes year one of the course. During payment period one of year two of the course (AY 2019/20) she suspends her studies due to ill health. She has been paid the first instalment of PGL for year two (£2,145) at the point of suspension. She resumes the course in AY 2020/2021. At the point of resumption, her remaining entitlement for year 2 (£4,355 in total) will be paid.

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

Where the HEP confirms that the student has resumed study after a suspension period of **two years or more**, (whether this is a continuous period or a cumulative total of shorter suspension period), further payments will only be released where the student provides evidence of CPR for having been absent from the course for the

total suspension period. Once the HEP submits the resumption, SLC will request evidence of compelling personal reasons for the suspension period from the student. Note that this evidence is required for continuous suspension periods of two years or more and also where separate suspension periods add up to two years or more.

WITHDRAWAL AND LOAN OVERPAYMENT

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

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

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

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

For example:

Stacey starts a one year course in September 2017. She requests the maximum £13,000 PGL Master's. Payments are scheduled as follows:

1. £4,333
2. £4,333
3. £4,334

SLC are notified during payment period two that Stacey withdrew from her course during payment period one. Stacey's entitlement is reduced to 33% of £13,000 (i.e. £4,290, the maximum first payment period entitlement amount). The second payment period instalment of £4,333 will be treated as a loan overpayment and the third payment period instalment will be cancelled.

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

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

ANNEXES

ANNEX A: UPDATE LOG

Date	Updates
11 April 2018	<p>Updated introduction to reflect maximum loan amount for Ay 18/19 and to include policy changes.</p> <p>Included reference to PGL doctoral for students who are undertaking more than one course to reflect that they are unable to receive funding concurrently.</p> <p>Updated guidance for armed forces personnel and their family members to include extension of this exception to allow PGL master's support for distance learning courses to new and continuing students</p> <p>Included AY 18/19 figures for payment and overpayment section.</p> <p>Included update on multi-AY and included examples of the current work around in Annex C.</p>
24 April 2018	Accepted track changes and updated calculations with AY 2018/19 figures, included abbreviations table and accepted track changes
24 September 2018	Amended examples to reflect AY 18/19 start dates.