

# Postgraduate Loans for Doctoral Degrees

**Higher Education Student Finance in Wales Academic Year (AY) 2020/21 – Version 1.0 July 2020**

## Summary

Attached is the 'Postgraduate Loans for Doctoral Degrees' guidance for Academic Year (AY) 2020/21.

References to 'the Regulations' in this document mean the Education (Postgraduate Doctoral Degree Loans) (Wales) Regulations 2018<sup>1</sup> as amended, which contain the regulatory rules governing payment and eligibility criteria for Postgraduate Loans for doctoral degrees from Student Finance Wales. These Regulations are separate from the consolidated Education (Student Support) (Wales) Regulations 2018<sup>2</sup> as amended, and the Education (Student Loans) (Repayment) Regulations 2009<sup>3</sup> as amended, which govern the payment and repayment respectively of undergraduate student support, and the Education (Postgraduate Master's Degree Loans) (Wales) Regulations 2017<sup>4</sup> as amended and The Education (Student Support) (Postgraduate Master's Degrees) (Wales) Regulations 2019<sup>5</sup> which govern the payment of Postgraduate Master's support.

The repayment terms for Postgraduate Loans are contained with the Education (Student Loans) (Repayment) Regulations 2009 (as amended) following the Repayment of Student Loans and Postgraduate Master's Degree Loans (Amendment) Regulations 2017<sup>6</sup> and the Education (Student Loans) (Repayment) (Amendment) Regulations 2018<sup>7</sup>. Repayment terms for Postgraduate Loans are described in the separate Repayment guidance.

## Disclaimer

This guidance is designed to assist with the interpretation of the Student Support 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

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<sup>1</sup> <http://www.legislation.gov.uk/wsi/2018/656/contents/made>

<sup>2</sup> <http://www.legislation.gov.uk/wsi/2018/191/contents/made>

<sup>3</sup> <https://www.legislation.gov.uk/uksi/2009/470/contents/made>

<sup>4</sup> <http://www.legislation.gov.uk/wsi/2017/523/contents/made>

<sup>5</sup> <https://www.legislation.gov.uk/wsi/2019/895/contents/made>

<sup>6</sup> <http://www.legislation.gov.uk/uksi/2017/831/contents/made>

<sup>7</sup> <http://www.legislation.gov.uk/uksi/2018/284/made>

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liability is accepted with regard to the contents and the Regulations remain the legal basis of the student support arrangements for the AY 2020/21. 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
AY	Academic Year
AP	Alternative Provider
BIS	Department for Business, Innovation and Skills
CMS	Courses Management Service
CoC	Change of Circumstances
CPR	Compelling Personal Reasons
DfE	Department for Education
DSA	Disabled Students' Allowance
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
HE	Higher Education
HEP	Higher Education Provider
HMPO	Her Majesty's Passport Office
HO	Home Office
IAG	Information and Guidance
ICR	Income Contingent Repayment
JACS	Joint Academic Coding System
KESS	Knowledge Economy Skills Scholarships
NHS	National Health Service
NI	Northern Ireland
NINO	National Insurance Number
OfS	Office for Students
PG	Postgraduate
PG Master's	Postgraduate Loans Master's
PG Doctoral	Postgraduate Loans Doctoral
PT	Part-time
RC	Research Council
R-DAPs	Research Degree Awarding Powers
SAAS	Student Awards Agency Scotland
SFE	Student Finance England
SFW	Student Finance Wales
SLC	Student Loan Company
SRDD	Statutory Repayment Due Date
UC	Universal Credit

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UG	Undergraduate
UK	United Kingdom
UKRI	United Kingdom Research and Innovation
WG	Welsh Government

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## 1 Introduction

For AY 2020/21, the Welsh Government will provide a non-means tested loan of up to £26,445 per student for Postgraduate doctoral degree courses.

The Postgraduate Loan for doctoral degrees (referred to going forward in this document as “PG Doctoral”) is paid directly to the student. The loan is a contribution towards costs of undertaking a designated course, rather than a loan specifically required to be used for either fees or maintenance. Therefore it will be at the student’s discretion as to how to use the funds.

This guidance describes the regulatory policy rules for PG Doctoral, including:

- personal eligibility requirements
- course eligibility requirements
- payment allocation
- changes of circumstances

Repayment terms for PG Doctoral are described in the separate Repayments guidance.

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

## 2 Personal eligibility

The personal eligibility criteria for PG Doctoral are set out in Regulation 3 and Schedule 1 of the Regulations.

PG Doctoral will be available to eligible postgraduate doctoral students who satisfy the personal eligibility criteria and who:

- begin a designated course starting on or after 1 August 2018 at a university or college automatically designated under the regulations, with R-DAPs; or
- begin a designated course starting on or after 1 August 2018 at a university or college specifically designated by the Welsh Government for support, with or without R-DAPs.

For further information on designated courses, see course eligibility section.

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## **2.1 Discretion in the application of eligibility rules**

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PG Doctoral is only available to students and in respect of courses that satisfy the personal and course eligibility criteria as set out in the Regulations. SLC will not apply discretion in the application of PG Doctoral policy rules, other than the limited discretion outlined in this document and provided by the Regulations - including SLC discretion as to when to apply support for a further period of eligibility for Compelling Personal Reasons (CPR) (see section 4.5 CPR).

## **2.2 Eligibility exclusions - general**

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Students are ineligible for PG Doctoral under Regulation 3 if they:

- are aged 60 or over on the first day of the AY of the designated course
- are in breach of any obligation to repay any student loan
- have reached the age of 18 and have not ratified any agreement for a loan made when they are 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 2.7 Prisoner Students)
- are enrolled on and receiving support for a course under the Education (Student Support) (Wales) Regulations 2018 as amended, or under the Education (Student Support) (Wales) Regulations 2017 as amended, or under the Education (Student Support) (Postgraduate Master's Degrees) (Wales) Regulations 2019 or under the Education (Postgraduate Master's Degree Loans) (Wales) Regulations 2017<sup>8</sup> as amended. Note that there are no restrictions on receiving PG Doctoral and Further Education (FE) student support in the same AY
- have already received an equivalent or higher level qualification (see Previous Study section)
- are already enrolled on and in receipt of support for another eligible postgraduate doctoral course
- have previously received a PG Doctoral from SFW
- are in receipt of any allowance, bursary or award of similar description made by UK Research and Innovation (UKRI)

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<sup>8</sup> <http://www.legislation.gov.uk/wsi/2017/523/made>

- 
- are in receipt of any allowance, bursary or award of similar description made under the Knowledge Economy Skills Scholarships (KESS 2) scheme
  - are in receipt of a Social Work Bursary or NHS Bursary, except students receiving only travel allowance support under the Care Standards Act 2000
  - are undertaking a distance learning course and are not living in Wales on the first day of the course, unless they are outside of Wales as a result of being in the Armed Forces (or an eligible family member living with them)
  - have previously received loan funding for a postgraduate doctoral course from another UK administration

### 2.3 Age 60 limitation

In order to qualify for PG Doctoral, 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:

- **1<sup>st</sup> September**, where the AY begins on or after 1<sup>st</sup> August and before 1<sup>st</sup> January;
- **1<sup>st</sup> January**, where the AY begins on or after 1<sup>st</sup> January and before 1<sup>st</sup> April;
- **1<sup>st</sup> April**, where the AY begins on or after 1<sup>st</sup> April and before 1<sup>st</sup> July;
- **1<sup>st</sup> July**, where the AY begins on or after 1<sup>st</sup> July and before 1<sup>st</sup> August;

For example:

Susan's course start date is 15<sup>th</sup> October 2020. Her 60<sup>th</sup> birthday falls on 10<sup>th</sup> September 2020. As she is under 60 on the first day of the first AY of the course (1<sup>st</sup> September 2020), she is eligible for PG Doctoral.

Paul's course start date is 10<sup>th</sup> January 2021. His 60<sup>th</sup> birthday falls on 28<sup>th</sup> December 2020. As his 60<sup>th</sup> birthday falls before the first day of the first AY of the course (1<sup>st</sup> January 2021), he is ineligible for PG Doctoral.

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



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For example:

Margaret's course start date is 3<sup>rd</sup> October 2020. Her 60<sup>th</sup> birthday falls on 19<sup>th</sup> December 2020. As she is under 60 on the first day of the first AY of the course (1<sup>st</sup> September 2020), she is eligible for PG Doctoral. She transfers in January 2021 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 PG Doctoral.

Note that there is no lower age limit for PG Doctoral 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)). SFW do not have any discretion in determining an applicant's eligibility in these circumstances.

Once an applicant is no longer in breach (has paid their arrears in full), SFW should reassess their eligibility. Any such reassessment is for the whole course and 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 PG Doctoral but subsequently breaches any obligation to repay any previous student loan, the student will remain eligible for support in the period of eligibility to which the notification applies (i.e. the student will continue to be eligible for PG Doctoral).

'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 PG Doctoral:

- the student owes a loan or grant overpayment amount for another student loan product (existing loan overpayments may be deducted from the maximum PG Doctoral 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.

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## **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**

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

## **2.6 Ineligibility on grounds of unfittedness to receive support**

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

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

## **2.7 Prisoner students**

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Students who are imprisoned may apply for a postgraduate doctoral degree loan to cover the whole or part of the fees of the designated course, but not towards other costs (Regulation 13(2)). Payments will be made directly to the student's HEP following the same payment profile and dates used for payments made directly to the student (33/33/34% per AY).

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

- who starts a designated course on or after 1 August 2018
- who is serving a sentence of imprisonment in the UK (including in a young offender institution or psychiatric unit)
- who has been authorised by the prison Governor or Director or other appropriate authority to study the designated course; and

- 
- whose earliest release date is within eight years of the first day of the first AY of the designated course

Student prisoners who do not satisfy the definition of an 'eligible prisoner' are ineligible for PG Doctoral while they are a prisoner.

Note that:

- a prisoner's place of ordinary residence is their place of ordinary residence before they were imprisoned; only if this can't be determined should the prisoner be supported by their place of imprisonment
- where a prisoner is ordinarily resident in Wales, but due to their imprisonment at a prison outside of Wales are not living in Wales on the first day of the first AY of a distance learning course, the student is not eligible for support for that course under Regulation 3(4)
- 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 PG Doctoral
- a person who has been paroled is not considered a prisoner for the purposes of PG Doctoral and therefore does not have to satisfy the 'eligible prisoner' definition; the person will be assessed as per any non-prisoner student

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 PG Doctoral which is capped at the lower of:

- £26,445\*(for AY 20/21), or
- the tuition fee charged.

\*Note, where a student applies in a later AY they will be subject to the yearly cap restriction and may not be eligible to access the full £26,445. See section 6.2 (Yearly Entitlement Cap) for further information.

Students who become an eligible prisoner during the AY

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

- the amount of PG Doctoral 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 £26,445\*. Instalments of fee payments made to the HEP should follow the same payment profile as payments made to the student.

\*Note, the yearly cap restriction may mean that the student is not eligible to access the full £26,445. See section 6.2 (Yearly Entitlement Cap) for further information.

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

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

Where an eligible prisoner is released from prison during the AY, they should notify SLC. If the student would have been eligible for a higher amount of PG Doctoral 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 17. However, evidence is required from the prison confirming that the student is no longer an eligible prisoner before entitlement is recalculated.

In line with Regulation 17(6), the maximum PG Doctoral available to a student who ceases to be an eligible prisoner during the course is as follows:

- the amount of fee charged; plus
- an extra amount calculated as follows:

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

where:

F equals the amount which the student would have qualified for if they had not been an eligible prisoner (i.e. the maximum PG Doctoral entitlement).

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

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

T is the number of days of the course which remain 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 AY of the course).

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

### **Eligible prisoner application process**

Eligible prisoners should apply via paper application rather than online applications, 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. Payments will then be made directly to the student's HEP. Payments of PG Doctoral made to HEPs will follow the same payment profile and dates (33/33/34% per AY) used for payments made directly to the student, see section Payment and Overpayment.

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

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

- enrolled on an UG course and receiving HE UG support under the Education (Student Support) (Wales) Regulations 2018 (as amended) (excluding PG DSA support) at the same time or
- enrolled on an UG course and receiving HE UG support under the Education (Student Support) (Wales) Regulations 2017 (as amended) (excluding PG DSA support) at the same time or
- enrolled on a PG Master's course and receiving PG Master's under the Education (Postgraduate Master's Degree Loans) (Wales) Regulations 2017 (as amended) at the same time or
- enrolled on a PG Master's course and receiving PG Master's under the Education (Student Support)(Postgraduate Master's Degrees) (Wales) Regulations 2019 at the same time

Students may become eligible for PG Doctoral once they are no longer receiving funding under the above regulations, whether this is in the same or a different AY, or once they are no longer enrolled on the UG / PG course.

A student can only receive PG Doctoral for one eligible doctoral course, even where they are undertaking more than one doctoral course simultaneously (Regulation 3(3)(h)).

Students may be eligible for PG Doctoral and FE Advanced Learner Loan concurrently – there are no restrictions on receiving PG Doctoral and FE funding concurrently.

## **2.9 Students who have an equivalent or higher level qualification**

Students who already have a qualification which is equivalent to or higher in level than a doctoral qualification are ineligible for PG Doctoral (Regulation 3(3)(g)). See the Previous Study section below for more details.

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## **2.10 Previous PG Doctoral loan support**

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Regulation 3(3)(i) prohibits students from accessing PG Doctoral from SFW where they have previously received a PG Doctoral loan for a previous PG doctoral course. Regulation 3(3)(k) prohibits students from accessing PG Doctoral from SFW where they have previously received loan support from another government authority towards a PG Doctoral course. This includes any students that have previously received PG Doctoral towards a Doctoral course from SFE. This restriction is only relevant where the student has not already successfully completed a doctoral course; students are ineligible under Regulation 3(3)(g) if they already hold a Doctoral (or higher) qualification, irrespective of whether that course was funded via government funding see 4.2 for more detail.

Despite the restriction, there is discretion to award another PG Doctoral if the student did not complete their previous PG Doctoral course due to CPR (Regulation 3(9)). See section 4.5 CPR for more details.

Where PG Doctoral funding was made in error, the student will be eligible to receive another PG Doctoral as long as they have paid back their original loan amount in full. This includes any instances where a student did not attend or undertake a course, but received PG Doctoral funding in error (for example due to SLC receiving an erroneous confirmation of study).

## **2.11 Students in receipt of UK Research and Innovation (Research Council) funding**

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Under Regulation 3(3)(l), students are not eligible for PG Doctoral where they are in receipt of an allowance, bursary or award made by UKRI towards their PG Doctoral course.

UKRI encompasses the following organisations:

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

UKRI, via its Research Councils, funds approximately 4,500 awards per year to HEPs, who then select and recruit students directly. Students may be awarded funding for fees only, or a combination of fees and a stipend for maintenance costs. Once a student has received payment via UKRI funding they are ineligible for PG Doctoral for the duration of their course.

UKRI funding is paid directly to the HEP; the HEP then selects the students who are to receive an award and distributes the funding. Once a student has received payment via UKRI funding they cannot become eligible for a PG Doctoral for the duration of their course.

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

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

Students' PG Doctoral eligibility is only affected where they are in receipt of UKRI funding in connection with their PG Doctoral course. Funding received by students from UKRI that is not connected with their course does not impact their eligibility. For example, where a student undertakes a certain number of hours of teaching at their HEP, and the teaching work is entirely separate from the attainment of their Doctoral qualification, UKRI may contribute towards the student's teaching salary. As this funding is not received in connection with the student's PG Doctoral course, it does not affect their eligibility for PG Doctoral.

## **2.12 Students in receipt of Knowledge Economy Skills Scholarships (KESS 2) funding**

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Under Regulation 3(3)(m), students are not eligible for PG Doctoral where they are in receipt of an allowance, bursary or award made under the Knowledge Economy Skills Scholarships (KESS 2) Scheme towards their PG Doctoral course.

KESS 2 is a pan-Wales operation supported by European Social Funds (ESF) through the Welsh Government. KESS 2 links companies and organisations with academic expertise in the Higher Education sector in Wales to undertake collaborative research projects, working towards a PhD. KESS 2 will fund approximately 335 doctoral scholarships over a six year period.

Where a student commences their course and is not in receipt of KESS 2 funding, before subsequently mid-course receiving KESS 2 funding, they will be ineligible for any future PG Doctoral payments from the effective date that they were in receipt of KESS 2 funding. Any payments made to the student prior to the effective date will remain in place as part of the student's PG Doctoral entitlement.

Note that in instances where it is always the intention of the student to receive KESS 2 funding during their course, but they may not directly receive it until a later point, the student is ineligible for PG Doctoral funding for the entire course (rather than only from the date at which they will be in receipt of the KESS 2 funding).

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### **2.13 Students in receipt of non-UKRI/KESS 2 Institutional Funding**

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HEPs may offer their own scholarships, bursaries or studentship awards to students undertaking PG Doctoral courses. These are paid to students who qualify under the HEP's own criteria. Providing these funding sources are not derivative of UKRI or KESS 2 funding, institutional funding of this kind does not affect students' PG Doctoral eligibility. Students can receive these types of funding and PG Doctoral concurrently (providing they meet the other eligibility criteria for support detailed in this document).

Additionally, the following sources of financial support towards Doctoral courses does not affect students' PG Doctoral eligibility:

- trusts and charities funding: these are usually administered as small grants only
- Erasmus+ doctoral loans scheme: loan funding administered by banks and student loan agencies may be available to students undertaking doctoral level courses in other Erasmus+ Programme countries
- employer funding (providing the funding is not an NHS / Social Work bursary detailed in section 2.12)
- Welsh Government funded bursary for a doctorate in Educational Psychology at Cardiff University\*

\*Note that whilst being in receipt of this bursary does not impact on PG Doctoral eligibility, a condition of receiving this bursary and fee support is that students do not receive a Welsh Government funded PG Doctoral loan. Students should refer to the administrators of the bursary scheme for further information.

### **2.14 Students in receipt of a Social Work Bursary or a NHS Bursary**

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Under Regulation 3(3)(j), students are not eligible for PG Doctoral 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

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



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### 2.15 Time limit for applying for student support

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Under regulation 11(1) the deadline for submitting an application for PG Doctoral is nine months from the first day of the final AY of the student's course. For example:

**Ralph** starts a three year Doctoral degree course on 10 October 2020. However, he does not submit an application for PG Doctoral until 1 July 2023 (i.e. during the third AY of the course). The first day of the third AY of the course is 1 September 2022; as Ralph has not submitted the application within nine months of that date, he is outside the deadline (of 31 May 2023) for submitting the PG Doctoral application and is ineligible for PG Doctoral support.

SLC has the discretion to extend this deadline where it is considered appropriate to do so (Regulation 11(3)). For example:

**Celine** starts a three year Doctoral degree course on 7 September 2020 however, she does not submit an application for a PG Doctoral loan until 20 July 2023, during the third AY of the course. As the first day of the final AY is 1 September 2023, and Celine has not submitted her application within nine months of that date, she is outside of the deadline (of 31 May) for submitting her PG Doctoral application and would normally be considered ineligible. Celine is able to demonstrate that the reason for submitting her application late was beyond her control and therefore SFW exercise their discretion and Celine is considered to be eligible for support.

Note that where students apply in a later AY than the first AY of their course, they may be impacted by the yearly entitlement cap. See section 6.2 (Yearly Entitlement Cap) for more information.

### 2.16 Students who become eligible after an event

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Under Regulations 7 and 8, students may become eligible for PG Doctoral after the start of the first AY of their course, as long as they become eligible before the last day of the course.

The events that can make a student eligible for PG Doctoral after the start of the first AY of the course are as per undergraduate HE support

- (a) the student's course becomes a designated course
- (b) the student or the student's spouse, civil partner, parent, parent's spouse or parent's civil partner is recognised as a refugee or becomes a person granted stateless leave or a person with leave to enter or remain

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- (c) the student or the student's parent becomes a person with section 67 leave to remain;
  - (d) 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
  - (e) the student becomes a family member of an EU national
  - (f) the student acquires the right of permanent residence
  - (g) the student becomes the child of a Turkish worker
  - (h) the student becomes a person described in paragraph 7(1)(a) of Schedule 1 of the Student Support Regulations (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)
  - (i) the student becomes the child of a Swiss national
  - (j) 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

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 detailed in section 2.15, the student becomes eligible for the full loan amount (applicable to the AY their course began and subject to the yearly cap restriction) and not a lesser pro-rated loan amount.

## **2.17 Documentation requirements**

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Regulation 9(2) states that the applicant should provide such documentation as the Welsh Ministers may require with their application. SFW will verify an applicant's British passport details with 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).

PG Doctoral applicants are required to provide their valid UK National Insurance Number (NINO) (Regulation 15). However, EU nationals who have not been issued a NINO by the DWP may be exempted from the requirement to provide a NINO with their application.

## **2.18 Contact details**

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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

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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.

### **2.19 Postgraduate DSA**

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SLC provides DSA to postgraduate students under the Education (Student Support) Regulations 2018 (as amended). Students who are eligible for postgraduate DSA will apply for that product on a separate application from PG Doctoral.

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

Note that students undertaking a PG doctoral course will not be eligible to apply for grants for dependants (Adult Dependents’ Grant, Parents’ Learning Allowance, and Childcare Grant).

### **2.20 Benefits Entitlement**

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Where a person in education 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 PG Doctoral is a contribution towards course costs, rather than a loan exclusively for tuition costs or maintenance costs, the DWP will apportion elements of the loan for each, in order to apply that principle.

30% of the maximum PG Doctoral available is treated by DWP as being for maintenance purposes. For benefit purposes, the Doctoral 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.

PG Doctoral applicants should contact DWP directly for further information.

## **3 Residency**

PG Doctoral is available to the categories of students described in Schedule 1 of the Regulations. These 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 – see separate section below for further details on students in this position)

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- 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

\*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 outside of Wales where they form part of a course that is delivered by a provider in Wales.

Regulatory residency requirements for PG Doctoral will be broadly\* the same as those that apply to undergraduate HE student support. See the undergraduate “Assessing Eligibility” guidance for further details of regulatory residency categories for student funding.

### **3.1 Three year address history**

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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 - these 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 the student is considered to have moved to Wales solely for the purposes of attending the course, the student will be ineligible for PG Doctoral 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 at section 3.5 below for further details.

### **3.2 Students who move to Wales from elsewhere in the UK and Islands in order to attend a course**

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Paragraph 1(4) of Schedule 1 of the Regulations provides that a student who has been ordinarily resident in either Scotland, Northern Ireland, England, the Channel Islands, or the Isle of Man, that moves to Wales specifically for the purpose of undertaking the current

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course or a course which the student was undertaking immediately\* before the current course, should be regarded as being ordinarily resident in the place from which they moved. This rule applies where a student was ordinarily resident in Scotland, Northern Ireland, England, the Channel Islands, or the Isle of Man, and moves to Wales specifically for the purposes of studying a PG Doctoral course. In practice, if the student was to immediately progress to a PG Doctoral course following the completion of their previous course, they would remain ordinarily resident in the territory from which they moved (rather than becoming ordinarily resident in Wales).

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

\*“immediately” generally means when a student starts a Doctoral course in the semester/term that follows the end of their previous course, disregarding any intervening vacation.

For example:

**Terry** starts a PG Master’s course in Wales in September 2018. He receives funding from SFE as he is ordinarily resident in England at the start of the first AY of the course. He completes the PG Master’s course in May 2020. In September 2020 he starts a Doctoral degree course in Wales. He is not eligible for PG Doctoral from SFW as he is still considered to be ordinarily resident in England, having only moved to Wales for the purpose of undertaking his PG Master’s course in September 2018, and then progressed immediately to his Doctoral course. (Note that he is ineligible for PG Doctoral from SFW irrespective of whether he returned to England or remained in Wales during the intervening vacation period.) As Terry is still considered to be ordinarily resident in England, Terry remains eligible to apply to SFE for a PG Doctoral.

**Suzanne** starts a PG Master’s course in England in September 2019. She receives funding from SFW as she is ordinarily resident in Wales at the start of the first AY of the course. She completes the PG Master’s course in June 2020. In October 2020 she starts a doctoral degree in Scotland. She is eligible for PG Doctoral from SFW as she is still considered to be ordinarily resident in Wales, having only moved to England for the purposes of undertaking a course and then to Scotland to progress immediately from her Master’s course to her Doctoral course.

Where a student is ordinarily resident elsewhere in the UK or Islands before moving to Wales for a purpose other than for undertaking the current course, then the student's place of ordinary residence may have changed.

For example:

**Colin** starts a PG Master’s course in England in September 2018. He receives funding from SFE as he is ordinarily resident in England at the start of the first AY of the course. In May 2019, whilst studying his PG Master’s course, Colin’s home address changes to

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Wales and he only remains in England for the purpose of studying his PG Master's course. He completes the PG Master's course in June 2020 and applies for a doctoral course in England starting in September 2020. As Colin is now ordinarily resident in Wales, he may be eligible for PG Doctoral from SFW.

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

**Nyree** starts 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 doctoral course in Wales starting in September 2020. As her ordinary residence during the intervening period has changed to Wales and Nyree did not progress immediately onto the doctoral course, she may be eligible for PG Doctoral from SFW.

**Ian** starts a PG Master's course in Wales in September 2018. 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 PG Master's course in May 2019. He returns to his permanent home address in England after the course end date. In September 2020 he starts a doctoral course in Wales. As he is still ordinarily resident in England at the start of the new course, he is ineligible for PG Doctoral from SFW.

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

### **3.3 Temporary or occasional absences**

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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 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 undergraduate "Assessing Eligibility" guidance for further details on temporary absences.

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### 3.4 Armed forces personnel and their family members

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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 the PG Doctoral from Student Finance Wales.

This includes:

- i) armed forces personnel serving outside of the UK on the first day of the first AY of their distance learning course (Schedule 1 Part 1) of the Regulations)
- ii) family members living with armed forces personnel serving outside of the UK on the first day of the first AY of their distance learning course (Schedule 1 Part 1) of the Regulations)
- iii) armed forces personnel serving outside of Wales, on the first day of the first AY of their distance learning course but within another country within the UK (Regulation 3(5))
- iv) family members living with armed forces personnel serving outside of Wales, on the first day of the first AY of their distance learning course but within another country within the UK (Regulation 3(5)).

For example:

**Sylvia** is a member of the Armed Forces who is domiciled in Wales but serving in Scotland. She commenced a six year distance learning doctoral course in September 2020. Although Sylvia will not be in Wales on the first day of the first AY of her distance learning course, she is eligible for support as a member of the Armed Forces posted outside of Wales.

Note that “family member”, as defined in the PG Doctoral Regulations includes:

- the spouse or civil partner living with a member of the armed forces serving outside of Wales: or
- the dependent parent living with either;
  - A child who is a member of the UK Armed Forces serving outside of Wales; or
  - The child’s spouse or civil partner who is a member of the UK Armed Forces serving outside of Wales.
- a child, step-child or adoptive child living with a member of the UK Armed Forces serving outside Wales

Where a member of the Armed Forces (or that person’s family member) was ordinarily resident in Wales prior to enlisting, the student’s application should be processed by SFW unless the applicant or their family member have established permanent residence elsewhere. If SFW deem that the member of the Armed Forces (or their family member) was ordinarily resident in England, 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.

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

### 3.5 Residency Examples

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

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

Wales: 2 months

Scotland: 2 years and 10 months

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

**Sven** is a Swedish (EU) national who lived in Scotland between 2013 and 2017. In August 2017 he moved to Wales to commence a PG Master's course. As Sven was resident in Scotland for four years before commencing study, he is considered ordinarily resident in Scotland.

In June 2019, he completes his PG Master's studies in Wales having been funded by SAAS and in September 2019 he applies for PG Doctoral from SFW for a course at Bangor University. As he has not been in Wales for purposes other than education for longer than the intervening vacation, Sven is ineligible to apply to SFW for PG Doctoral.

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

Wales: 2 years

England: 1 year

As Stuart 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 academic year of the course, he is eligible for PG Doctoral from SFW.



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

Wales: 1 month  
France: 2 years and 11 months

Bridget 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 PG Doctoral from SFW 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.)

**Emma** is a UK national who confirms that she has not been living in the UK and Islands for three years prior to the first day of the first AY of the course. She 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 PG Doctoral.

**Lawrence** is a UK national who confirms that he has not been living in the UK and Islands for three years prior to the first day of the first AY of the course. He 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 PG Doctoral from SFW.

**Jaime** 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

Jaime 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 PG Doctoral from SFW.

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**Katrin** is an Estonian national who confirms that she has not been living in the UK and Islands for three years prior to the first day of the first AY of the course. She 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 PG Doctoral 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.

## 4 Previous Study

### 4.1 Qualification achieved

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

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

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

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

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

Level 8 Diploma		
Master's degrees (inc. MPhil, MLitt, MRes, MA, MBA, MSc)	7	Yes
Integrated master's degrees (e.g. MEng, MChem, MPhys, MPharm)		
Postgraduate Diplomas	7	Yes
Postgraduate Certificates		

\*Including overseas equivalent qualifications

\*\*Framework for Higher Education Qualifications

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

Note:

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

## 4.2 Previous PG Doctoral funding

Under Regulation 3(3)(i), if a student undertook a previous PG doctoral degree and received a PG Doctoral for that course but did not receive the qualification, they will be ineligible for another PG Doctoral (even where they did not receive full payment of PG Doctoral), unless they withdrew from the course and can prove that the withdrawal was due to a CPR. If the student can demonstrate a CPR they can access full PG Doctoral funding for a new course. CPR can be awarded once only. See section 4.5 CPR for further information.

Regulation 3(3)(k) extends this provision to students who have previously received loan funding for a PG Doctoral course from another UK administration. Where a student has previously received a PG Doctoral from SFE, they will be ineligible for future PG Doctoral from SFW.

If a student withdraws from a course before the start date of the course and receives no payment, they will still be eligible for future PG Doctoral funding. Furthermore, if a student transfers to another PG doctoral course they will retain their eligibility for PG Doctoral. See section 7.1 (Transfers) for more information.

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

### 4.3 No qualification achieved

Eligibility for PG Doctoral 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 PG Doctoral funding. However, students are only eligible for PG Doctoral where the student is undertaking a full Doctoral course, not a partial course, students are not therefore eligible for PG Doctoral funding to top up to a Doctoral qualification where they have previous study or experience that has allowed them to bypass integral elements of their Doctoral course. For further information on partial courses see section 4.4 (Requirement to undertake a full PG Doctoral course).

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

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

\*(unless CPR awarded)

### 4.4 Requirement to undertake a full PG Doctoral course

Students are only eligible for PG Doctoral where the student is undertaking a full postgraduate doctoral course (for example a full program of doctoral study). A full postgraduate doctoral degree course means a course which, independent of a student's previous experience or an module or other unit of work, credit, credit point or equivalent measurement of study taken or awarded in respect of another course, leads to a doctoral degree.

Where a student is utilising prior attainment (such as large volumes of previously completed research work) to bypass aspects of their doctoral course, they are ineligible for support.

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Students must always be registering for a full doctoral degree course in order to be eligible for postgraduate Doctoral funding.

PG Doctoral is designed as a contribution to the costs associated with a full Doctoral course and there is no prorated support available where less than a full standalone Doctoral course is undertaken; the student must be registering on the full Doctoral course.

Students who register for a standalone Master's course are not eligible where it is not the intention of the student to attain a doctoral award. These students should apply for a Postgraduate Master's Loan under the Education (Master's Degree Loan) Regulations 2017 as amended. Where students are initially enrolled on a Master's course, but this represents an integral part of their attainment of a doctoral qualification, this should be captured as a single PG Doctoral course on the Courses Management Service (CMS). The student will be eligible for a PG Doctoral loan for the full program of study (including the period spent on the Master's course). These students are not eligible for PG Master's funding at the same time.

Where the student is not required to complete the first year of a "1+3" doctoral degree course or an integrated subject specialist Doctorate (for example due to prior attainment or time spent on a previous level 7 research Master's such as an MPhil or an MRes), they must instead be registered on a separately designated doctoral degree course in order to be eligible for PG Doctoral as students must be undertaking the full designated course.

For example:

**Gavin** registers on a four year integrated subject specialist Doctoral course in September 2020. As part of the programme of study Gavin's HEP offers, students on the programme cannot normally begin their supervised research project without first completing a number of structured taught components. These taught components are scheduled over the first year of the four year programme. The supervised research project is then scheduled over the final three years of the programme.

Gavin already holds a research Master's qualification (an MPhil) from a previous period of study and as a result, Gavin's HEP allows him to bypass the taught elements of the programme (year one of the course) and enter straight onto the supervised research project. Gavin is therefore a direct entrant and is ineligible for a PG Doctoral as he is not completing the full course. Note that Gavin may retain eligibility for a full PG Doctoral loan if he is registered on a separately designated Doctoral course where he would be undertaking the full programme of study required (for example, a three year course exclusively requiring a supervised research project, without requiring taught components).

#### **4.5 Compelling Personal Reasons**

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Access to a second PG Doctoral loan may be available where the student did not complete their first course due to CPR (Regulation 3(9)). If the student is awarded funding due to a CPR, they will receive a full new entitlement up to £26,445 for the new course.

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Repeat PG Doctoral funding due to CPR may be awarded one time only per student (Regulation 3(10)).

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

Please note, policy rules surrounding CPR exist to allow students that have already utilised their one time access to a PG Doctoral loan 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 doctoral 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 doctoral course in order to be eligible for the PG Doctoral loan.

For example:

**Lee** starts a doctoral course in September 2018. He withdraws from the course in December 2019 due to CPR. Lee starts a new full, standalone doctoral course in September 2020 and is able to demonstrate CPR for not completing the first course. Lee is therefore eligible for full PG Doctoral support for the new course.

**Michael** starts a doctoral course in September 2018. He withdraws from the course in January 2019. Michael is able to demonstrate CPR for not completing his first course. Michael returns to study a partial doctoral course using previous study. As the course is not a new full, standalone doctoral course, he is therefore not eligible for PG Doctoral support for the new course.

Note that where a student is looking to step off their course for a prolonged period of time and has an intention to return to the same course at the point in which they left off (possibly within a different intake), and the student has an agreement with their HE provider to do so, students in these circumstances should be treated as suspending from their studies rather than withdrawing. For more information on suspensions see section 7.6.

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## 5 Course eligibility

### 5.1 Designated courses

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Only designated PG doctoral courses attract PG Doctoral support. Regulation 4 sets out provisions in relation to the designation of courses for PG Doctoral.

Courses that are designated for PG Doctoral will appear on the CMS. The courses entered on this system by HEPs should meet the designation criteria; however, it will be for SFW to decide which of these courses are designated for support.

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

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

There are no subject restrictions on doctoral degree courses eligible for PG Doctoral, as long as the course meets all other designation criteria.

PG doctoral courses which may be designated by Regulation 4 include:

- subject specialist doctorates (e.g. PhD): The student registers on a formal programme of study offered by a HEP and must produce an original piece of research. Progress may be monitored or assessed through annual progress reviews.
- integrated subject specialist doctorates: these programmes normally have a choice of taught modules and a range of research topic options. The supervised research project may begin at the point of registration and be undertaken in parallel with the structured taught elements, or may depend on successful completion of taught elements and be undertaken in later years. Integrated doctorates normally offer exit awards at master's level based on successful completion of taught modules. (Note that the student must register for the doctoral degree at the outset in order to be eligible for PG Doctoral).
- professional and practice-based doctorates: these are often post-experience qualifications aimed at mid-career professionals. Examples of professional doctorates include the Engineering Doctorate (EngD). EngD programmes are industry focused doctoral programmes in which the candidate undertakes academic research in an industrial setting.

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

Courses incorporating a lower level qualification: Where the doctoral course incorporates a lower level postgraduate qualification, the doctoral course is eligible for PG Doctoral funding. Some doctoral degrees are structured around a ‘1+3’ model (i.e. the student completes a one year taught master’s degree before embarking on three years of doctoral studies). In courses of this type of structure, the following rules apply:

- as long as year one (the master’s degree) is an integral part of the four year doctoral degree course, and the student registers for the full doctoral degree course at the outset, the student will be eligible for £26,445 PG Doctoral for that course. The student is not also eligible for a PG master’s for the first year of the course.
- if the student has already been awarded a PG master’s for a separate master’s course, the student remains eligible for the full £26,445 PG Doctoral to undertake a full ‘1+3’ doctoral degree course.
- if the student is not required to complete the first year of a ‘1+3’ doctoral degree course, they must instead be registered on a separately designated three year doctoral degree course in order to be eligible for PG Doctoral as students must be undertaking the full designated course.
- if a student withdraws from a ‘1+3’ doctoral degree, having accessed a PG Doctoral loan, no matter the qualification they gain, they will have used their PG Doctoral loan and will not be able to access another. This is subject to CPR rules outlined in section 4.5.

For example:

**Rick** undertakes a standalone master’s course in AY 19/20 and receives PG Master’s of £17,000 for that course. In AY 20/21 he starts a doctoral degree course which is structured as a combined ‘1+3’ doctoral degree. He is eligible for the full £26,445 PG Doctoral for the ‘1+3’ doctoral degree even though he already holds a master’s degree and has received PG Master’s funding.

**Alice** undertakes a one year standalone master’s course in AY 19/20 and is awarded £17,000. She is paid the first two instalments, totaling £7,197.96. She then transfers to the start of a four year doctoral degree course which is structured as a ‘1+3’ course. Alice will not be utilising any of her study on the previous Master’s course to bypass any aspects of her ‘1+3’ Doctoral course, and is studying the full eligible course. She is ineligible for the third instalment of PG Master’s, but can from the



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point of transfer apply for the full £26,445 PG Doctoral. She is treated as a new student for PG funding purposes and must submit a new PG Doctoral application.

For postgraduate funding purposes, students cannot transfer between master's and doctoral courses without submitting a new application for funding. Where a student transfers to a PG doctoral course from a course that is not a PG Doctoral course (e.g. a PG master's course), they may become eligible for PG Doctoral from the point of transfer. When transferring, the student will not be eligible if they are "topping up." A student must be undertaking the full course in order to be eligible for PG funding in either case (master's or doctoral), and must submit a new application for funding where they start a new qualification.

Students may undertake periods of attendance abroad during their doctoral course. Under Regulation 4(1)(c) where a course includes a period of overseas study, at least 50% of the teaching and supervision provided over the whole course must be undertaken within the UK.

## **5.2 Course Duration**

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Under Regulation 4(1)(a) doctoral degree courses will only be eligible for PG Doctoral funding where the course length is between three and eight AYs inclusive.

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

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

Note that there is no 'extra weeks' element of PG Doctoral, i.e. the maximum loan amount available per AY is fixed regardless of the number of weeks of study undertaken in each AY.

## **5.3 Postgraduate Courses that are not eligible for PG Doctoral**

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Under Regulation 2(1) and Regulation 4 PG Doctoral funding is not available for:

- Doctorates by publication (including):
  - Doctorate by retrospective publication - normally awarded on the basis of a thesis containing a series of published works, accompanied by a substantial commentary linking the published work and outlining its significance. The candidate may not be required to register formally for

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the qualification or to have followed a formal programme of study towards the degree.

- Doctorate by prospective/concurrent publication is now offered by some providers, particularly in science and engineering subjects. A candidate presents a portfolio of published research papers and undergoes a final oral examination.
- Higher doctorates: (typically the Doctor of Science, DSc or ScD, and the Doctor of Letters, DLitt) are a higher level of award than other doctorates. They are normally awarded by research degree-awarding bodies to staff who have earned a high reputation for research in their field through their professional practice, which may or may not have been gained in an academic institution. These can be awarded as an 'honorary' degree, to recognise an individual's contribution to a particular field of knowledge.

PG Doctoral is also not available for:

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

#### **5.4 Higher Education Providers**

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PG doctoral funding will only be available from SFW for courses that are automatically designated within the PG doctoral Regulations or for courses that are specifically designated by the Welsh Ministers. Course are automatically designated where they are provided by UK HEPs who are either publicly-funded or OfS registered.

For students beginning study prior to 1<sup>st</sup> August 2020, please refer to the PGL Doctoral guidance Wales (19/20) for details of HEPs whose courses are subject to automatic designation.

The Welsh Ministers may specifically designate courses at any provider offering Postgraduate Doctoral courses whose courses are not subject to automatic designation under regulation 4(5). The Welsh Government/Higher Education Funding Council for Wales (HEFCW) will inform SLC of any specifically designated courses.

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Where the course is provided by more than one HEP the student must be registered to a lead institution which is awarding the qualification (see below for additional information on Validation / Franchise arrangements).

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

### **Research Degree Awarding Powers**

Research Degree Awarding Powers (R-DAPs) entitle UK higher education institutions to award any degree on the UK Qualifications Frameworks. Only providers that have been granted R-DAPs can award doctoral degrees. Those with taught degree awarding powers only cannot award doctoral degrees.

Providers without R-DAPs may deliver doctoral courses via validation or franchise arrangements with another provider that does have R-DAPs. Note that providers in these arrangements remain subject to the regulatory designation rules described above.

### **Validation Arrangements**

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

### **Franchise Arrangements**

Providers with R-DAPs may enter into franchise arrangements with providers that do not have R-DAPs. In this arrangement, the provider without R-DAPs may deliver all or part of a programme approved and owned by the institution with R-DAPs. The franchising institution (the provider with R-DAPs) retains overall control of the programme's content, delivery, assessment and quality assurance arrangements.

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

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## 5.5 Courses Management Service (CMS)

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The Welsh Government may approve the eligible courses that can be entered on the CMS and may review the course lists uploaded by HEPs.

On the CMS, eligible PG doctoral courses will be identified as between three and eight years in duration. The subject details and HECoS code of each eligible course should also be provided by the HEP.

HEPs are responsible for uploading accurate course information on the CMS, ensuring that courses added are designated for Welsh applicants.

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

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PG Doctoral will be available for a full-time or part-time PG doctoral courses. The maximum amount of loan available in either case is £26,445 for new courses starting on or after 1 August 2020. The maximum of £26,445 is for the whole course; payment profiles will be based on course length, rather than the mode of study. For more detail on payment profiles see section Payment and Overpayment.

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

## 5.7 Distance learning

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Students may be eligible for PG Doctoral if they are studying:

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

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) (regulation 3(4)). This rule applies to all residency categories.

The student must confirm that they are undertaking the course in Wales on the first day of the first AY and will continue to remain in the United Kingdom whilst undertaking the course.

If the distance learning student subsequently moves to an address which is:

- elsewhere in the UK, they will continue to be eligible for student finance until the end of their course
- outside the UK, they will cease to be eligible for support from the date on which they move (regulation 3(6))\*

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\*Except for Armed Forces personnel and their family members (see the Armed Forces section).

## 6 Payment and overpayment

### 6.1 Payment and Entitlement

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Payments of PG Doctoral 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 NINO has been received and verified (Regulation 14). Note that EU students are excluded from this rule, as non-UK nationals who come to the UK for the purposes of study are not currently issued a NINO by DWP. Where a student has already had their NINO verified as part of an earlier application, the NINO does not require to be verified again.

Payments of PG Doctoral will be made directly to the student, except where the student is an eligible prisoner. Where the student is an eligible prisoner, payments will be made directly to the HEP (regulation 14(4)).

All students must supply details of a UK bank account which is in their own name before payments can be released (regulation 14(2)).

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

Students' PG Doctoral entitlement will be split evenly\* across AYs of the course as follows:

<b>Course length</b>	<b>Loan amount per AY</b>
Three AYs	Year 1 - <b>£8,815</b> ; Year 2 - <b>£8,815</b> ; Year 3 - <b>£8,815</b> .
Four AYs	Year 1 - <b>£6,611</b> ; Year 2 - <b>£6,611</b> ; Year 3 - <b>£6,611</b> ; Year 4 - <b>£6,612</b> .
Five AYs	Year 1 - <b>£5,289</b> ; Year 2 - <b>£5,289</b> ; Year 3 - <b>£5,289</b> ; Year 4 - <b>£5,289</b> ; Year 5 - <b>£5,289</b> .
Six AYs	Year 1 - <b>£4,407</b> ; Year 2 - <b>£4,407</b> ; Year 3 - <b>£4,407</b> ; Year 4 - <b>£4,407</b> ; Year 5 - <b>£4,407</b> ; Year 6 - <b>£4,410</b> .
Seven AYs	Year 1 - <b>£3,777</b> ; Year 2 - <b>£3,777</b> ; Year 3 - <b>£3,777</b> ; Year 4 - <b>£3,777</b> ; Year 5 - <b>£3,777</b> ; Year 6 - <b>£3,777</b> ; Year 7 - <b>£3,783</b> .
Eight AYs	Year 1 - <b>£3,305</b> ; Year 2 - <b>£3,305</b> ; Year 3 - <b>£3,305</b> ; Year 4 - <b>£3,305</b> ; Year 5 - <b>£3,305</b> ; Year 6 - <b>£3,305</b> ; Year 7 - <b>£3,305</b> ; Year 8 - <b>£3,310</b> .

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A student's entitlement will be calculated by dividing their total loan requested amount (capped if necessary) by the appropriate duration of their current course. The duration will consist of each AY of the course the student has an active application for PG Doctoral.

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

For example:

Dmitri starts a doctoral degree in September 2020 which lasts four AYs. He requests £18,250 PG Doctoral in total (rather than the full £26,445). Payments will be scheduled per AY as follows:

- |    |       |        |
|----|-------|--------|
| 1. | 20/21 | £4,562 |
| 2. | 21/22 | £4,562 |
| 3. | 22/23 | £4,562 |
| 4. | 23/24 | £4,564 |

*\*Note that loan entitlement amounts per AY are rounded down to the nearest whole pound, and the remainder of entitlement paid in the final year of the AY (as shown for courses lasting four, six, seven and eight AYs above).*

Students cannot elect to have payments split across course years in different proportions from those outlined above.

The minimum loan amount a student may request is £1.

## **6.2 Yearly Entitlement Cap**

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Under Regulation 14(5) the loan amount is capped at £10,609 per AY. A student cannot be entitled to more than the upper cap in each AY. Students are entitled to up to a maximum of £10,609 for each AY they have an active application. Students are considered to have an active application for the AY in which they apply, plus all remaining AYs on their course. Students applying in later AYs do not have an active application for any AYs prior to the year they applied for support - where a student has not applied for support for an AY of their course, they are not entitled to support for that year.

For example:

**Trish** starts a three year doctoral degree course in AY 20/21. She does not submit an application for PG Doctoral until AY 21/22, in her second year of the course. In her application she requests £26,445.

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If Trish applied in her first AY her payments would have been split equally across each AY as follows;

AY 20/21- **£8,815**

AY 21/22- **£8,815**

AY 22/23- **£8,815**

As Trish applied in her second AY and only has two years of study remaining her eligible loan amount is capped at £10,609 per year meaning she can only access £21,218 of the loan, profiled as follows;

AY 21/22 -**£10,609**

AY 22/23 - **£10,609**

**David** starts a five year doctoral degree course in AY 20/21. He does not submit an application for PG Doctoral until AY 22/23, in the third year of his course. In his application he requests £26,445.

If David had applied in his first AY his payments would have been split equally across each AY as follows;

AY 20/21 - **£5,289**

AY 21/22 - **£5,289**

AY 22/23 - **£5,289**

AY 23/24 - **£5,289**

AY 24/25 - **£5,289**

David applied in his third AY and has only three years of study remaining, therefore his application is capped at £10,609 per year, however as PG Doctoral entitlement is calculated by dividing the total loan requested amount by each AY of the course that David has an active application for PG Doctoral, David's yearly entitlement will never exceed the £10,609 cap, and he remains entitled to the full amount of £26,445

AY 22/23 - **£8,815**

AY 23/24- **£8,815**

AY 24/25 - **£8,815**

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### **6.3 Loan Request Amendments**

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The amount of loan requested can be amended up to nine months after the start of the final AY of the course as long as the course has not ended and the student has not withdrawn (regulation 11(2)). Once either of these events occurs the student cannot amend their loan amount.

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**Increasing the loan request amount:** the amount requested can be increased at any point up to the deadline; future loan instalments will be increased, and an interim payment will be scheduled where one is required.

For example:

**Lydia** starts a doctoral degree in September 2020 which lasts three AYs. She requests £15,000 PG Doctoral in total. Payments will be scheduled per AY as follows:

AY 20/21 - £5,000

AY 21/22 - £5,000

AY 22/23 - £5,000

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

**Susan** starts a doctoral degree in October 2020 which lasts five AYs. Susan applies in September 2019 and requests £5,000. Susan's entitlement is calculated as follows:

AY 20/21 - £1,000

AY 21/22 - £1,000

AY 22/23 - £1,000

AY 23/24 - £1,000

AY 24/25 - £1,000

Susan subsequently submits a loan request amendment to increase her loan amount to £26,445 in year three of her course. As Susan has a live PG doctoral application for all AYs of her course, her entitlement is recalculated across the 5 years of her course:

AY 20/21 - £5,289

AY 21/22 - £5,289

AY 22/23 - £5,289

AY 23/24 - £5,289

AY 24/25 - £5,289

As Susan's yearly entitlement never exceeds £10,609, an interim payment is scheduled to pay Susan's additional entitlement for years one and two (£8,578). Susan's future payments are scheduled in line with her updated yearly entitlement of £5,289. Susan's payment profile for her Doctoral course is as follows:

AY 20/21 - £1,000

AY 21/22 - £1,000

AY 22/23 - £8,578 (interim) + £5,289 (scheduled)

AY 23/24 - £5,289



**Reducing the loan request amount:** the amount requested cannot be reduced to less than the amount already paid to the student. If the student wishes to reduce their loan balance to an amount which is less than has already been paid, they can make a voluntary repayment directly to SLC. The voluntary repayment cannot be refunded at a later date, should the student change their mind – however, where the student has not yet requested the maximum loan available, they may still increase the loan request amount if they are within the time limit for doing so.

#### **6.4 Confirmation of study**

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Payment of PG Doctoral will be released following receipt of confirmation from the HEP that the student is in study in that AY (regulation 14(8)). When the HEP confirms the student is in study, they are confirming that the student is:

- undertaking the eligible full course;
- studying at least 50% of their period of study within the UK;
- making progress on the course, as per the confirmed course length\*;
- not in receipt of UKRI funding\*\*; and
- not in receipt of KESS 2 funding\*\*\*

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

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

\*\*\* KESS 2 funding is administered via the student's HEP. Therefore the HEP has a record of students who have been awarded this funding, and should check this record before confirming the student's continuing study to SLC.

One confirmation of study is required from the HEP for each AY before any payment will be released for that AY.

#### **6.5 Payment dates**

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The student's HEP must provide the start date of each AY of an eligible course. This date will be the first scheduled payment date of the AY. Three term start dates are also supplied by the student's HEP. The second and third payments are released at the start of terms two and three respectively. The course end date should also be 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.

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

**2nd instalment:** SLC will release the 2nd instalment of PG Doctoral at the start of the second term date supplied by the HEP.

**3rd instalment:** SLC will release the 3rd instalment of PG Doctoral at the start of the third term date supplied by the HEP.

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 HEP 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 confirmation of study has been received).

## **6.6 Late entrants**

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Under Regulation 8(i) where a student starts a course after the course start date, but is undertaking a full standalone Doctoral course the student will be entitled to the full PG Doctoral entitlement amount for that AY.

Note that a late entrant is a student who is starting a course late but will still complete a full doctoral course. This is different to a student who is starting a course late due to prior attainment and will not be required to complete the full course (Direct Entrants). Direct entrants are not eligible for PG Doctoral – PG Doctoral is a contribution towards the costs of undertaking a full PG Doctoral course, rather than as a contribution towards the reduced costs of undertaking part of a Doctoral course.

Where the HEP accepts students starting in multiple quarters of the AY, the HEP should submit a separate entry for each course on the CMS. This ensures that where, for example, some students start a course in the AY quarter commencing 1<sup>st</sup> September 2020 and others start in the AY quarter commencing 1<sup>st</sup> January 2021, the student can be assigned to the correct course and loan payments will only be made for the payment periods including and subsequent to the student's first date in study.

Students who apply for PG Doctoral funding for a course which they started prior to 1<sup>st</sup> August 2018 are not eligible for PG Doctoral.

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The maximum loan entitlement a late entrant is eligible for is determined by the year in which they start / submit an application for PG Doctoral (see section 6.2 Yearly Entitlement Cap).

## 7 Change of circumstances

### 7.1 Transfers

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Under regulation 6, students can transfer between eligible doctoral courses (at the same or a different HEP) and remain eligible for PG Doctoral, providing the student's previous course has not ended and they have not withdrawn from their course (regulation 6(1)(c)).

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

For this reason, if a student wishes to change course and retain their eligibility for PG Doctoral, the student must transfer course to retain their period of eligibility. Where a student withdraws and then reapplies for PG Doctoral for a new course, they will be ineligible for future PG Doctoral funding unless they can demonstrate that the withdrawal was due to CPR (see section 2.10 Previous PG Doctoral Loan Support).

Where the student transfers to a course at a different HEP:

- future payments should not be made until the new HEP has confirmed the course change to SLC
- where the new HEP 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 (to a course which is not listed as an eligible doctoral course on the CMS), they will cease to be eligible for PG Doctoral from the point of transfer and no further PG Doctoral payments will be made. Previous payments made where the student was in study on the eligible course will not be reassessed. Any loan payments made subsequently from the point of transfer to an ineligible course, will be treated as an overpayment.

Following a transfer, if the student is no longer considered to be completing a full course, the student is no longer eligible for support, see section 4.4 Requirement to undertake a full PG Doctoral course, for further information on full courses.

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

For example:

**Paige** commences a four year PG Doctoral course in October 2020. In June 2021 she transfers to a course starting in October 2021. Due to the work undertaken on her

initial course, Paige is not required to undertake the same research again and will continue with her doctorate. As Paige is undertaking a full doctoral across both courses, she is eligible for the remainder of her PG Doctoral support.

## 7.2 Change of course length

Students are permitted to transfer between courses of different lengths, providing they remain on a course between three and eight years in length. Payment profiling in future AYs of the course will be amended where required to accommodate the length of the new course. The student's remaining PG Doctoral entitlement (or the student's remaining loan request amount, where less than the maximum entitlement has been requested) will be split evenly over future AYs of the course.

For example:

**Jackson** starts a three year course and requests £26,445 PG Doctoral. Payments are scheduled as follows:

Year 1	£8,815
Year 2	£8,815
Year 3	£8,815

After the second AY of the course, he transfers to a five year course. The standard entitlement split per AY for a five year course is £5,289 per AY. However, as Jackson has changed course length after payments have been released, his remaining entitlement will be split into equal amounts per future AY of the course. As he has already been paid £17,630 in total for the first and second AYs, he is entitled to a further £8,815. SLC will re-profile Jackson's payment amount schedule. Jackson's previous one further scheduled payment of £8,815 will be split over the remaining course length as follows, rather than paid in one instalment. Jackson's payment profile is as follows:

Year of study	Entitlement (after transfer)	Course 1	Course 2
Year 1	£5,289	£8,815	-
Year 2	£5,289	£8,815	-
Year 3	£5,289	-	£2,938
Year 4	£5,289	-	£2,938
Year 5	£5,289	-	£2,939

**Eve** starts a six year course and requests £20,000 PG Doctoral. Payments are scheduled as follows:

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Year 1	£3,333
Year 2	£3,333
Year 3	£3,333
Year 4	£3,333
Year 5	£3,333
Year 6	£3,335

After the first AY of the course, she transfers to a three year course. The payment caps per AY for Eve's three year course are £6,666 / £6,666 / £6,668. As Eve has changed course length, her remaining entitlement will be paid in equal amounts across future AYs of the course, alongside an interim payment to cover the new shortfall in entitlement from year one of the course (following Eve's transfer). As she has already been paid £3,333 for the first AY, she will receive the remaining £3,333 of her entitlement for the first year as a lump sum and the remaining £13,334 split equally over the remaining AYs of the course as follows:

Year of study	Entitlement (after transfer)	Course 1	Course 2
Year 1	£6,666	£3,333	-
Year 2	£6,666	-	£6,666 + (£3,333 interim payment following transfer)
Year 3	£6,668	-	£6,668

### 7.3 Multi-academic Quarters

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Students may transfer to a course which starts in a later AY quarter. Students will retain their full course entitlement, 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 student's new course.

For example:

**Nathan** starts a three year course on 15<sup>th</sup> September 2020. His academic year start date is 1<sup>st</sup> September 2020. During term one, he submits a transfer to a three year course starting in January 2021. Payments will be made as follows:

1. September 2020 (payment period one of course one):  
Nathan then transfers to a three year course starting in January 2021. No payment is made for the payment period starting January 2021 as the he has already received his 'payment period one' payment.
2. May 2021 (payment period two of course two)
3. August 2021 (payment period three of course two)

Where a student is required to repeat any periods of study following a transfer to a course which starts in a later AY quarter, the student should not be confirmed in study until they are no longer repeating. See section 7.5 Repeat study for further information.

#### **7.4 Cross Academic Year Transfers**

Students may transfer to a course which starts in a different AY from their current course. Students will retain their full course entitlement (subject to the yearly cap), however, the maximum funding available to the student will not increase. In addition, all assessment criteria will be based on the applicable AY of the student's original course, any remaining payments due to be made will be aligned to the payment period dates for the student's new course.

For example:

**Toby** commences a 3 year PG doctoral course in September 2020 and requests a loan amount of £25,700. His payment dates are scheduled as follows;

<b>Payment Period</b>	<b>Payment Date 20/21 AY</b>	<b>Payment Amount</b>	<b>Payment Date 21/22 AY</b>	<b>Payment Amount</b>
<b>1</b>	September 2020	£2826.78	September 2021	£2826.78
<b>2</b>	January 2021	£2826.78	January 2022	£2826.78
<b>3</b>	April 2021	£2912.44	April 2022	£2912.44
<b>Payment Period</b>	<b>Payment Date 22/23 AY</b>	<b>Payment Amount</b>		
<b>1</b>	September 2022	£2827.44		
<b>2</b>	January 2023	£2827.44		
<b>3</b>	April 2023	£2913.12		

At the end of his first year, Toby transfers to year 1 of a new 3 year doctoral course starting in September 2021. As Toby has already been paid £8,566 of his entitlement, the remaining £17,134 will be spread across the duration of the new course.

Payment Period	Payment Date 21/22 AY	Payment Amount	Payment Date 22/23 AY	Payment Amount
1	September 2021	£1,884.63	September 2022	£1,844.63
2	January 2022	£1,884.63	January 2023	£1,844.63
3	April 2022	£1,941.74	April 2023	£1,941.74
Payment Period	Payment Date 23/24 AY	Payment Amount		
1	September 2023	£1,884.96		
2	January 2024	£1,884.96		
3	April 2024	£1,942.08		

As Toby is undertaking new periods of research and is progressing on his course, there is no period of repeat study. Payments will be made as per the outlined schedule.

Where students are required to repeat any periods of study following a transfer to a course which starts in a different AY, the student should not receive further payment until they are considered to be progressing on their course. See section 7.5 Repeat study for further information.

## 7.5 Repeat study

Periods of repeat study will not be funded.

Repeat periods of study represent periods where the student is required to repeat a module or similar unit of work **and** is not progressing on their course. A **similar unit of work** is considered to be any period of the course equivalent to the period already completed on the current course or any previous course prior to a transfer.

The HEP should inform SLC of any instance where the student is undertaking a period of repeat study (regulation 14(12)(b)). No payments will be released during instances of repeat study.

Once the student is no longer repeating the period of study, and is progressing on their course, HEPs should confirm this to SLC and payments will recommence (regulation 16(4)).

For example:

**Cliff** starts a four year doctoral course in September 2020. Cliff is undertaking a “1 + 3” doctoral course and during his first year he is required to complete a programme of taught study. Cliff does not meet the required standard to pass the first year of study and is required to repeat the year before progressing onto the research based element of the doctoral course. During the 21/22 AY whilst he is repeating the taught element of his course, Cliff will not receive any funding from SFW. Once Cliff has completed the

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period of repeat study and SFW receive confirmation from the provider that he is progressing on his course, Cliff's payments will resume.

Note that there will be no change to the student's total entitlement. Whilst payments will not be made during periods of repeat study, the student will receive their remaining entitlement, in line with their payment schedule, once confirmation is received that they are no longer repeating, and are progressing on their course.

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

Repeat study includes any instances where students are required to repeat failed milestones / examinations. For example, where an HEP requires students to pass certain modules / units of work to progress from an integral MRes / MPhil to a Doctoral qualification – if a student does not pass these modules initially and is required to repeat a programme of work, this constitutes repeat study and should not be funded. Once the student has passed the required milestone and is progressing in line with their agreed course duration, payments can resume.

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

## **7.6 Suspension / resumption**

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

Where the student is ceasing their studies and has no intention of returning to the same course, the student is considered to have withdrawn from their course, and their period of eligibility has ended. For more information on withdrawals, please see section 7.7 (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 HEP, no further PG Doctoral payments should be released until the student has resumed study (Regulation 16(1) and



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16(6)). SLC have discretion to continue paying a student their standard PG Doctoral payment(s) whilst the student is suspended if the student can supply evidence of a CPR, including financial hardship (regulation 16(2)). Note that the student will not in any case receive more than the maximum PG Doctoral entitlement.

For example:

**Sansa** starts a course in September 2020, and suspends in December 2020. Payment 1 has been released. Future payments are blocked while the student remains suspended. The student supplies evidence of financial hardship, which is accepted, in February 2021. SLC releases payment 2 in February 2021. The student resumes their study in March 2021. The student receives their final loan instalment for the AY in payment period 3.

Once the student resumes study, loan payments will resume. Any PG Doctoral loan 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	All payments due until the point of resumption, (including any missed payments) are made on resumption

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

Where the student resumes study after a period of suspension of two years or more (continuous or cumulative periods of suspension), further payments will only be made where the student has a CPR for having been absent from the course for that period of time. Once the student's HEP submits a notification of resumption, SLC will request evidence of a CPR 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**

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

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Where a student withdraws from their course, all future payments of PG Doctoral will be cancelled (regulation 5(4)). The loan payment made for the payment period in which the student withdrew will be left in place. For example, 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 PG Doctoral already made will be collected through Income Contingent Repayments when the student's loan balance enters repayment status.

Payments of PG Doctoral 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 payment period, and the student has been paid more than their reassessed maximum loan entitlement
- the student was incorrectly made eligible for PG Doctoral, for example:
  - the student is found to already hold an equivalent or higher level qualification which they did not declare to SLC at the point of application
  - the student does not satisfy the residency requirements for PG Doctoral
  - the student was incorrectly confirmed as studying on an eligible course.

If the student withdraws from the course before a payment date, the student will be under an obligation to notify their HEP and SLC immediately (Schedule 2 (2)(a)) to ensure that the next payment of PG Doctoral is not released. HEPs are also expected to inform SLC as soon as they are notified of a student's withdrawal (regulation 14 (11)(b)). On notification of withdrawal, SLC will reduce the student's loan entitlement amount to the maximum amount the student was entitled to for the periods that they were in study. Any loan amount paid which exceeds this amount will be treated as a loan overpayment.

For example:

**Brian** starts a three year PG Doctoral course in September 2020. Brian applies for the full amount of £26,445 available to him, prior to starting year one of his course. Brian's payments are scheduled as follows:

AY 20/21 £8,815

AY 21/22 £8,815

AY 22/23 £8,815

At the end of year two, Brian transfers to a five year course. Brian's new entitlement is £26,445 over five years. As Brian has already received £17,630, Brian's remaining

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balance of £8,815 will be split over the remaining AYs. Brian's new payment / entitlement schedule is as follows:

<b>Academic Year</b>	<b>Entitlement</b>	<b>Payment Schedule</b>
20/21	£5,289	£8,815
21/22	£5,289	£8,815
22/23	£5,289	£2,938
23/24	£5,289	£2,938
24/25	£5,289	£2,939

At the beginning of his final year, after payment one, Brian withdraws from his course. Brian has received £969.87 (33% of his final year payment amount). Brian's entitlement at the point of withdrawal represents £5,289 per AY for years one to four, plus 33% of £5,289 for year five (£1745.37) – totalling £22,901.37. At this point, Brian has been paid £24,475.87. Brian has therefore been overpaid £1,574.50.

Where an amount of PG Doctoral is overpaid, collection of the loan overpayment will be sought prior to the Statutory Repayment Due Date (SRDD), unless financial hardship can be demonstrated (this would be separately from the main loan balance which is collected through income contingent repayments (Regulation 18)).

### **Overpayments owed from a previous course of study**

Note that if a student owes any outstanding student loan overpayment from a previous course of study which is not a doctoral course, this overpayment may be deducted from the student's PG Doctoral entitlement unless the student can demonstrate financial hardship.

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

## **7.8 Thesis submission**

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

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The study end date for the student should represent the date the student is expected to submit their thesis for examination, so as to ensure that student's payment schedule reflects their period of study.

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

For example:

**Kevin** commences study on a Doctoral course in AY 20/21. The HEP's maximum period of registration for Kevin's PG Doctoral programme of study is 6 years. This is reflected in the course dates provided by the HEP to SLC. Kevin requests the full £26,445 and this is scheduled accordingly. At the end of year 4, via the regular progression monitoring milestones the HEP has in place for their students, it becomes apparent that Kevin will submit his thesis for examination at the end of year 5. The new expected study end date is communicated to SLC, and Kevin's payments are rescheduled accordingly in line with his period of study. Kevin retains his £26,445 entitlement.

Note that students will retain their £26,445 entitlement (subject to the yearly cap) providing their programme of study remains an eligible programme of study with an end date not before the third AY of the course and not after the end of eighth AY of the course.

## 8 Annexes

### 8.1 Annex A: Update log

Date	Updates
July 2020	v1.0 published