

POSTGRADUATE LOAN (PGL) FOR MASTER'S STUDY AY2016/17 (England)

Courses EDITION 4

Qualification Level: Postgraduate Loan will be available for postgraduate Master's courses only, taught or research based. There are many different types of Master's degree, but all such degrees are expected to meet the outcomes identified in the qualification descriptors required by the QAA and set out in *The framework for higher education qualifications in England, Wales and Northern Ireland (FHEQ), 2008* or *The framework for qualifications of higher education institutions in Scotland, 2001*.

www.qaa.ac.uk/en/Publications/Documents/Masters-degree-characteristics.pdf

Course Duration: 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 academic years which has a one year full-time equivalent; or
- a part-time course lasting three or four academic years which has a two years full-time equivalent; or
- a part-time course lasting up to three years* which has no full-time equivalent course.

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

Not Eligible:

- 3 year PT courses that are 1 year FTE
- 4 year PT courses that are 1 year FTE or that have no FTE course

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

Students undertaking part-time courses that last three or four academic years will have payments allocated as per students who are undertaking two year courses, i.e. the full loan amount requested will be scheduled over the first two years of study only. No payments will be made in years three or four of the course.

Course Eligibility

Eligible Courses:

There are many different types of Master's degree, although by no means exhaustive, examples include:

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

Level 7 FHEQ (Framework for Higher Education Qualifications) Master's Degree courses are in scope. For full details of UK and EU qualification levels see:

www.qaa.ac.uk/en/Publications/Documents/Framework-Higher-Education-Qualifications-08.pdf

Note also that the eligible course must be a full, stand alone Master's course and not a 'top up' from a lower level course, or a partial Master's course undertaken where previous study and/or work experience has been taken into account. The rationale for this is that the loan is designed to (a) remove the barrier to those wanting to gain a Master's level qualification and (b) to contribute to the cost of a full Master's course. As the loan is designated for a full Master's course and there is no prorated support available where less than a full stand alone Master's course is undertaken, the student must be enrolled on the full Master's course.

Intercalated Courses - If an undergraduate course has an intercalating year where the student undertakes a Master's degree, the student is eligible for a Postgraduate Loan (PGL) in the intercalating year (as long as the student is not eligible to apply for a healthcare bursary or in receipt of a social work bursary for the Master's course). However, this would then make the student ineligible for any further undergraduate funding if awarded the Master's degree, except where the course leads to an exception courses such as medicine or dentistry, in which case limited undergraduate funding may be available.

Professional Courses - Note that 'professional Master's degree' courses will not be captured as a separate qualification type as these can be categorised as either 'taught' or 'research' Master's.

Ineligible Courses:

PGL Master's funding is not available for:

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

Course Eligibility

Ineligible Courses continued:

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

Courses Q&A

Is funding available to students attending an overseas location for part of their course? Are students eligible for the maximum loan, or is this awarded on a pro-rata basis to the time spent in the UK?

Students may undertake periods of attendance abroad during the Master's course. The qualification must be awarded by the UK HEP and at least 50% of the study completed within the UK. N.B. where a student is an EU national who has not been ordinarily resident in the UK & Islands for three years prior to the start of the first AY of the course, the student must attend the course in England only in order to be eligible for PGL. It should also be noted that EU students are permitted to attend field trips and placements outwith England where they form part of a course that is delivered by a provider in England.

Students are eligible for the maximum loan amount, it is not apportioned to time spent within the UK.

If a student has the option of a one year placement following their first year of study, will those courses need to be set up in CMS twice?

In the scenario highlighted the provider would need to enter two courses - a 1 year course and also a 2 year course to accommodate the placement year.

Are students who intercalate from a course such as Medicine, Dentistry or Veterinary Science into a Postgraduate Master's eligible for Postgraduate funding?

There is no undergraduate support provided during the intercalated year for a Master's degree level course. Students can apply for the Postgraduate Loan for the intercalated Master's degree, as per students who are studying Master's degree courses that are not intercalated (as long as the student is not eligible to apply for a healthcare bursary or in receipt of a social work bursary for the Master's course).

Undergraduate funding is unavailable post intercalation where the student has been awarded a Master's degree, except where the course leads to an exception qualification such as medicine or dentistry, in which case limited undergraduate funding may be available.

Courses Q&A

Will an integrated Master's student be eligible to undertake a stand alone Master's?

Those who hold an Integrated Master's degree eg, MEng, will not be eligible to receive a Postgraduate Loan, as they already hold an Equivalent Level Qualification (ELQ). BIS outlined their reasoning in the Postgraduate Loan consultation response (page15, paragraph 27):

"Individuals who already have a postgraduate Master's qualification including an Integrated Master's qualification will not be eligible for the new Master's loan. The rationale for this is to avoid duplication of funding and to focus limited resources on those who have not, as yet, acquired a postgraduate Master's qualification."

If students register with the intent of completing an MPhil degree, are they eligible for the Postgraduate Loan?

If the Mphil degree is undertaken as a stand alone Master's degree, students are eligible for the Postgraduate Loan.

Should a student subsequently transfer from the stand alone MPhil degree to a PhD programme, is the student eligible to receive a Postgraduate Loan (PGL) up to the point of transfer to the PhD (ineligible course)?

Yes. If the student intent was to obtain the MPhil award, the student is eligible for PGL funding and payments relating to the period during which the student was on the MPhil (eligible course). It is the responsibility of the Provider to notify SLC of any Change of Circumstances including course withdrawals and course transfers.

If the MPhil is delivered as an integral part of a PhD programme, are students eligible for Postgraduate funding (PGL)?

No. The Postgraduate Loan is not available for AY16/17 for Postgraduate Doctoral degrees or Master's degrees that are undertaken as an integral part of a Postgraduate Doctoral degree.

A student holds an LLB and wishes to continue onto the Legal Practice Certificate (LPC), is the student eligible for a Postgraduate Loan?

PGL does not cover a PG Diploma, however where the Master's course incorporates a lower level postgraduate qualification, the Master's course is eligible for PGL funding. For example, a Master of Law (LLM) is an eligible course whether or not it incorporates a Legal Practice Course (LPC) (the LPC being a Postgraduate Diploma qualification).

A student holds an undergraduate degree and wishes to convert to Law via the Graduate Diploma of Law, is the student eligible for a Postgraduate Loan?

No. See above, a Postgraduate Loan is not available for Postgraduate Diploma courses.

Courses Q&A

Is the Postgraduate Loan available to students 'topping up' their qualification eg, from a Postgraduate Diploma, to a full Master's qualification?

PGL will only be available where the student is undertaking a full stand alone Master's course, not a partial Master's course requiring a lesser number of credits, either as a result of the student's previous study or experience.

Students studying an MA in Social Work may receive a bursary from the NHS Business Services Authority on behalf of the Department of Health, does this exclude them from receiving Postgraduate support?

Students are not eligible for PGL where they are eligible to apply for a healthcare bursary or are in receipt of a social work bursary from any of the following:

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

BIS are aware that there are only a limited number of social work bursaries and eligibility to apply for one does not equate to an automatic award. If the student has not been awarded a social work bursary after applying for one, they may apply for PGL.

If a Provider offers a full time Postgraduate Course, how does the study intensity of the part-time equivalent course relate?

The part-time study intensity is relative to one full time year of the equivalent course. As such a one year FT course can be studied as a two year part-time equivalent course (total intensity 100% (1 year full time x 100%), average intensity 50% over 2 years).

A two year full time course, can be studied over either three or four years as an equivalent part time course. Total intensity 200% (2 yrs ft x 100%), 3 years part time - average 66% or 4 years part time - average 50%.

If a Provider does not offer a full time version of a course, but students are able to study part-time up to three years to gain the master's qualification in this time, is the course eligible for PGL?

Yes. A part-time courses lasting up to three years which have no full time equivalent course are eligible for PGL.

Could you further explain the definition regarding 'equivalent' full time course please?

'Equivalent' simply refers to the same course studied on a full-time rather than a part-time basis. In considering the same course, this relates to the course subject classification.

Part-Time Study

Example Scenarios

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

Year 1: 25%

Year 2: 75%

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

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

Year 1: 25%

Year 2: 50%

Year 3: 75%

Year 4: 50%

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

Roman is eligible for support as he is studying at 50% or greater intensity throughout the course.

Intensity Requirement

When confirming a part-time student is in study, and the course is one or two years full-time equivalent, the HEP is confirming that the student is meeting the minimum average study intensity requirement in order to receive PGL funding. The Provider should not confirm the student is in study if the student is not satisfying this requirement. Note that the HEP will not confirm the actual intensity of study undertaken in each academic year.

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

Where the course is a part-time course lasting up to three years which does not have a full-time equivalent, there is no minimum intensity requirement per academic year.

Courses Management Service (CMS)

The Student Loans Company's Courses Management Service (CMS), is a directory of Higher Education Providers (HEPs) and their course information which is utilised by student finance application systems to enable accurate student support assessments.

The CMS Guidance and Postgraduate Course Eligibility Documents and Postgraduate Release Note are hosted on the HEP Services Website:

www.heinfo.slc.co.uk/hep-services/courses-management-service

Funding Level

The term 'funding level' allows differentiation between study undertaken at Undergraduate or Postgraduate level. Funding level filters have been introduced to CMS and the Student Information Service (SIS).

Start Year

Validation has been added to ensure that Postgraduate courses can only be entered from AY16/17.

Domicile Designation

Only English domiciled students (including EU students who satisfy the criteria of 'home' student) and EU students studying in England are eligible for Postgraduate funding in AY16/17. Therefore the domiciled design field is pre-determined to England and non editable when entering a Postgraduate course.

Qualification

Qualification is either Research Master's or Taught Master's. When students apply online the qualification will be visible to them.

UCAS Code

Feedback from Providers suggested that the majority of courses do not have a UCAS code, as such the UCAS code section within CMS is defaulted to 'no UCAS code', but this can be unchecked to allow entry of a UCAS code if applicable. We recommend that Providers list their courses in CMS as they are listed within their own literature to ensure students can clearly identify their course.

Courses Management Service (CMS)

Subject Category

At least one subject category must be selected, this matches undergraduate courses. Providers will be required to capture subject classification for each course submitted.

Course Attributes

The only course attribute applicable to Postgraduate courses is Distance Learning.

Duration

Full-time courses are entered via CMS as duration of 1 year or 2 years.

Part-time courses are entered as a full-time equivalent duration of either 1 or 2 years. (Students on a part-time course lasting 3 or 4 years (2 year full-time equivalent course) will have payments scheduled over the first two years of study only). Part-time students will see the 'full-time equivalent' duration when making their application.

Full-time courses in excess of 1 year (e.g., 13 or 14 months) should be entered as 2 year courses. (It is possible that students will receive 2nd/3rd instalments after the course is completed, as any course which lasts longer than 12 months and up to 24 months will have payment scheduled over two academic years).

Course Start Date

For both Full-time and Part-time courses, only the course start date is required within CMS. The date entered will trigger the first payment date to students and determines subsequent two instalment dates.

Multiple intakes can be established and should be entered as the course is added. Providers are unable to add extra intakes to the course once added, or change the start date if it has passed. Providers are permitted to add one intake per month, generally this will be the earliest course start date of the month, although Providers must ensure that students are not registered until they commence study.

Further Information

Where will details of engagement activity, guidance and future communications be held?

Information regarding Service Specifications, Guidance and Best Practice, events and forums can be found at the following service information websites:

HEP Services www.heinfo.slc.co.uk

IAG Partner Services www.practitioners.slc.co.uk