

# Postgraduate Loans for Master's Degrees - Wales

**Higher Education Student Finance in Wales Academic  
Year 2025/26 – Version 4.0**

## Summary

Attached is the “Postgraduate Loans for Master's Degrees - Wales” Guidance for the academic year 25/26.

## Regulation References

As of AY 19/20 there are two sets of Regulations governing postgraduate funding in Wales. References to “the Regulations” in this document mean the Education (Student Support) (Postgraduate Master's Degrees) (Wales) Regulations 2019<sup>1</sup> (as amended). These regulations contain the regulatory rules governing Postgraduate Support for Master's Degree's for Wales domiciled students starting PGM courses from AY 19/20. These regulations are separate from the Education (Postgraduate Master's Degree Loans) (Wales) Regulations 2017<sup>2</sup> (as amended), which govern postgraduate loans for students starting PGM courses in AY 17/18 and AY 18/19. These Regulations are also separate to the Education (Postgraduate Doctoral Degree Loans) (Wales) Regulations 2018<sup>3</sup> (as amended), which govern postgraduate loans for doctoral study, and the consolidated Education (Student Support) (Wales) Regulations 2018<sup>4</sup> (as amended), which govern undergraduate student support.

The repayment terms for postgraduate loans are contained within the Education (Student Loans) (Repayment) Regulations 2009 (as amended)<sup>5</sup>. Repayment terms for postgraduate loans for PGM degrees are described in the separate document “Repayment Guidance”.

Please note this guidance is for Student Finance Wales (SFW) students only.

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<sup>1</sup> <https://www.legislation.gov.uk/wsi/2019/895/contents/made>

<sup>2</sup> <http://www.legislation.gov.uk/wsi/2017/523/contents/made>

<sup>3</sup> <http://www.legislation.gov.uk/wsi/2018/656/contents/made>

<sup>4</sup> <http://www.legislation.gov.uk/wsi/2018/191/contents/made>

<sup>5</sup> <https://www.legislation.gov.uk/ukxi/2009/470/contents/made>

**Any queries on the content of this guidance should be addressed to The Student Loans Company Ltd (SLC) using the following contacts:**

<b>Team</b>	<b>Telephone</b>	<b>Email</b>
Student Support Team	<b>0300 100 0618</b>	<u><a href="mailto:SSIN_queries@slc.co.uk">SSIN_queries@slc.co.uk</a></u>

## **Disclaimer**

This guidance is designed to assist with the interpretation of the Regulations as they stand at the time of publication. It does not cover every aspect of student support, nor does it constitute legal advice or a definitive statement of the law. Whilst every endeavour has been made to ensure the information contained is correct at the time of publication, no liability is accepted regarding the contents and the Regulations, as detailed above, remain the legal basis of the postgraduate support for PGM courses for AY 25/26. In the event of anomalies between this guidance and the Regulations, the Regulations prevail. Please note that the Regulations are subject to amendment.

## **Abbreviations**

<b>Abbreviation</b>	<b>Full</b>
AY	Academic Year
CMS	Courses Management Service
CPR	Compelling Personal Reason
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
HECOS	Higher Education Classification of Subjects
HHI	Household Income
HMPO	His Majesty's Passport Office
ICR	Income Contingent Repayment
ITE	Initial Teacher Education

## Postgraduate Loans for Master's Degrees AY 25/26

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Medr	Commission for Tertiary Education and Research
NHS	National Health Service
NI	Northern Ireland
NINO	National Insurance Number
PG	Postgraduate
PGD	Postgraduate Doctoral
PGLD	Postgraduate Loans for Doctoral Degrees
PGLM	Postgraduate Loans for Master's Degrees
PGM	Postgraduate Master's
PGM Funding	Postgraduate Master's Loan and Grant
PT	Part Time
SAAS	Student Awards Agency Scotland
SFE	Student Finance England
SFNI	Student Finance Northern Ireland
SFW	Student Finance Wales
SLC	The Student Loans Company Limited
UK	United Kingdom
UG	Undergraduate
WG	The Welsh Government

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## 1 Introduction

The Welsh Government (WG) provide a non-income assessed Postgraduate Loans for Master's Degrees (PGLM) of up to £19,255 to eligible students commencing study on designated Postgraduate Master's (PGM) courses in AY 25/26. The PGLM is a contribution towards course costs, rather than a loan specifically required to be used for either fees or maintenance, and is for the duration of the designated course. The funding is paid directly to the student (or the HE provider in the case of an eligible prisoner), and how the funds are used is at the student's discretion.

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

- Personal eligibility requirements
- Course designation requirements
- Loan entitlement
- Changes of student's circumstances

Repayment terms for PGLM are described in the separate document "Repayment guidance" for Student Finance Wales (SFW) students.

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

### 1.1 Students starting courses in previous academic years

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Guidance and details of the funding package available to eligible students who commenced a course prior to 1 August 2025 are described in the relevant academic year's "PG Masters Guidance Wales".

Note this guidance chapter offers guidance in relation to the non-income assessed PGLM available to eligible students starting courses in AY 25/26.

## 2 Personal eligibility

The personal eligibility criteria for Postgraduate Loans for Master's Degrees (PGLM) are set out in regulations 9 and 10 and Schedule 2 of the Regulations.

PGLM is available to eligible students who satisfy the personal eligibility criteria and who:

- begin a designated postgraduate master's (PGM) course on or after 1 August 2024; and
- have not transferred to the current PGM course from a PGM course beginning before 1 August 2024.

For direction to information regarding personal eligibility arrangements for students who began their designated PGM course prior to 1 August 2025, see section '[Students starting courses in previous academic years](#)'.

For further information on designated courses, see section '[Course eligibility](#)'.

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

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PGLM is only available to eligible students in respect of courses that satisfy regulatory personal eligibility and course designation criteria. The Student Loans Company Limited (SLC) do not apply discretion in the application of PGLM policy rules, other than the limited discretion outlined in this document and provided by the Regulations – including SLC discretion as to when to apply support for a further period of eligibility for a compelling personal reason (CPR). For more information see section '[Compelling personal reasons](#)'.

### **2.2 Eligibility exclusions - general**

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Students are ineligible for PGLM under regulation 10 if they:

- are aged 60 or over on the first day of the first academic year of the designated course;
- are in breach of any obligation to repay any student loan;
- have reached the age of 18 and have not ratified any agreement for a loan made when they were under 18;
- have shown themselves by their conduct to be unfitted to receive support;
- are a prisoner, unless they are an eligible prisoner (see section '[Prisoner students \(eligibility\)](#)');
- are already enrolled on and in receipt of support for another eligible PGM course or are enrolled on a course which is a designated course under;
  - regulation 5 (Designated Courses), regulation 66 (Designated Distance Learning Courses) or regulation 83 (Designated Part-Time Courses) of the Education (Student Support) (Wales) Regulations 2017 (as amended); or

- regulation 5 (Designated Courses) of the Education (Student Support) (Wales) Regulations 2018 (as amended); or
- regulation 4 (Designated Courses) of the Education (Postgraduate Master's Degree Loans) (Wales) Regulations 2017(as amended); or
- regulation 4 (Designated Courses) of the Education (Postgraduate Doctoral Degree Loans) (Wales) Regulations 2018 (as amended);

and are receiving student support for their course under the applicable Regulations.

Note that there are no restrictions on receiving PGLM and Further Education (FE) student support in the same academic year;

- have already received an equivalent or higher-level qualification (see section '[Previous study](#)');
- have previously received PGLM or PGM Funding (including any loan support received in respect of a PG course under the Education (Postgraduate Master's Degree Loans) (Wales) Regulations 2017) but excluding any Disabled Students' Allowance the student has received). Note that exceptions for CPRs apply, as detailed in the '[Compelling personal reasons](#)' section of this guidance;
- are in receipt of any of the following in respect of their designated PGM course:
  - a healthcare bursary; or
  - any allowance under the Nursing and Midwifery Student Allowances (Scotland) Regulations 2007; or
  - any allowance, bursary or award of similar description made under section 67(4)(a) of the Care Standards Act 2000, or under section 46 of the Children and Social Work Act 2017, 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 a similar description made under section 116(2)(a) of the Regulation and Inspection of Social Care (Wales) Act 2016.
- are undertaking a distance learning course and are not undertaking the course in Wales (i.e. living in Wales) on the first day of the first academic year of the course unless they are outside of Wales as a result of being in the Armed Forces (or are an eligible close relative living with a member of the Armed Forces serving outside of Wales);

- have previously received PG loan support for undertaking a PGM course from another UK government authority. Note that exceptions for CPRs apply, as detailed in the [‘Compelling personal reasons’](#) section of this guidance.

Further detail on each of the student ineligibility reasons are detailed within the relevant sections below.

### 2.3 Age 60 limitation

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To qualify for PGLM, eligible students must be aged under 60 on the first day of the first academic year of the course (regulation 10, *Exception 11*). The academic year is defined in Schedule 1 (Paragraph 1) and is the period of twelve months starting on:

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

For example:

**Maureen’s** course start date is 17 October 2025 and their 60<sup>th</sup> birthday falls on 9 September 2025. As Maureen is under 60 on the first day of the first academic year of the course (1 September 2025), they are eligible to apply for PGLM.

**James’** course start date is 10 January 2026 and their 60<sup>th</sup> birthday falls on 23 December 2025. As James’ 60<sup>th</sup> birthday falls before the first day of the first academic year of the course (1 January 2026), they will be ineligible to apply for PGLM.

Where an eligible student transfers to another designated course, they remain eligible even where their 60<sup>th</sup> birthday falls before the start date of the first academic year of the designated course that they are transferring onto. The student must transfer and be continuing in the same continuous period of study, rather than withdraw from the first course and apply as a new student. Note the student should not submit a new PGLM application and will receive the remaining balance of their PGLM for the course they transferred to.

For example:

**Laura's** course start date is 2 October 2025 and their 60<sup>th</sup> birthday falls on 17 December 2025. As Laura's is under 60 on the first day of the first academic year of the course (1 September 2025), Laura is eligible for PGLM. Laura transfers in January 2026 to a course which starts in that month. As Laura is a continuing student and was eligible for support on the first day of the first academic year of the first course, they remain eligible for PGLM despite having turned 60 prior to the first day of the first academic year of the course they transferred to.

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

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

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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 10, *Exception 1*). SFW do not have any discretion in determining an applicant's eligibility in these circumstances.

Once an applicant is no longer in breach of their obligations, i.e., has paid their arrears in full, SFW should reassess their eligibility for the PGM course in question. 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. Note the student must be in study on their course at the point of reassessment.

If an applicant has received a notification that they are eligible for PGLM but subsequently breaches any obligation to repay any previous student loan, the student remains eligible for support in the period of eligibility to which the notification applies, i.e. until the course is completed or their period of eligibility ends for any other reason (e.g., withdrawal).

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

- Any repayments of student loan due for an overseas period of residence;
- Any repayments of Income Contingent Repayment (ICR) student loan due to be repaid by Direct Debit (e.g. 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 do not make the student ineligible for PGLM:

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

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

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Regulation 10, *Exception 2*, provides that a student is not eligible for PGLM if they have reached the age of 18 and have not ratified any agreement for a loan taken when under the age of 18. A separate ratification form is not required - by signing a new student loan declaration the student acknowledges and agrees that they are automatically ratifying all student loans that they borrowed before reaching the age of 18.

## **2.6 Ineligibility as a result of being deemed unfit for support**

---

A student is not eligible for PGLM if, in SFW's opinion, the student has shown themselves by their conduct to be unfit to receive student support (regulation 10, *Exception 3*). The power to deem a student as unfit 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 13(1), which allows for the termination of eligibility where SFW is satisfied that the student's conduct is such that they are no longer fit to receive student support.

Examples of where SFW might decide that a student is unfit to receive student support may be where it comes to light that the student has committed fraud in applying for support, or where the student has been found to have committed fraud against another government department, such as the Department for Work and Pensions (DWP). However, each case is considered on an individual basis, and there is not a definitive list of reasons that can be deemed to make a student unfit to receive support under the Regulations.

Discretion may be applied by SFW in some circumstances related to a student's conduct and being unfit for student support. See the SFW 'Assessing Eligibility' guidance chapter for more details about a student's conduct and being unfit for student support.

## 2.7 Prisoner students (eligibility)

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Students who are imprisoned may be eligible for PGLM only if they meet the definition of an 'eligible prisoner' as set out in Schedule 1, Paragraph 3(1), i.e., they are a prisoner:

- who began a designated course on or after 1 August 2019;
- who is serving a sentence of imprisonment in the UK (including in a young offender institution or psychiatric unit);
- who has been authorised by the prison Governor or Director or other appropriate authority to study the designated course; and
- whose earliest release date is within four years of the first day of the first AY of the designated course.

Student prisoners who do not satisfy the definition of an 'eligible prisoner' are ineligible for PGLM (regulation 10, *Exception 4*) while they are a prisoner.

Note that:

- A prisoner's domicile of ordinary residence is where they were ordinarily resident before they were imprisoned. However, if this can't be determined, the prisoner should be supported by the relevant funding body for the domicile where they are imprisoned.
- Where a prisoner is ordinarily resident in Wales, but due to their imprisonment at a prison outside of Wales they are not living in Wales on the first day of the first academic year of a distance learning course, the student is not eligible for support for that course under regulation 10(1) (exception 10).
- Where a prisoner has been given an indeterminate sentence, the Ministry of Justice considers the minimum period of imprisonment set at trial (the sentence tariff) as the earliest release date, rather than waiting for a direction from the parole board. This is subject to the governors determining whether a prisoner is on track to meet their sentence requirements.
- A prisoner who is on remand cannot be an 'eligible prisoner' as they are not serving a custodial sentence and do not have an earliest release date. Prisoners on remand are therefore not eligible for PGLM.

- A person who has been paroled is not considered a prisoner for the purposes of PGLM. Therefore, they do not have to satisfy the 'eligible prisoner' definition and are assessed in the same way as any other non-prisoner student.

Eligible prisoners' total entitlement is capped at the fee amount charged by their HE provider and is paid to their HE provider directly (regulation 31ZA(3)(a) and regulation 33(4)). For further information on the PGLM entitlement for prisoner students, please see section '[Prisoner's entitlement](#)'.

### **2.7.1 Eligible prisoner application process**

Eligible prisoners must apply via a paper PGM application form, rather than an online application. This is due to the fact that the paper application form must be accompanied by a form from the prison Governor. The form from the Governor approves the student to undertake the course and confirms the student's earliest release date. Neither the application nor the form from the Governor can be accepted digitally. Where an eligible prisoner student submits an online application, they will be sent a paper application form to complete, and their online application will be cancelled. Payments are then made directly to the student's HE provider. Payments of PGLM made to HE providers 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**

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Regulation 10, *Exception 5* provides that students are not eligible to be enrolled on a PGM course and receive PGLM while they are also:

- enrolled on an undergraduate (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 a 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 postgraduate doctoral degree (PGD) course and receiving Postgraduate Loans for Doctoral Degrees (PGLD) under the Education (Postgraduate Doctoral Degree Loans) (Wales) Regulations 2018 (as amended) at the same time; or

- enrolled on a PGM course and receiving PG Master's loan funding under the Education (Postgraduate Master's Degree Loans) (Wales) Regulations 2017 (as amended) at the same time.

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

A student can only receive PGLM for one eligible PGM course, even where they are undertaking more than one PGM course simultaneously (regulation 10 , *Exception 7*).

This provision does not prevent the student from moving between courses during an academic year but prevents the student from being eligible for PGLM for more than one eligible course at a time.

Students may be eligible for PGLM (from SFW) and FE funding concurrently for different courses – there are no restrictions on receiving PGLM and FE funding concurrently.

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

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Students who already have a qualification which is equivalent to or higher in level than a PGM qualification are ineligible for PGLM (regulation 10, *Exception 6*). Please refer to the section on '[Previous study](#)' for further information.

## **2.10 Students who are in receipt of a healthcare bursary**

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Under regulation 10, *Exception 9*, students are not eligible for PGLM if they are in receipt of a healthcare bursary in respect of their designated PGM course.

Checks may be carried out by SLC prior to and/or during any academic year of a student's course to ensure that students undertaking healthcare PGM courses are not double funded.

## **2.11 Students who are in receipt of a Social Work Bursary**

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Under regulation 10, *Exceptions 9A* , students are not eligible for PGLM if they are in receipt of, in respect of their designated PGM course:

- any allowance, bursary or award of similar description made under section 67(4)(a) of the Care Standard Act 2000 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 a similar description made under section 116(2)(a) of the Regulation and Inspection of Social Care (Wales) Act 2016.

The Social Work Bursary available from Social Care Wales is only available to students that are ordinarily resident in Wales and studying approved social work PGM degree courses at HE providers in Wales.

There are only a limited number of Social Work Bursaries available under the regulation noted above, and eligibility to apply for a Social Work Bursary does not equate to an automatic award. Therefore, if the student has not been awarded a Social Work Bursary after applying for one, they may apply for full PGLM. Students are required to provide evidence of a notification from Social Care Wales that they have not been awarded a Social Work Bursary. SLC may perform a sample check of students undertaking qualifying social work PGM degree courses. This is to ensure that students are not double funded.

SLC are obliged to recover support where students provide inaccurate information about their circumstances and any bursary they receive.

**Please note:** These students are eligible to apply for PG Disabled Students' Allowance even though they do not qualify for PGLM. Please see section '[Postgraduate DSA](#)' for more information on this product.

## 2.12 Previous PGM support

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Under regulation 10, *Exception 8*, students are ineligible for PGLM from SFW where they have received PGLM/PG Master's Funding/PG Master's loan for undertaking a previous standalone PGM course. The same provisions also prohibit students from accessing PGLM from SFW where they have previously received loan support from another UK government authority towards a PGM course. This includes any students who have previously received PGLM towards a PGM course from SFE. This restriction is only relevant if the student has not already successfully completed a PGM course and received a PGM qualification; students are ineligible under regulation 10, *Exception 6*, if they already hold a PGM level (or higher) qualification irrespective of whether that course was funded via government funding (see section '[Previous study](#)' of this guidance for further information).

Where a student has previously received support for undertaking a standalone PGM course and can demonstrate that they did not complete the previous course due to a CPR, they are eligible to receive further PGLM from SFW (see the '[Compelling personal reasons](#)' section of this guidance for further information).

Where PGLM funding was made in error, the student is eligible to receive another PGLM 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 PGLM funding in error (for example due to SLC receiving an erroneous confirmation of study).

### **2.13 Time limit for applying for student support**

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Applicants submit a single application for PGLM for the duration of their PGM course. Under regulation 19(1), the application must be submitted within nine months of first day of the final academic year of the student's course.

For example:

**Kaye** starts a four-year PGM course on 10 October 2025. However, Kaye does not apply for PGLM until 1 July 2029 (during the fourth and final academic year of their course). The first day of the fourth and final academic year of the course is 1 September 2028; as Kaye has **not** submitted the application within nine months of that date, Kaye is outside the nine-month deadline (31 May 2029) for submitting the PGLM application and therefore is ineligible to apply for PGLM support.

Under regulation 19(2) SLC has the discretion to extend the window of application beyond the ninth month of the final academic year, for example where the student becomes eligible, or their course becomes designated after the start of the course.

For example:

**Laurence** starts a two-year PGM course on 7 September 2025, but does not apply for PGLM until 20 July 2027, during the second academic year of their course. As the first day of the second and final academic year is 1 September 2026, and Laurence has not submitted their application within nine months of that date, Laurence is outside of the nine-month deadline for submitting the PGLM application and would normally be considered ineligible to apply for support. However, Laurence is able to demonstrate that the reason for submitting their application late was beyond their control, and therefore SFW exercise their discretion, allowing Laurence to submit the PGLM application for assessment.

Note that students can apply for PGLM in any year of the course and are eligible to apply for the full funding amount regardless of when they apply, providing they comply with this deadline.

## 2.14 Students who become eligible after an event

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Under regulations 15 and 16, students may become eligible for PGLM after the start of the first academic year of the course as long as they become eligible before the last day of the course (in line with the time limits set out above).

Where the student becomes eligible after an event which occurs after the first day of the first academic year and within the application time limits above, the student becomes eligible for the full funding amount available (applicable to the academic year their course began) and not a lesser prorated loan amount. Please see '[Annex A](#)' for a list of the events under the Regulations.

For example:

**Tony** starts a one-year PGM course on 15 September 2025 and was at that point ineligible for PGLM as they did not satisfy the residency requirements within the Regulations. Tony is recognised as a refugee on 15 October 2025. As this date is within the time limits set out above, and Tony now satisfies regulatory residency requirements, they are eligible to apply for PGLM.

Where the student becomes eligible or the student's course becomes designated after the course start date, discretion under regulation 19(2) can be used to extend the nine-month application period to start from the date that eligibility commences. For example, if a student becomes a refugee on 15 October and the final year of their course started on 15 September, the application window may be extended to nine months from 15 October rather than nine months from the academic year start date of 1 September at SFW's discretion.

## 2.15 Documentation requirements

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Regulation 18 states that the applicant should provide such documentation as the Welsh Ministers may require to assess the application. SFW verify an applicant's British passport details with His Majesty's Passport Office (HMPO) via the Government Secure Intranet where possible. Where this is not possible, SFW verify alternative evidence of identify, such as a student's valid national ID card, passport, or birth certificate (regulation 22(2)).

All PGLM applicants are required to provide their valid UK National Insurance Number (NINO) (regulation 41) prior to SFW making payment of their PGLM, unless one of the exceptions detailed below applies.

From AY 24/25 onwards, students who are eligible under the regulatory eligible student categories listed below can receive the first PGLM instalment payment without providing a valid NINO. SLC will block the second and any subsequent PGLM instalment payments until

the student's NINO has been provided and verified. This applies to the following eligible student categories:

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

- EU nationals with protected rights under the EU Withdrawal Agreement, living in the UK and Islands for the last three years wholly or mainly for the purposes of receiving full-time education, and resident in an overseas territory immediately before that three-year period.
- Child of a Swiss national with protected rights under the Swiss Citizens' Rights Agreement and living in the UK/EEA/Switzerland/overseas territories for the last three years, where at least part of that residence was in an overseas territory other than Gibraltar.
- Children of former EEA workers living in the UK/EEA/Switzerland/overseas territories for the last three years where at least part of that ordinary residence was in the overseas territories.
- Child of a Turkish worker where the child and worker are living in the UK before 1 January 2021, the child was living in the UK/EEA/Switzerland/Turkey/overseas territories for the last three years, with at least part of that residence in an overseas territory.

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

## **2.16 Contact details**

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In line with regulation 22(1)(c), for any purpose relating to the repayment of a loan, students are requested to provide details of two contacts residing at different addresses from each other as part of the loan application. Only one contact may reside at the same address as the student. A minimum of one contact is mandatory and required prior to loan approval. Contacts who reside at non-UK addresses can be accepted.

## **2.17 Postgraduate DSA**

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SFW provides DSA to eligible PG students under the Education (Student Support) (Wales) Regulations 2017 (as amended) and the Education (Student Support) (Wales) Regulations 2018 (as amended). Eligible students need to apply for PG DSA on a separate application from their PGLM application.

See the separate SFW "Disabled Students' Allowance" guidance chapter for more information on this support.

Note that students undertaking a PGM course are not eligible to apply for Grants for Dependants (Adult Dependants' Grant, Parents' Learning Allowance and Childcare Grant) available under the Education (Student Support) (Wales) Regulations 2017 (as amended) and the Education (Student Support) Regulations 2018 (as amended).

### **2.18 Benefits entitlement**

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Generally, where higher education (HE) students are eligible for means-tested benefits from DWP, support for tuition costs is disregarded and support for maintenance costs is taken into account when assessing their benefits entitlement. As PGLM is a contribution towards course costs, rather than funding exclusively for tuition costs or maintenance costs, DWP treat 30% of the maximum PGLM available as student income for the assessment of benefits. DWP will take the 30% amount into account if the student is eligible for PGLM and does not apply for the full loan. DWP disregard 70% of PGLM.

Note, however, that this calculation may be subject to change, and students are advised to consult DWP as early as possible for clarification on how their benefit entitlement may be impacted by receiving PGLM.

Further advice regarding Universal Credit for students is available on the [Gov website](#) and further information for students is also available via the Universal Credit helpline: 0800 328 5644 / 0800 328 1744 (for Welsh language calls).

## **3 Residency**

Regulatory residency requirements for Postgraduate Loans Master's Degrees (PGLM) are broadly the same as those that apply to undergraduate Higher Education (HE) student support. See the Student Finance Wales (SFW) 'Assessing Eligibility' guidance for further details of regulatory residency categories for student funding.

PGLM is available to the categories of students described in Schedule 2 of the Regulations, which generally include the following:

- Welsh domiciled students, including UK nationals, and other settled persons and their family members\* who have been ordinarily resident in the UK and Islands for the three years prior to the first day of the first academic year of the course 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 section '[Students who move to Wales](#)

[from elsewhere in the UK and Islands in order to attend a course](#)' below for further details on students in this position).

- Certain EU nationals (including Republic of Ireland (ROI) citizens) and their family members who are protected under the withdrawal agreement following the UK's exit from the EU, and who fall under a paragraph of Schedule 1 of the Regulations and meet the relevant eligibility criteria.\*\*
- Other groups of applicants who satisfy the regulatory residency requirements in the Regulations, including certain forms of qualifying Home Office leave to enter or remain statuses (e.g. Refugee or Humanitarian Protection status).

This is not an exhaustive list. Please refer to the SFW 'Assessing Eligibility' guidance chapter for more information where needed.

\*The family members of settled persons eligible residency category was introduced in academic year (AY) 23/24, extending the family members of UK Nationals category that had been introduced in AY 21/22. In both situations it applied to new students from those academic years onwards.

\*\*Following the UK's exit from the EU, the rules surrounding eligible residency criteria changed. Please refer to the SFW "Assessing Eligibility" guidance chapter for more information. Please note that where the SFW 'Assessing Eligibility' guidance chapter denotes that a student is eligible for fee support only under the Education (Student Support) (Wales) Regulations 2018 (as amended), these students are eligible for full support under the Regulations, as there is no distinction between fee only and full support in PGLM.

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

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

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

- Refugee status
- Humanitarian protection
- Indefinite leave to remain as a victim of domestic abuse or violence
- Indefinite leave to remain as bereaved partner

- Section 67 leave
- Calais leave
- Stateless person
- Leave to enter or remain as a relevant Afghan citizen
- Leave to enter or remain under one of the Ukraine Schemes

Where a student holds one of the residency statuses listed above, they are required to provide details of their addresses for the period covering the date they were granted their most recent status with the Home Office up to the first day of the first academic year. This is then capped at a maximum of a three-year period.

Evidence of address history may be required from applicants as part of a sample check during the academic year. The overall size of the sample, and the sample size used for specific applicant groups, may be varied at any time. For example, where applicants are required to be ordinarily resident in Wales on the first day of the first academic year 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 academic year 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 is likely ineligible for PGLM from SFW, unless, for example, the student was deemed to be temporarily absent from Wales. Please consult the SFW 'Assessing Eligibility' guidance for full detail on residency categories. See sections '[Students who move to Wales from elsewhere in the UK and Islands in order to attend a course](#)', '[Temporary or occasional absences](#)' and '[Residency examples](#)' for further information and examples of students moving to Wales specifically for the purposes of undertaking a course.

### **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 11(1) of Schedule 2 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, and moves to Wales specifically for the purpose of undertaking the current course, or a course which, disregarding any intervening vacation, the student was undertaking immediately\* before the current course, should be regarded as being ordinarily resident in the place from which they have 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 an undergraduate course. In practice, if the student was to immediately progress to a PGM course following the completion of their previous undergraduate course,

they would remain ordinarily resident in the territory from which they moved (rather than becoming ordinarily resident in Wales).

Paragraph 11(1) of Schedule 2 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 PGM course in the semester/term that follows the end of their previous course, disregarding any intervening vacation.

For example:

**Terry** starts an undergraduate (UG) degree in Wales in September 2022. and receives funding from SFE. Terry is deemed ordinarily resident in England at the start of the first academic year of the course. Terry completes the UG degree in May 2025. In September 2025 Terry starts a PGM degree course in Wales. Terry is not eligible for PGLM from SFW as they are still considered to be ordinarily resident in England, having only moved to Wales for the purpose of undertaking the UG course and then progressed immediately to their PGM course. (Note that Terry is ineligible for PGLM from SFW whether they returned to England or remained in Wales during the intervening vacation period.) Terry may be eligible to apply for a PGLM from SFE.

**Suzanne** starts an UG degree in England in September 2021 and receives funding from SFW. Suzanne is deemed to be ordinarily resident in Wales at the start of the first academic year of the course. Suzanne completes the UG degree in June 2025 and in October 2025 starts a PGM degree in Scotland. Suzanne is eligible to apply for PGLM from SFW as they are still considered to be ordinarily resident in Wales, having only moved to England and then Scotland for the purposes of undertaking a course and progressed immediately from their UG degree to their PGM 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 an UG degree in England in September 2022 and receives funding from SFE, as they are considered to be ordinarily resident in England at the start of the first academic year of the course. In May 2022, whilst studying the UGe degree, Colin's home address changes to Wales and they only remain in England for the purpose of

studying their degree. Colin completes the UG degree in June 2025 and applies for a PGM course in England starting in September 2025. As Colin is now ordinarily resident in Wales, they may be eligible for PGLM from SFW.

Where a student doesn't immediately progress to their PGM 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:

**Karen** starts an UG degree in Wales in October 2022 and receives funding from Student Finance NI as they are deemed to be ordinarily resident in Northern Ireland at the start of the first academic year of the course. Karen completes the UG degree in June 2025 and stays in Wales after the end of the course and is employed full-time in Wales. Karen's home address in Wales is now deemed to be their permanent place of residence. Karen applies for a PGM course in Wales starting in March 2026. As Karen's ordinary residence during the intervening period has changed to Wales, they may be eligible to apply for PGLM from SFW.

**Jonathan** starts an UG degree in Wales in September 2022 and receives funding from SFE as they are deemed to be ordinarily resident in England at the start of the first academic year of the course. Jonathan completes the UG degree in May 2025 and returns to their permanent home address in England after the course end date. In January 2026 Jonathan starts a PGM course in Wales, however they are considered to still be ordinarily resident in England at the start of the new course, and therefore, is ineligible for PGLM from SFW. Jonathan may be eligible to apply for a PGLM from SFE.

SFW 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.

For further guidance on establishing ordinary residency, please see the SFW 'Assessing Eligibility' guidance chapter.

### **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 do not normally affect ordinary residence. SFW should make decisions on whether an absence affects a person's ordinary residence on a case-by-case basis.

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

See the SFW 'Assessing Eligibility' guidance chapter for further details on temporary absences.

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

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Students who start PGM courses from AY 24/25 onwards are not supported for future academic years of their course where the limited leave/temporary protection rights of the main leave holder of the eligibility category, under which they are applying, expires during an academic year of the course, and they do not become a British Citizen or have a new valid leave status that allows their eligibility to continue.

SFW will capture expiry dates for limited leave statuses/temporary protection rights at the point of application.

This provision applies where:

- limited leave under one of the protected categories or leave via the EUSS is lost during the PGM course, or
- temporary protection under the Withdrawal Agreements is lost during the PGM course, i.e. the student is no longer a 'person with protected rights'. This applies to those who are treated as if they hold pre-settled or settled status under the EUSS while the Home Office makes a final determination on their status. If the determination concludes that the student is not eligible for pre-settled or settled status, they will lose their protected rights.

This provision applies to those who are eligible under the following categories where leave to remain is lost:

- Refugees,
- Stateless leave,
- Humanitarian Protection,
- Section 67 leave to remain,
- Calais Leave,
- Leave to remain under residence scheme immigration rules,
- Leave to remain as a relevant Afghan citizen,
- Leave to remain as a protected Ukrainian national,
- Categories where protected rights (evidenced by ongoing protected rights where an EUSS status has not yet been awarded) are required.

The termination provisions also apply to the relevant family members applicable to each category.

Where the termination of eligibility provision applies, PGLM funding will continue until the end of the academic year in which the main leave holder's leave expires or is revoked.

Funding for future academic years will only be paid if the student can evidence the following in respect of those academic years: that the main leave holder has been awarded any new valid leave status or becomes a British citizen..

For example:

**James** has Humanitarian Protection status. James begins a three-year PT PGM course in Wales in October 2025. James applies for and is awarded £19,255 PGLM for the full course from SFW.

In November 2026 (during the second year of James' course, AY 26/27), James' Humanitarian Protection status expires. Funding remains in place for the remainder of AY 26/27. In order to establish James' eligibility for funding for AY 27/28, SFW write out for evidence of a further valid status. James is granted settled status in March 2027, which is prior to the start of AY 27/28. Therefore, James remains eligible for PGLM for the remainder of the course. James' entitlement is as follows:

AY 25/26 – £6,418

AY 26/27 – £6,418

AY 27/28 – £6,419

For categories where protected rights (evidenced by ongoing protected rights where an EUSS status has not yet been awarded) are required, in order for funding to be available for future funding years, the student/parent/spouse (as applicable) must receive a further grant of leave under the residence scheme immigration rules or become a British citizen in order for their eligibility to continue. This is unlike students in other limited leave categories where the main leave holder can be awarded any new valid status.

### **3.5 Armed forces personnel and their close relatives**

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Generally, students undertaking a distance learning course are required to be undertaking the course in Wales on the first day of the first academic year of the course (regulation 10, *Exception 10*), and are more generally required to be undertaking the distance learning course in the United Kingdom throughout the duration of the course (regulation 12(2)).

However, an exception applies for armed forces personnel and their close relatives. Where a serving member of the armed forces or their eligible close relative is undertaking a distance learning course with a UK HE provider whilst posted overseas or within another country in the UK, they may be eligible for the PGLM from SFW (regulation 10, *Exception 10* and regulation 12(3)).

This includes:

- i) armed forces personnel serving outside of the UK during their distance learning course
- ii) eligible close relatives living with armed forces personnel serving outside of the UK during their distance learning
- iii) armed forces personnel serving outside of Wales, on the first day of the first academic year of their distance learning course but within another country within the UK
- iv) eligible close relatives living with armed forces personnel serving outside of Wales, on the first day of the first academic year of their distance learning course but within another country within the UK.

For example:

**Arnold** is ordinarily resident in Wales and is a serving member of the armed forces who is serving overseas when starting a PGM course on a PT distance learning basis on 15 September 2025. Although Arnold is not undertaking the course in Wales on the first day of the first academic year of the course (or undertaking the course in the UK throughout the duration of the course) Arnold is eligible for full PGLM via their status as a member of the armed forces posted overseas.

**Anna** is a serving member of the armed forces domiciled in Wales but has been posted to England. Anna wishes to study a PGM course on a distance learning basis at Cardiff Metropolitan University. Although Anna is not undertaking the course in Wales on the first day of the first academic year of the course Anna would still be eligible to apply to SFW for PGLM via their status as a member of the armed forces posted in another UK domicile.

Note that “close relative”, as defined in the Regulations (Schedule 1, paragraph 3 (1)) includes:

- (a) the student's spouse or civil partner;
- (b) a person ordinarily living with the student as if the person were P's spouse or civil partner;
- (c) the student's parent, where the student is under the age of 25;
- (d) the student's child, where the student is dependent on that child;

Where a member of the armed forces (or that person's close relative) was ordinarily resident in Wales prior to enlisting, the student's application should be processed by SFW on that basis unless the applicant or their close relative have established permanent residence elsewhere. If SFW deem that the member of the armed forces (or their close relative) was ordinarily resident in England, Northern Ireland or Scotland when they enlisted, then the applicant is directed to the appropriate UK administration to apply for any funding that may be available for their course.

Once a student, studying a distance learning course overseas or within another country in the UK, is eligible for student support by way of their/their close relative's posting with the armed forces, they remain eligible to the end of their period of eligibility, even if they, or their close relative, leaves the armed forces.

### 3.6 Residency examples

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Please note that these examples are for illustration only and do not cover all possible scenarios, including those involving previous study. For the full list of residency rules categories, refer to Schedule 2 of the Regulations or the SFW 'Assessing Eligibility' guidance chapter.

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

**John** is a UK national who confirms that they have been living in the UK and Islands for three years prior to the first day of the first academic year of their PGM course in Wales. John provides the following address history (most recent address first):

Wales: 2 months

Scotland: 2 years and 10 months

John's residence in Scotland is not deemed to be temporary (as they were ordinarily resident in Scotland and not living there for a temporary purpose such as education). SFW concludes that John moved to Wales for the purposes of starting the course, and therefore, John is ineligible for PGLM from SFW.

**Simon** is a UK national who confirms that they have been living in the UK and Islands for three years prior to the first day of the first academic year of their PGM course. Simon provides the following address history (most recent address first):

Wales: 2 years

England: 1 year

As Simon is a UK national who is ordinarily resident in Wales on the first day of the first academic year of the course and who has been ordinarily resident in the UK and Islands for three years prior to the first day of the first academic year of the course, Simon is eligible for PGLM from SFW.

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

**Grace** is a UK national who confirms that they had previously been ordinarily resident in Wales but has not been living in the UK and Islands for three years prior to the first day of the first academic year of their PGM course. SFW seeks further evidence, and Grace provides the following address history:

France: 3 years

Prior to the start of the three-year period Grace moved from Wales to France on 1 July 2020. Grace returned from France to Wales and is ordinarily resident in the UK on the day on which the course begins. It was determined that Grace had been ordinarily resident in Wales and settled in the UK immediately prior to moving to France. Grace is eligible for PGLM from SFW as they left Wales to exercise their 'right to roam' in the EEA/Switzerland and did so prior to the end of the EU Exit transition period (i.e., Grace exercised their right to roam on or before 31 December 2020). (Note that if Grace was ordinarily resident in a different UK territory prior to leaving the UK, they should apply to that territory for support rather than SFW.)

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

Wales: 1 month

Germany: 2 years and 11 months

SFW seeks further evidence of Constance's residence history prior to the start of the three-year period. SFW determines that Constance moved from Wales to Germany on 1 April 2021 and that the residence period in Germany was not a temporary absence. Constance is ineligible for PGLM from SFW because they left Wales after 30 December 2020 and so are not considered to have exercised free movement rights in the EEA/Switzerland under the EU directives, and their absence to Germany was not a temporary absence.

**Gemma** is a UK national who confirms that they had previously been ordinarily resident in Wales but has not been living in the UK and Islands for three years prior to the first day of the first academic year of their PGM course. Gemma provides the following address history (most recent address first):

USA: 1 year

Wales: 2 years

Gemma returns to Wales to start the course. However, Gemma's residence in the USA is not deemed to be a temporary absence, therefore Gemma is considered ineligible to apply for PGLM from SFW.

**Liam** is a UK national who confirms that they are ordinarily resident in Wales but has not been living in the UK and Islands for three years prior to the first day of the first academic year of their PGM course. Liam provides the following address history (most recent address first):

Wales: 1 month

Australia: 6 months

Wales: 2 years 5 months

The residence in Australia is for a temporary work contract and so as Liam can demonstrate that there was no intention to stay in Australia indefinitely, it is deemed to be a temporary absence. Liam is therefore still considered to be ordinarily resident in Wales and is eligible to apply for PGLM from SFW.

### 3.6.3 EU Nationals

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

Wales: 1 year

Scotland: 2 years

Jose is treated as a Wales domiciled student due to being most recently ordinarily resident there. As Jose 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, has settled status under the EU Settlement Scheme and is currently ordinarily resident in Wales, they are eligible to apply for PGLM from SFW.

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

Germany: 2 years

Estonia: 1 year

Anna comes to Wales to start the course, however, does not have citizens' rights under the Withdrawal Agreement as they had moved to the UK after 31 December 2020, and therefore does not have a status under the EU Settlement Scheme. Anna is ineligible to apply for PGLM from SFW.

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

## 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 PGM level qualification are not eligible for PGLM (regulation 10(1), *Exception 6*). This applies whether the qualification held is 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 by the applicant do not affect eligibility for PGLM. UK post-secondary education qualifications are defined on different levels<sup>6</sup>, with higher education qualifications denoted at levels 4-8. Master's qualifications are at Level 7 on the Framework for Higher Education Qualifications (FHEQ) as laid out by the Quality Assurance Agency for Higher Education<sup>7</sup>. If the applicant holds a PG Initial Teacher Education (ITE) qualification (e.g., a PGCE), a PG certificate or a PG diploma (PG Dip) at Level 7 (or an overseas equivalent), this does not make them ineligible for PGLM.

PGLM is only available where the student is undertaking a full standalone PGM course, not a partial PGM course requiring a lesser number of credits, either because of the student's previous study or previous experience.

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<sup>6</sup> [What qualification levels mean: England, Wales and Northern Ireland - GOV.UK](#)

<sup>7</sup> [The Frameworks for Higher Education Qualifications of UK Degree-Awarding Bodies](#)

Students self-declare previously gained PG qualifications from the UK and overseas on the PGLM 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 master's qualification, the applicant must provide proof of the qualification level. For the purposes of eligibility for PGLM, the following PG qualification levels framework should be used:

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

\*Including overseas equivalent qualifications

Note:

- where an applicant holds a MA awarded by a Scottish HE provider, they may be eligible for PGLM as Scottish MAs are undergraduate degree qualifications (the title of 'Master of Arts' is conferred on some undergraduate Scottish degrees for historical reasons).
- MAs that require PG level study are not awarded by Scottish HE provider's. Where a PGM qualification awarded by these providers requires PG level study, it is given a different qualification title such as MLitt or MPhil; holding such a qualification makes the student ineligible for PGLM, in the same way as any other PGM level academic qualification.
- Where an applicant holds an MA awarded by Oxford, Cambridge or Trinity College, Dublin, they may be eligible for PGLM as this qualification does not require any PG study; students who have completed an UG honours degree at one of these institutions may have their degree 'upgraded' to an MA after a period with no requirement for any PG study.
- The Student Loans Company Ltd (SLC) do not receive confirmation of whether a student receives the qualification for which they were awarded funding, or a lower-

level exit qualification, where they do not complete the qualification that they initially registered for; this applies to all HE and FE funding administered by SLC.

#### **4.2 Previous PGM support (no qualification achieved)**

Under regulation 10(1), *Exception 8*, if a student undertook a previous PGM course and received PG support from SFW under the Regulations for that course, but did not achieve the qualification, they are ineligible for PGLM (even where they did not receive full payment of PGLM support). This includes instances where a student has previously received any PGM grant support under the Regulations towards a previous PGM course they started before AY 24/25.

The provision also extends to student support in the form of a loan provided out of funds provided by another government authority within the United Kingdom for undertaking a previous standalone PGM course. PG loan support includes tuition and/or contribution to costs support as applicable.

Other than previous support under the Regulations, the previous types of PG support considered under regulation 10(1) *Exception 8* to make students ineligible for future PGLM from SFW also includes a:

- PG Master's loan from SFW under The Education (Postgraduate Master's Degree Loans) (Wales) Regulations 2017 (as amended);
- PG Master's loan from SFE under The Education (Postgraduate Master's Degree Loans) Regulations 2016 (as amended);
- PG Tuition Fee Loan from SFNI\* under part 13 of The Education (Student Support) (No 2) Regulations (Northern Ireland) 2009 (as amended); or
- PG loan from SAAS\* for a course designated under regulation 4(1)(b)(i) of The Education (Student Loans) (Scotland) Regulations 2007 (as amended), or for a course mentioned in paragraph 10 or 11 of Schedule 4 of The Student Support (Scotland) Regulations 2022 (as amended);

*\*PG Tuition Fee Loans from SFNI can also be paid towards PG Certificate's and PG Diploma's, and PG Loans from SAAS can also be paid towards PG Diploma's, however previous loans via these schemes are only taken into account for the purposes of this eligibility criterion when the loan was received for study towards a PG Master's degree.*

The restriction in regulation 10(1), *Exception 8*, does not apply where the applicant has received:

- support towards an integrated master's degree, which was funded under the 'UG student support system' from any domicile (however the student is ineligible to apply for PGLM under the existing ELQ rules if they hold an integrated master's); or
- support for undertaking a PG diploma (PG Dip) or certificate (PG Cert). Funding is available to students for these courses from the funding authorities in Scotland and Northern Ireland, as well as for PG Certificates in Education (PGCE) from all four UK domiciles.

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

Previous support received for a PGM course that the student did not receive a qualification award	Funding Body	Student eligible for PGLM from SFW for a new course?
Any PGM Funding	SFW	No*
PG Master's loan	SFE	No*
PG Tuition Fee loan	SFNI	No*
UG tuition fee support, and/or support for living costs	SFW / SFNI / SFE / SAAS	Yes
PG Tuition Fee and/or PG living costs loan/s	SAAS	No*

\*Students who have undertaken a previous PGM course, and received PG support from any UK administration, but failed to complete that course due to a CPR, can qualify for the full PGLM. However, this can be awarded only once. See section '[Compelling personal reasons](#)' for further information.

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

**Vicky** starts a one-year PGM course in September 2023 and withdraws from the course in December 2023, having received the first instalment of PGM Funding from SFW. Vicky starts another PGM course in September 2025; however, they are not eligible for PGLM from SFW, as they are not able demonstrate a CPR for not completing the first course.

Note, if a student is currently in receipt of PGM support, and then transfers to another PGM course, they retain their eligibility for the same PGM support package as when they began their study. See section [‘Transfers’](#) for further information.

If a student withdraws from a PGM course before the start date of the course and receives no payment, they are still eligible for future PGLM.

If the student did not attend or undertake a PGM course, but received PGM support in error, they are eligible to receive PGLM for a subsequent course from SFW as long as they pay back their original overpaid support amount in full. For example, a student may be registered on a PGM course but then inform the HE provider that they do not intend to undertake the course, however the HE provider does not inform SFW of this change until after a PGM support payment has already been released. Providing the student repays the overpayment in full, they are eligible for PGLM for a future course.

**4.3 No qualification achieved and no previous PGM funding**

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Eligibility for PGLM is not affected by previous PGM study (any level and qualification, taught and non-taught) where the student did not achieve the qualification and did not receive PGM support. However, students are only eligible for PGLM where the student is undertaking a full Master’s course, not a partial course. Therefore, students are not eligible for PGLM funding to top up to a Master’s qualification where they have previous study, or experience, that has allowed them to bypass integral elements of their PGM course. For further information on partial courses see section [‘Requirement to undertake a full PGM course’](#).

If a student had previously intended to study a PGM course, applied for and was made eligible for support, but then withdrew from the PGM course before the start date of the course (and so received no payment), they remain eligible for PGLM.

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

Equivalent or higher level qualification achieved?	PGM support previously received?	PGLM available?
NO	NO	YES
NO	YES	NO*
YES	NO	NO
YES	YES	NO

\*unless awarded owing to a CPR

#### 4.4 Requirement to undertake a full PGM course

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An eligible student is only able to access PGLM where they are undertaking a full, standalone PGM course (a minimum of 180 credits) and not 'topping up' from a lower-level course. Students are not eligible where they are undertaking a partial PGM course where previous study and/or work experience has been accepted, allowing the student to bypass certain aspects/modules of the full master's course.

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

For example:

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

If a student transfers from one eligible PGM course to another and is allowed to bypass certain elements on the second course because of the transfer, but still undertakes 180 credits in total across both courses, they remain eligible for PGLM on the second course.

For example:

**Serena** commences a one-year PGM course beginning in September and applies for PGLM. In December, after completing 60 credits, Serena transfers to a different one-year PGM course starting in the following March. Serena's provider allows them to bypass 60 credits on the new course due to work completed on the first course, meaning Serena is only required to undertake 120 credits on the new course. Serena remains eligible to continue receiving PGLM as they are undertaking an aggregated 180 credits across both PGM courses.

#### 4.5 Compelling personal reasons

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Under regulation 10(1), *Exception 8*, students are ineligible for PGLM from SFW where they have received PGM support for undertaking a previous standalone PGM course. However, access to further PG support in the form of PGLM may be available where the student did not complete the previous PGM course due to a CPR. If the student is awarded additional funding due to a CPR, they receive a full new entitlement up to £19,255 for the new PGM course.

PGLM awarded due to a CPR may only be awarded once per student (regulation 10(3)).

Academic performance alone does not constitute a CPR, although SFW considers 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 failure to complete a previous PGM course was due to a CPR, such as medical evidence or evidence of a personal or family crisis.

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

Refer to the SFW "Assessing Eligibility" guidance chapter for further information on the assessment of CPR's.

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

For example:

**Lee** starts a PGM course and withdraws from the course after attending in the first term and receiving the first payment of loan. Lee subsequently starts another full, standalone PGM course and is able to demonstrate that they failed to complete the first course owing to a CPR. Lee is therefore eligible for full PGLM for the new course.

**Michael** starts a PGM course and withdraws from the course after attending in the first and second terms and receiving the first two payments of loan. Michael is able to demonstrate a CPR for not completing his first course. Michael returns to study a partial PGM course, using previous study (as the provider is allowing Michael to resume from the point at which they ceased study on the previous course). As the new course is not a full, standalone PGM course, Michael is therefore not eligible for PGLM for the new course, despite demonstrating a CPR.

\* When determining whether a CPR applies to a previous instance of failing to complete a PGM course, there is no requirement for a withdrawal notification to have been received by SFW to indicate a student's previous non-completion. There can be situations where SFW are satisfied that a student failed to complete a previous course in the absence of a formal

withdrawal notification, and so a formal notification to SFW is not always necessary when determining whether a student has failed to complete their previous course.

Please note, if a student has been awarded an overall result at the end of their course (even if that result is a failing grade), they would be considered to have completed the course. Therefore, they would not qualify to have a CPR considered under regulation 10(1), *Exception 8*. However, this would not include a scenario whereby a student completed all their PG studies but did not achieve a high enough mark on part of their course, was scheduled to undertake re-sit exams, but then chose to withdraw without completing their re-sit exams and without being awarded an overall result.

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

## 5 Course eligibility

### 5.1 Designated courses

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Only designated PGM courses attract PGLM. Regulations 5, 6, 7 and 8 of the Regulations set out provisions in relation to the designation of courses for PGLM.

PGM courses that are designated for PGLM are entered on the Courses Management Service (CMS) (the SLC course database). The courses entered on this system by HE provider's should meet the designation criteria; however, SFW must ensure that it is satisfied that all courses meet the designation criteria detailed within the Regulations. For detailed information on HE course designation in Wales please see [Higher education course designation: overview for providers](#)

A course may be designated for PGLM if it is a standalone PGM course (taught or research-based). There are many different types of PGM degree, but all such degrees are expected to meet the outcomes identified in the qualification descriptors required by the Quality Assurance Agency and set out in "The framework for higher education qualifications in England, Wales and Northern Ireland (FHEQ)<sup>8</sup>, 2008" or "The framework for qualifications of higher education institutions in Scotland, 2001". This framework includes a Qualification Characteristics Statement about the characteristics of PGM degrees. It describes the

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<sup>8</sup> [The Frameworks for Higher Education Qualifications of UK Degree-Awarding Bodies](#)

distinctive features of master's degrees in the UK. It became a reference point for the purposes of reviews coordinated by the Quality Assurance Agency from August 2016. Qualification Characteristics Statements are a component of the UK Quality Code for Higher Education.

An illustrative list of available PGM qualifications is provided below:

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

Note also that to attract PGLM, the designated course must be a full, standalone PGM course and not a 'top up' from a lower-level course, or a partial PGM course undertaken where previous study and/or work experience has been accounted for. PGLM is designed as a contribution to the costs associated with a full PGM course and there is no prorated support available where less than a full standalone PGM course is undertaken; the student must be enrolled on the full PGM course. For more information, please refer to section '[Requirement to undertake a full PGM course](#)'.

#### **5.1.1 Master's courses incorporating a lower-level qualification**

Where the PGM course incorporates a lower-level PG qualification, the PGM course is designated for PGLM. For example, a Master of Law (LLM) is a designated course whether or not it incorporates a Legal Practice Course, which is a PG Diploma qualification.

#### **5.1.2 Master's subject**

There are **no subject restrictions** on PGM courses designated for PGLM (subject to them meeting all other designation criteria).

The PGM course may be provided wholly in the UK or in conjunction with an institution outside the UK. Therefore, students may undertake periods of attendance abroad during the PGM course. The qualification must be awarded by the UK HE provider and at least 50% of the teaching and supervision completed within the UK (regulation 6 (condition 4)).

### 5.1.3 Intercalated master's degree courses

Students may intercalate a PGM degree (i.e., take a year out during an UG degree to undertake a PGM degree as a separate qualification). No UG support is provided for the intercalated year; however, the student can apply for PGLM for the intercalated PGM degree as per students who are studying PGM degree courses that are not intercalated (if the student meets all the standard eligibility criteria).

### 5.1.4 PG healthcare courses – Wales domiciled students studying in England

Wales domiciled students studying a PG Healthcare course in England are not eligible to apply for a healthcare bursary\* for pre-registration Nursing, Midwifery and Allied Healthcare Profession Subjects. As such, Wales domiciled students, studying a PG Healthcare course in England, may be eligible to apply for PGLM from SFW, subject to standard eligibility rules.

\*Students on these courses may qualify for support available under the NHS Learning Support fund from NHS England (via the NHS Business Services Authority), however, receipt of this funding does not impact eligibility for PGLM.

## 5.2 Course duration

Under regulation 6 (condition 2), the course must be at least one academic year in duration and must be either:

- a full-time course lasting one or two academic years; or
- a part-time course lasting two, three or four academic years.

Note that one-year courses are always undertaken on a full-time basis, but two-year courses may be full-time or part-time.

## 5.3 Postgraduate courses that are not designated for PGLM

PGLM is not available for:

- PGD degrees;
- Master's degrees that are undertaken as an integral part of a PGD degree;
- Other PG level courses (taught or non-taught) including PG Certificates (PGCert) and PG Diplomas (PGDip)\*;
- Courses with a PG element where students on these courses are currently eligible for UG support (e.g. Initial Teacher Education (ITE), Integrated Master's, Master's of Architecture (MArch)\*\*, Scottish MAs).

- Top-up courses to convert lower-level PG courses (such as PGCerts and PG Dips) to master's degrees with the addition of extra credits.

\*Note that students may be awarded PGLM to undertake a PGM course but may fail to attain that qualification. If they do not achieve any qualification or are awarded a lower-level qualification instead of a master's (e.g. a PGDip), PGLM that is already paid is not clawed back. However, future PGLM is not available unless the student can demonstrate a CPR for failing to complete their previous PGM course.

\*\*Students may be eligible for PGLM for a Master's of Architecture course where they are ineligible for undergraduate support for this course, for example;

- the MArch is not accredited by the Architects Registration Board; or
- the Part 1 architecture course, studied prior to the MArch, was not accredited by the Architects Registration Board (for those students who began their part 1 study prior to 1 August 2025), or
- the Part 1 course studied prior to the MArch was not assigned the Higher Education Classification of Subjects (HECoS) code 100122 ('architecture') (for those students who begin part 1 study from 1 August 2025 onwards), or
- because the gap between part 1 and 2 of their architecture study is deemed to be too long.

Please see the SFW 'Assessing Eligibility' guidance chapter for further information on student support rules that govern architecture courses.

Where a student starts a PG course which is not a PGM course (e.g., a PGDip) and transfers to a PGM course, they may become eligible for PGLM from the point of transfer (however, the student must be undertaking the full standalone PGM course and not a partial course, topping up from previous study or experience). Conversely, where a student transfers from a PGM course to a different qualification, they cease to be eligible for PGLM from the point of transfer. See section on '[Transfers](#)' below for more details.

#### 5.4 Higher Education providers

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The Regulations define the types of eligible provider in reference to the designation of courses. PGLM is only available from SFW for PGM courses offered by HE providers that are;

- automatically designated under regulation 6; or
- specifically designated by the Welsh Ministers under regulation 8.

For detailed information on HE course designation in Wales please see [Higher education course designation: overview for providers](#)

Publicly funded providers in Wales, Scotland or Northern Ireland or Approved (fee cap) providers with an Access and Participation Plan in England, including those operating under a franchise/validation arrangement with another publicly funded/registered provider in the UK or operating in conjunction with an overseas provider, have their courses automatically designated. Providers in England that are registered with the OfS, who hold a validation agreement with an Approved (fee cap) provider with an Access and Participation Plan also have their courses automatically designated. Publicly funded in this context is defined as 'maintained or assisted by recurrent grants out of public funds'.

Regulation 8 provides the Welsh Ministers with the regulatory power to specifically designate PGM courses at HE providers not automatically designated by regulations 5, 6 and 7. Private/alternative providers, including those operating under a franchise/validation arrangement with a publicly funded provider in the UK or operating in conjunction with an overseas provider, can apply to have their course(s) specifically designated. Where the course is provided by more than one HE provider the student must be registered to a lead institution which is awarding the qualification.

HE Providers must apply to the Commission for Tertiary Education and Research (Medr) for specific designation. If students commence a course which has not been specifically designated, they may be ineligible for funding for that course. The Welsh Government/Medr inform SLC of specifically designated courses. See the [List of specifically designated courses](#) that is published and updated frequently.

Under regulation 6(1) *Condition 3* the course may be provided by an eligible HE provider in conjunction with a non-UK institution. As long as the UK HE provider is the lead institution these courses may be eligible for PGLM. 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 6(1) *Condition 4*).

## 5.5 Courses Management Service (CMS)

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Courses that meet the criteria to be considered **automatically** designated under the Regulations can be uploaded to CMS by providers.

HE providers must apply for specific designation for a course that is not considered automatically designated under the Regulations. The Welsh Government must confirm the course has been **specifically** designated before it can be entered on the CMS.

On the course database:

- designated FT PG courses are identified as 1 or 2 years in duration;
- designated PT courses are identified as:
  - 2 years in duration
  - 3 years in duration
  - 4 years in duration

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

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

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

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

HE providers are responsible for uploading accurate course information on the CMS, ensuring that courses added are designated for Welsh applicants. SLC may review the course lists uploaded by HE providers.

## **5.6 Distance learning**

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

- in attendance; or
- via distance learning.

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

- be undertaking\* the course in Wales on the first day of the first academic year of the course (i.e. they are living in Wales on that date);
- continue to remain in the United Kingdom whilst undertaking the course;

- meet the requirements for one of the residency categories in the Regulations to be eligible for support from SFW;
- be ordinarily resident in Wales (students must provide a Welsh address before the application is approved).

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

- elsewhere in the UK, they continue to be eligible for student finance until the end of their course;
- outside the UK, they cease to be eligible for support from the first date on which they undertake their course outside the UK (regulation 12(2)).\*

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

## 6 Financial entitlement

### 6.1 Postgraduate Loans for Master's (PGLM) entitlement

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New students starting designated PGM courses in AY 25/26 are entitled to a maximum of £19,255 non-income assessed loan ([regulation 31ZA\(2\)](#)). All students (excluding eligible prisoners\*) are entitled to the full amount of loan of £19,255.

*\*Please see section '[Prisoners entitlement](#)' below for more information on loan amounts available for eligible prisoners.*

### 6.2 Prisoner's entitlement

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Students who are imprisoned may apply for PGLM to cover the whole or part of the fees of the designated course, but not towards other costs (regulation 31ZA (3)). Payments are made directly to the student's HE provider following the same payment profile and dates used for payments made directly to the student (33/33/34% per academic year).

The rules that apply to eligible prisoners are detailed in the following sections:

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

Eligible prisoners' total entitlement is capped at the fee amount charged to the student and is paid directly to the student's HE provider.

In academic year 25/26, students who are eligible prisoners at the start of the first academic year of the course can apply for an amount of PGLM capped at the lower of:

- **£19,255** (regulations 24, 25 and 31ZA(3)(b)); or
- The **tuition fee charged** (regulations 24, 25 and 31ZA(3)(a)),

And which is paid directly to the student's HE provider (regulation 33(4)).

For example:

**Sam** is an eligible prisoner and applies for PGLM towards a PGM course starting in AY 25/26. Sam's PGM course lasts two academic years, and the HE provider charges a full course fee of £19,255. Sam is therefore entitled to the full PGLM amount of £19,255, to be paid directly to the HE provider.

**Deborah** is an eligible prisoner and applies for PGLM towards a PGM course starting in AY 25/26. Deborah's course lasts two academic years, and the HE provider charges a full course fee of £12,000. Deborah's PGLM entitlement is therefore £12,000, to be paid directly to the HE provider.

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

Where the student becomes an eligible prisoner during an academic year of their course, regulation 31ZA(3) applies, whereby the revised total maximum PGLM amount will be the lesser of £19,255 or:

- The total course fee; **minus**
- The amount of PGLM already paid to the student.

Where the course fee is equal to, or less than, the amount of PGLM already paid, no further payments will be made.

Any payments already made to the student will be collected through the income contingent repayment (ICR) system and not considered as overpayments, even if the payments made exceed the total course fee at the point the student enters prison.

If the total course fee is more than the amount of PGLM already paid to the student, any further payments from their remaining PGLM entitlement must be paid directly to the student's HE provider (regulation 33(4)). Instalments of fee payments made to the HE provider should follow the same payment profile as payments made to the student.

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

The total support paid to the student cannot exceed £19,255.

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

Where an eligible prisoner in receipt of support is released from prison during the academic year, the student should notify SFW. Evidence that the student is no longer an eligible prisoner is required before entitlement is recalculated.

Students who began study in AY 25/26, and are eligible prisoners who are released from prison during the academic year can apply for an increased amount of support in respect of the remainder of their course. The maximum PGLM available to students who cease to be an eligible prisoner during the course is calculated as follows:

- The amount of fee charged; **plus**
- An increased amount of loan proportionate to the time the student is not an eligible prisoner, as calculated by the formula in regulation 36A(7), as follows:

#### Calculation of Loan Increase: $(Q - F) \times (R/T)$

Where:

**Q** equals the maximum amount of loan available for a PGM course (£19,255)

**F** is the amount of PGLM which the student qualified for as an eligible prisoner (*i.e. the full fee charged*).

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

**R** 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 course*).

Note that:

- the total support available to an eligible prisoner who becomes an eligible student must never exceed £19,255 for their entire period of eligibility;
- further payment amounts due to be paid to the student will be split evenly over the remaining payment periods of the course.

For example:

**Jake** is an eligible prisoner and applies for the maximum PGLM available for a course beginning in academic year 25/26. Jake's course lasts two academic years, and the HE provider charges a full course fee of £11,000. Jake is therefore entitled to a capped PGLM amount of £11,000 for the course at the point of application, to be paid directly to the HE provider.

The course starts on 23 September 2025 and is due to end on 28 May 2027. Jake is subsequently released from prison on 31 August 2026 and applies for the PGLM to be increased to the maximum amount available.

The calculation of the amount of loan increase for Jake is as follows:

$$(\text{£}19,255 \text{ (Q)} - \text{£}11,000 \text{ (F)}) \times (271 \text{ ** (R)} / 614 \text{ *** (T)}) = \text{£}3,643.49$$

\*the amount of loan Jake qualifies for as an eligible prisoner

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

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

Therefore, Jake can receive a total PGLM of £14,643.49.

## 7 Payment and overpayment

### 7.1 Payment proportions

Payments of PGLM are made directly to the eligible student (except in the case of eligible prisoners whose payments are paid directly to their HE provider) and are made in three instalments per academic year, split 33%/33%/34% of the total loan amounts requested for the year.

For example, a student on a one-year PGM course, with a loan request of £19,255 is paid as follows:

Course Year	Entitlement (Total £19,255)
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<b>AY 25/26 - Year 1</b>	Instalment 1. £6,354.15 Instalment 2. £6,354.15 Instalment 3. £6,546.70
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A student on a two-year PGM course, with a loan request of £19,255 is paid as follows:

<b>Course Year</b>	<b>Entitlement (Total £19,255)</b>
<b>AY 25/26 - Year 1</b> - entitlement split: £9,627	Instalment 1. £3,176.91 Instalment 2. £3,176.91 Instalment 3. £3,273.18
<b>AY 26/27 - Year 2</b> - entitlement split: £9,628	Instalment 1. £3,177.24 Instalment 2. £3,177.24 Instalment 3. £3,273.52

No payments are released until a valid NINO has been received and verified (regulation 41). Note that certain categories of student may receive the first instalment of PGLM without providing a valid NINO - see section '[Documentation requirements](#)' for more information. Where a student has already had their NINO verified as part of an earlier application, the NINO does not require to be verified again.

SLC generally require that the student must supply details of a UK bank or building society account which is in their own name before payments can be released (regulation 33(3)).

Where a student is requesting loan funding, the minimum loan amount that can be requested is £1.

The amount of loan requested can be amended up to nine months after the first day of the final academic year of the PGM course (regulation 19(1)). However, the amount requested cannot be reduced to less than the amount already paid to the student. If the student wishes to reduce their loan to an amount which is less than has already been paid, they can make a voluntary repayment directly to SLC. The voluntary repayment cannot be refunded later, should the student change their mind. Although a voluntary repayment of PGLM cannot be refunded, where the student has not yet requested the maximum loan amount available to them, they may still increase the loan request amount if they are within the time limit for doing so.

Note that there is discretion to extend the deadline of amendments to the student's loan request amount beyond the ninth month of the final academic year (regulation 19(2)), for example where the student or their course becomes eligible/designated after the start of the course. Please see section '[Loan request amendments](#)'.

### 7.1.1 Yearly PGLM entitlement split

PGLM entitlement is split evenly (where possible) over each year of a student's course, dependent on the student's PGM course length/number of funded years from the point of application. Where the student is studying the PGM course over one year, they are entitled to up to £19,255 PGLM (or the amount of loan they request less than the maximum), scheduled over the course of the year, assuming that the application is received within the time limits.

Where a student is studying a PGM course over two to four academic years, their yearly entitlement is split by dividing their entitlement by the appropriate duration of their course (i.e. their maximum course entitlement/requested loan amount is split equally (where possible) across course years). This applies regardless of the amount of loan requested.

Where non-whole numbers are returned when splitting entitlements equally across course years, entitlement amounts are rounded down to the nearest whole £1 in non-final course years, with the remainder paid in the final academic year.

A student requesting the maximum loan amount would have their entitlement split for their original course, assuming that the application was received at the outset of study, as follows:

Course Length	Loan Amount per AY (Courses starting in AY 25/26)
One AY	£19,255
Two AYs	Year 1 – £9,627 Year 2 – £9,628
Three AYs	Year 1 – £6,418 Year 2 – £6,418 Year 3 – £6,419
Four AYs	Year 1 – £4,813 Year 2 – £4,813 Year 3 – £4,813 Year 4 – £4,816

Payment of the loan entitlement is then split in the normal 33/33/34% payments for each payment point in each year, as follows:

**Armin** undertakes a two-year course in AY 25/26 and requests the maximum loan of £19,255. Armin is entitled to £9,627 in year one and £9,628 in year two. Payments for year one are scheduled as follows:

Instalment 1: £3,176.91 (33% of £19,255)

Instalment 2: £3,176.91 (33% of £19,255)

Instalment 3: £3,273.18 (34% of £19,255)

Payments for year two are scheduled as follows:

Instalment 1: £3,177.24 (33% of £19,255)

Instalment 2: £3,177.24 (33% of £19,255)

Instalment 3: £3,273.52 (34% of £19,255)

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

For example:

**Ryan** starts a PGM course in September 2025, which lasts four academic years. Ryan only requests £10,000 PGLM in total (rather than the maximum available £19,255). Payments will be scheduled per academic year and paid as follows:

- |    |       |        |
|----|-------|--------|
| 1. | 25/26 | £2,500 |
| 2. | 26/27 | £2,500 |
| 3. | 27/28 | £2,500 |
| 4. | 28/29 | £2,500 |

Ryan's payments in each year of the course would be:

Instalment 1: £825.00 (33% of £2,500)

Instalment 2: £825.00 (33% of £2,500)

Instalment 3: £850.00 (34% of £2,500)

Students cannot generally elect to have their payments split different from those outlined above (though payment may be brought forward on a case-by-case basis, for example if the student is in financial hardship – see section '[Payment dates](#)' for more information).

## 7.2 Confirmation of study

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Payments of PGLM are released following receipt of confirmation from the student's HE provider that the student is in study in that academic year (regulation 34). When the HE provider confirms the student is in study, they are confirming that the student is:

- undertaking the full, designated PGM course;
- studying at least 50% of their period of study within the UK;
- on track to complete the PGM course within the standard course duration (i.e. not undergoing periods of repeat study); and
- is not (to the best of the HE provider's knowledge) in receipt of any source of funding that would impact the student's eligibility for PGLM (e.g. NHS/Social Work Bursary Support).

One confirmation of study is required from the HE provider for each academic year (up to four years) before payment of PGLM is released for that academic year.

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

### 7.3 Payment dates

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

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

**Second instalment:** SLC release the 2nd instalment of PGLM at the start of the second term date supplied by the HE provider.

**Third instalment:** SLC release the 3rd instalment of PGLM at the start of the third term date supplied by the HE provider.

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

#### **7.4 Late entrants**

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Under regulation 16(1)(c), where a student starts a PGM course after the course start date, but is undertaking a full standalone PGM course and isn't "topping up" (i.e., utilising previous study to bypass certain required elements of the PGM course), the student is still entitled to the full PGLM entitlement amount for that course (£19,255 for a course commencing in AY 25/26).

Note that a late entrant is a student who is starting a course late but will still complete a full PGM 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 PGM course (direct entrants). Direct entrants are not eligible for PGLM – PGLM is a contribution towards the costs of undertaking a full PGM course, rather than as a contribution towards the reduced costs of undertaking part of a PGM course. Students who start a PGM course as a direct entrant are not eligible for PGLM.

Where the HE provider accepts students starting in multiple academic quarters of the academic year, the HE provider should submit a separate entry for each PGM course on CMS. This ensures that where, for example, some students start a PGM course in the academic year quarter commencing 1 September 2025 and others start in the academic year quarter commencing 1 January 2026, the student can be assigned to the correct course and assessed on the correct academic year driven eligibility criteria. This also ensures that loan payments are only made for the payment periods including and after the student's first date in study.

## **8 Change of circumstances**

### **8.1 Transfers - general**

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Under regulation 17, students can transfer between designated PGM courses and remain eligible for Postgraduate Loans for Master's (PGLM), providing the student's previous course has not ended and their period of eligibility has not ended (e.g. because they have withdrawn from their course) (regulation 17(1)(c)). This rule applies whether the student transfers:

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

In either case, the student/the student's HE provider should notify SLC of the course change (regulation 22 paragraphs (3) & (4)(b)). Where the student transfers to a PGM course at a different HE provider:

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

If a student wishes to change course and retain their eligibility for PGLM, the student must transfer course to retain their period of eligibility. Where a student withdraws and then reapplies for PGLM for a new course, they will be ineligible for future PGLM funding unless they can demonstrate that the withdrawal was due to a CPR (see section '[Compelling personal reasons](#)').

When a student transfers courses, the amount of PGLM to which the student was entitled for their study and attendance in each relevant payment period, up to the effective date of their transfer, will remain in place. The student's remaining PGLM entitlement amount will then be spread over the remaining payment points and years of their new course following the effective date of the transfer. See examples in sections 8.2 to 8.4 below for more details.

If a student transfers from a designated course to a non-designated course (i.e., to a course which is not listed as a designated PGM course on CMS) they cease to be eligible for PGLM from the point of transfer and no further PGLM payments are made. Previous payments made where the student was attending the designated course are not reassessed. Any loan payments made subsequently from the point of transfer to the non-designated course, will be treated as an overpayment. The student is treated by SLC as if they had withdrawn from the course for PGLM purposes. The student's loan entitlement at this point is calculated in line with the rules detailed in the section '[Withdrawal](#)'.

Students who transfer from a non-designated course to a designated PGM course may submit a new application for support. For example, if a student starts a qualification which is a lower level than a PGM course, they are not eligible to apply for PGLM. If they then transfer to a PGM course, they may apply for funding at that point. They are eligible to apply for PGLM from the point of commencing the designated course and, for the purposes of PGLM, they are treated as a new student starting a designated course from the point when they start the designated course. Note that PGLM is only available for full standalone PGM courses and not partial PGM course where previous study/experience is accepted by the HE provider. See section '[Requirement to undertake a full PGM](#)' course for further information on full courses.

For example:

**Paige** commences a four-year PGM course in October 2025. In June 2026 Paige transfers to a course starting in October 2026. Due to the work undertaken on their initial course, Paige is not required to undertake the same study again and will continue with the PGM. Although neither period of study in respect of each individual course represents a full course for funding purposes, as Paige is undertaking a full PGM course **across both courses**, they are eligible for the remainder of their PGLM.

## 8.2 Multi academic quarter transfers

Students may transfer to a PGM course which starts in a later academic year quarter. Students retain their full course entitlement, however, the maximum PGLM available to the student does not increase. Any remaining entitlement due to the student will be and spread over the remaining years and payment points on the new course following the effective date of the transfer.

For example:

**Mike** starts a one-year PGM course (Course A) in September 2025 and requests the maximum loan amount of £19,255. Mike's academic year start date is 1 September 2025. Entitlement amounts are split as follows:

Payment	Payment Period AY 25/26	Entitlement Amount
1	September 2025	£6,354.15
2	January 2026	£6,354.15
3	April 2026	£6,546.70

In October 2025, after receiving the entitlement amount for the first payment point (September 2025) on Course A, Mike submits a transfer to a course starting in January 2026 (Course B). Mike's remaining entitlement is then spread over each remaining payment point in Course B following the effective date of the transfer. Entitlement amounts are re-scheduled as follows:

Payment	Payment Period AY 25/26 (Course A)	Entitlement Amount (Course A)	Payment Period AY 25/26 (Course B)	Entitlement Amount (Course B)
1	September 2025	£6,354.15	January 2026	£4,257.28
2	January 2026	N/A	April 2026	£4,257.28
3	April 2026	N/A	July 2026	£4,386.29

### 8.3 Cross academic year transfers

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

For example:

**Colin** commences a two-year PGM course (Course A) in September 2025 and requests the maximum PGLM of £19,255. Colin's entitlement amounts are split as follows:

#### Course A

Payment	Payment Period 25/26 AY	Entitlement Amounts	Payment Period 26/27 AY	Entitlement Amounts
1	September 2025	£3,176.91	September 2026	£3,177.24
2	January 2026	£3,176.91	January 2027	£3,177.24
3	April 2026	£3,273.18	April 2027	£3,273.52

At the end of his first year, Colin transfers to year one of a new two-year PGM course (Course B) starting in September 2026. As Colin has already received £9,627 of their overall entitlement in year one of the initial PGM course, the remaining £9,628 will be spread over the remaining payment points on the new course following the effective date of the transfer and will be split 33%/33%/34% for each payment point in each academic year, as follows:

#### Course B

Payment	Payment Period 26/27 AY	Entitlement Amounts	Payment Period 27/28 AY	Entitlement Amounts
1	September 2026	£1,588.62	September 2027	£1,588.62
2	January 2027	£1,588.62	January 2028	£1,588.62
3	April 2027	£1,636.76	April 2028	£1,636.76

#### 8.4 Change of course length transfers

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Students may transfer between PGM courses of different lengths. Note that two-year courses may be FT or PT. In either case, the total maximum loan entitlement available is £19,255 (for those who began study from AY 25/26) for the whole period of study. Any remaining entitlement following the transfer will be aligned to, and spread over the remaining years and payment points on the student's new course following the effective date of the transfer.

For example:

**Harriet** starts a two-year course (Course A) in academic year 25/26 and requests the maximum available entitlement of £19,255 PGLM. £9,627 is scheduled in year one. At the end of year one, having received the full £9,627 available, Harriet transfers to year two of a new four-year course (Course B). Harriet's remaining entitlement is then spread over each remaining year, and payment point on Course B following the effective date of the transfer. The remaining course years on the new course (Course B) are funded as follows:

Year 2: £3,209

Year 3: £3,209

Year 4: £3,210

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

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

Instalment 1: £660 (33% of £2,000)

Instalment 2: £660 (33% of £2,000)

Instalment 3: £680 (33% of £2,000)

At the end of year one, having received the full £2,000 available entitlement for that year, Imran transfers to year two of a new two-year PGM course (Course B). Imran's remaining entitlement is then spread over each remaining years payment points on Course B following the effective date of the transfer.

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

## 8.5 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 academic year of the course (regulation 19(1)). Subject to regulation 19(2) the student cannot amend their loan amount beyond this point.

As with applications for support, under regulation 19(2) there is discretion to extend the window of application beyond the ninth month of the final academic year, for example where the student becomes eligible, or their course becomes designated after the start of the course.

### 8.5.1 Increasing the loan request amount

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

For example:

**Barb** starts a PGM in September 2025 which lasts three academic years. Barb requests £15,000 PGLM in total. Payments will be scheduled per academic year as follows:

AY 25/26 - £5,000

AY 26/27 - £5,000

AY 27/28 - £5,000

Barb increases the loan request amount to £19,255 at the end of the second academic year of the course, which is prior to the loan request amendment cut-off date. Barb is entitled to the additional £4,255 requested. An interim payment of £2,836 will be made when the loan request amendment is processed (£1,418 for each of the first two academic years of the course), and £6,419 will be paid in year three of the course. Barb's payment profile for her PGM course is as follows:

AY 25/26 - £5,000

AY 26/27 - £5,000

AY 27/28 - £2,836 (interim) + £6,419 (scheduled)

### 8.5.2 Decreasing 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.

## **8.6 Repeat study**

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Periods of repeat study are not funded.

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

No payments are made during repeat periods of study. There is no change to the student's total entitlement. The HE provider should inform SLC of any instance where the student is undertaking a period of repeat study.

Whilst payments are not made during periods of repeat study, the student receives 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. This should be confirmed to SLC and payments will recommence.

For example:

**Louise** starts a two-year part-time PGM course in October 2025. At the end of the first year, Louise has not met the required academic standards to progress on to the second year of the course and must re-sit the full year before progressing. Louise will repeat the first year in AY 26/27. As Louise is repeating modules of the course with no progression, Louise will not receive payment in AY 26/27. Once it's confirmed that Louise is progressing on the course, payment will resume. Any payment(s) missed during the repeat period of study will be released when SLC receive notification that Louise is progressing on the course.

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

SLC may exercise discretion to continue to pay a student throughout a period of repeat study if it is determined that non-payment would place the student in financial hardship (which the student must evidence) or if the student can supply evidence of a CPR.

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

For example:

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

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## 8.7 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 PGM course, may re-join their course on a later intake. Suspension of a student's studies allows students to retain their period of eligibility and therefore retain their entitlement to funding.

Where the student is ceasing their studies and has no intention to return to the same course, the student is considered to have withdrawn from their course and their period of eligibility has ended. For more information on withdrawals, please see the ['Withdrawal'](#) section.

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 (regulation 34(2) and (3)).

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

### 8.7.1 Loan payments following suspensions

If a student suspends study with the agreement of their HE provider, the default position is that no further PGLM payments are released until the student has resumed study (regulation

35 paragraphs (1) (4)). SLC have discretion to continue paying a student their standard PGLM payment(s) whilst the student is suspended if the student can supply evidence of financial hardship, or a CPR (regulation 35(2)). Note the student does not in any case receive more than the maximum PGLM entitlement for the academic year in which their study began (£19,255 for AY 25/26).

For example:

**Martin** starts a one-year PGM course in September 2025 and suspends study in December 2025. Payment 1 of the student's PGLM has been released. Future payments are blocked while the student remains suspended. The student supplies evidence of financial hardship in February 2026. SLC releases payment 2 of PGLM in February 2026. The student resumes their study in March 2026. The student receives their final instalment of PGLM for the academic year in payment period 3, as scheduled.

Once a student resumes study, PGLM payments also resume. Any PGLM instalments due up to the point of resumption are released once the student resumes their PGM course.

<b>Suspends and resumes in the same payment period</b>	Support not affected
<b>Suspends and resumes in the following payment period</b>	Payments scheduled at the beginning of the payment period following their suspension are held until SLC receive notification that the student has resumed their studies, at which point SLC release the held payments.
<b>Suspends for a full payment period</b>	No payment is made during the payment period.  All payments due until the point of resumption, (including any missed payments) are made on resumption of study.

For example:

**Ingrid** commences a one-year PGM course in September for AY 25/26. Ingrid requests £19,255 PGLM.

Ingrid subsequently suspends study on 23 March 2026 and her PGLM payments are stopped. To this point Ingrid has received two PGLM payments totalling £12,708.30 (66% of £19,255). Reviewing Ingrid's individual circumstances, SFW determines that

Ingrid's PGLM should not be paid during the period of absence through the suspension.

Ingrid is absent from the course for 40 days, returning to the course on 1 May 2026 (i.e. after the start of the third payment period). As Ingrid has resumed the course, the PGLM entitlement for the academic year remains the full entitlement of £19,255 loan. The remaining payment of £6,546.70 (34% of £19,255) is paid following resumption of studies, ensuring that Ingrid receives the full PGLM amount.

Please note, this also applies in situations where the student extends their study following resumption. For example:

**Carlton** commences a one-year PGM course in September for AY 25/26. Carlton requests £15,000 PGLM.

Carlton subsequently suspends study on 23 March 2026 and so PGLM payments are stopped. To this point Carlton has received two PGLM payments totalling £9,900 (66% of £15,000). Reviewing Carlton's individual circumstances, SFW determines that Carlton's PGLM should not be paid during the period of absence through the suspension.

Carlton is absent from the course for 40 days, returning to the course on 1 May 2026 (i.e. after the start of the third payment period). The student arranges with the HE provider to extend their study to 30 December 2026 and therefore into AY 26/27. As Carlton has resumed his course, the PGLM entitlement for the academic year remains the loan request amount of £15,000 PGLM regardless of the extension of study. As with resumptions of study where no extension of study has occurred, the remaining payment of £5,100 (34% of £15,000) PGLM is paid, ensuring that Carlton receives the full PGLM amount requested. Carlton retains the ability to request the remaining £4,255 PGLM as a loan increase, subject to the usual deadlines.

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 academic year in which the student is not in study.

Where the student resumes study after a period of suspension of two years or more (continuous or cumulative periods of suspension), further payments are only made where the student demonstrates a CPR for having been absent from the course for that period of time. Once the student's HE provider submits a notification of resumption, SLC 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.

## **8.8 Withdrawal**

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Under regulation 12, a student's eligibility for PGLM terminates at the end of the day on which they withdraw from their PGM course. Under regulation 22 paragraphs (3) and (4), if the student withdraws from the course the student is under an obligation to notify their HE provider and SLC immediately to ensure that the next payment of PGLM is not released. HE providers are also expected to notify SLC as soon as they are notified of a student's withdrawal under regulation 34(2).

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 are assessed as a new student for the purposes of student finance.

### **8.8.1 Withdrawal and overpayment**

Under regulation 37, where an eligible student has been paid an amount of PGLM, which exceeds the amount to which the student is entitled to, the student must repay the excess amount, and SLC should recover this amount under regulation 39.

Where a student withdraws from their course, their period of eligibility ends, and therefore all future payments of PGLM are cancelled (regulation 12(1)). The PGLM payment made for the payment period in which the student withdrew is left in place. It is not (for example) reassessed based on the number of days in the payment period up to withdrawal and there is therefore no loan overpayment immediately due from the borrower for payments made in respect of payment periods starting prior to the withdrawal. Payments of PGLM already made are collected through income contingent repayments when the student's loan balance enters repayment status.

Payments of PGLM are treated as loan overpayments where:

- SLC receives confirmation that the student withdrew on a date prior to a previous payment period start date, i.e., the student was not in study in that period, and the student has been paid more than their reassessed maximum PGLM entitlement; or
- the student was incorrectly made eligible for PGLM because, 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 under regulation 10, *Exception 6*;
- the student does not satisfy the residency requirements for PGLM detailed in Schedule 2 of the Regulations;
- the student was incorrectly confirmed as studying on a course designated for PGLM under regulation 34.

If the student withdraws from the course before a payment date, the student is under an obligation to notify their HE provider and SLC immediately to ensure that the next payment of PGLM is not released. HE providers are also expected to inform SLC as soon as they are notified of a student's withdrawal (regulation 34(2)). On notification of withdrawal, the student's maximum PGLM entitlement amount is reduced to the maximum amount the student was entitled to for the payment periods that they were in study. Any loan amount paid which exceeds this amount is treated as a loan overpayment.

For example:

**Stacey** starts a one-year PGM course in September 2025. Stacey requests £19,255 PGLM. Payments are scheduled as follows:

1. £6,354.15
2. £6,354.15
3. £6,546.70

SLC are notified during payment period two that Stacey withdrew from the PGM course during payment period one. Stacey's PGLM entitlement is reduced to 33% of £19,255 (i.e., £6,354.15, the maximum first payment period loan entitlement amount). The second payment period instalment of £6,354.15 is treated as a loan overpayment and the third payment period instalment will be cancelled.

Where an amount of PGLM is overpaid, collection of the loan overpayment is sought prior to the statutory repayment due date, unless financial hardship can be demonstrated, (this would be collected separately from the main loan balance which is collected through income contingent repayments (regulations 39 and 40)).

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

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

Where a student has received an amount of PGLM/PG Master's Funding for a previous course, the student would not normally be eligible for PGLM for a new course. However, they may be eligible for further PGLM where the student received a payment of PGLM/PG Master's Funding but **did not actually start to attend the course**; this may be because the HE provider registered the student, but they or SLC did not process a change of circumstances in time to prevent the payment being made. In this circumstance, the student is only eligible for PGLM for the new course once they have repaid the overpayment for the previous course in full.

## 9 Annexes

### 9.1 Annex A: Events that fall under regulation 16 of the Regulations

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The events are—

- the student's course becomes a designated course;
- the student becomes an eligible student on the grounds that—
  - the student or the student's spouse, civil partner or parent is recognised as a refugee, becomes a person granted stateless leave, becomes a person with leave to enter or remain or becomes a person granted humanitarian protection under paragraph 339C of the immigration rules;
  - the student becomes a person with leave to enter or remain as a relevant Afghan citizen, or the spouse, civil partner, child or stepchild of such a person;
  - the student becomes a family member of a person with protected rights, a United Kingdom National (including those who have resident status in Gibraltar granted by the Government of Gibraltar), a person settled in the United Kingdom or an EU national who has a right of residence in Gibraltar arising under the EU withdrawal agreement (specifically this applies to those people described in paragraphs 8A(1)(a), 8B(1)(a), 8C(a) or 8D(1)(a) or (2)(a) of Schedule 2);
  - the student becomes a person settled in the United Kingdom (specifically this applies to those described in paragraphs 1(1)(a), (2)(a) or (3)(a) or 8BB of Schedule 2);
  - the student becomes a person with protected rights or a frontier worker who is an EEA migrant worker or an EEA self-employed person, a Swiss employed person or a Swiss self-employed person, an EEA frontier worker or an EEA frontier self-employed person or a Swiss frontier employed person or a Swiss frontier self-employed person (specifically this applies to those described in paragraph 6A(1)(a) of Schedule 2);
  - the student becomes the child of a Swiss national who is entitled to support in the United Kingdom by virtue of Article 18(2) of the Swiss citizens' rights agreement (specifically this applies to a person described in paragraph 9A(a) of Schedule 2);
  - the student or the student's parent becomes a person with section 67 leave to remain or a person granted indefinite leave to enter (ILE) or indefinite leave to remain (ILR) as a protected partner;
  - the student becomes a person with Calais leave;
  - the student becomes a protected Ukrainian national, or the spouse, civil partner, child or stepchild of such a person;

- 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.

## 9.2 Annex B: Updates log

Date	Updates
04/04/2025	<p>The following updates have been incorporated into this guidance:</p> <ul style="list-style-type: none"> <li>• AY 25/26 rollover changes, loan rates and figures updated throughout.</li> <li>• There have been multiple amendments to the consistency of wording, section headings and section order made throughout this guidance chapter. This is in an effort to align the PGM and PGD guidance chapters, where appropriate to do so. However, please note, none of these updates represent changes to the actual policy presented in any section.</li> <li>• Updates have been made to indicate that eligible prisoners must apply on paper application forms, as their applications must be accompanied by a physical form completed by the Governor confirming that the student has approval to undertake the course and confirming the student's earliest release date (section 2.7.1, Eligible prisoner application process, p14).</li> <li>• An example has been added to show the funding implications for when an eligible PGM student ceases to be an eligible prisoner part way through their PGM course (section 6.2.3, Students who cease to be an eligible prisoner during their course, p48-49).</li> <li>• The list of qualifying 'events' has been updated to include students who become settled in the United Kingdom under paragraphs 2(1)(a), 2A(1)(a), 3(1)(a) or 10BB of Schedule 1 of the Regulations part way through their course (section 9.1, Annex A, p67-68).</li> <li>• Enhancements have been made to the list of 'events', to provide more descriptive wording, as to which persons qualify under the</li> </ul>

	various paragraphs referred to in schedule 1 of the Regulations, where this was not already apparent. (section 9.1, Annex A, p67-68).
22/04/2025	<p>The following amendments were made following review by WG:</p> <ul style="list-style-type: none"> <li>• Enhancements to the description of which domicile would be responsible for a prisoner application (section 2.7, Prisoner students (eligibility), p13).</li> <li>• Amendment to indicate that the British Overseas Territories residency category has been extended to provide PG Support for Chagossians with British Citizenship (section 2.15, Documentation requirements, p19)</li> <li>• Amended 'family member' to 'close relative' throughout in line with the regulations and added the appropriate definition (section 3.5, Armed forces personnel and their close relatives, p28-29).</li> </ul>
28/04/2025	Updated drafting of sections on healthcare bursary and social work bursary.
29/04/2025	Guidance signed off by stakeholder and sent for publishing.
10/10/2025	<p>Version 1.1</p> <ul style="list-style-type: none"> <li>• Amended the Grace example to reflect exercising a right of free movement in the EU prior to 1 January 2021 and added Constance example to show absence to the EU that begins after 31 December 2020 must be considered as a temporary absence or a student will be ineligible. (section 3.6.2, UK Nationals who have lived outside of the UK during the preceding three years, p30)</li> </ul>
16/10/2025	<p>Version 2.0</p> <p>Minor wording amendments to section examples in 3.6.2 following WG feedback.</p> <p>Guidance signed off by WG and sent for publishing.</p>
09/03/2026	<p>Version 2.1</p> <ul style="list-style-type: none"> <li>• Updated to show detail on entitlement split, indicate that it is specific to the student's original course and added an example (section 7.1.1, Yearly PGLM entitlement split, page 50-51)</li> </ul>

	<ul style="list-style-type: none"> <li>• Added wording for the new transfer policy of entitlement being locked in place on the previous course and remaining entitlement being spread over the remainder of a student's new course (section 8.1, Transfers – general, page 53-54)</li> <li>• Amended the wording and examples to reflect the new policy detailed in section 8.1 (section 8.2, Multi academic quarter transfers, page 55)</li> <li>• Amended the wording and examples to reflect the new policy detailed in section 8.1. Removed references to repeat student that is no longer applicable in transfer scenarios (section 8.3, Cross academic year transfers, page 56-57)</li> <li>• Amended the wording and examples to reflect the new policy detailed in section 8.1. Removed references to repeat student that is no longer applicable in transfer scenarios (section 8.4, Change of course length transfers, page 57-58)</li> <li>• Moved to be below the transfer sections (section 8.5.1, Increasing the loan request amount, page 58)</li> <li>• Amended to remove references to repeat student in transfer scenarios as no longer applicable (section 8.6, Repeat study, page 59)</li> </ul>
17/03/2026	<p>Version 3.0</p> <ul style="list-style-type: none"> <li>• Added signpost and link to latest information on course designation from WG (section 5.1, Designated courses, page 39 and section 5.4, Higher Education providers, page 42).</li> </ul> <p>Guidance signed off by WG and sent for publishing.</p>
01/04/2026	<p>Version 4.0</p> <ul style="list-style-type: none"> <li>• Typo in section 8.4 correcting max support from £12,858 to £19,255. (section 8.4, Change of course length transfers, page 57)</li> </ul> <p>Sent for publishing.</p>