



 studentfinance *ni*

## Postgraduate Tuition Fee Loan

AY2017/18 (Northern Ireland)



From AY2017/18, the Department for the Economy will for the first time provide a tuition fee loan of up to **£5,500 per student** for postgraduate study. This document describes the main features of the new loan product.

The policy is intended to increase the number of individuals with postgraduate Master's qualifications, which will help to ensure that the UK is able to meet increasing demands for highly skilled workers.

Postgraduate Tuition Fee Loan (PG TFL) for postgraduate study will be:

- **a tuition fee loan;**
- **non-means tested;**
- **paid directly to the Higher Education Provider (HEP).**

## PERSONAL ELIGIBILITY

The student must start the course in **AY2017/18 or later** (i.e. on or after 1st August 2017).

PG TFL will be available to UK Nationals (and individuals with settled status in the UK) who have been ordinarily resident in the UK and Islands for three years on the first day of the first academic year of their course. They must have been most recently resident in Northern Ireland, and must not have moved there from elsewhere in the UK and Islands solely for the purpose of attending the course. Temporary absences from the home address, such as for education or travelling, will not prevent an applicant being eligible for PG TFL.

Individuals may be eligible if they are an EU national or if they have the residency status of refugee, leave to enter or remain, EEA or Swiss migrant worker, a family member of any of the previous categories, or a child of a Swiss national, or child of a Turkish worker.

Eligibility for the PG TFL is determined on the first day of the first academic year of the course. The 'academic year' is the period of twelve months starting on 1st September, 1st January, 1st April or 1st July. For example where a student starts a course on any date in August to December 2017 inclusive, the first day of the academic year is 1st September 2017.

There is no age limit, upper or lower, for this product.

Applicants will not be eligible for PG TFL if they have outstanding **student loan arrears** or have previously been found to be **'unfit' for student support** (e.g. because of attempted fraud).

Students who already hold a postgraduate qualification (or an equivalent or higher level qualification) **will be eligible for PG TFL** unless that qualification was funded using a PG TFL from Northern Ireland as students will only be eligible to take out one PG TFL.

Students who have already received PG TFL funding, from Northern Ireland, for a postgraduate course **will not be eligible for repeat funding**, even where they did not complete the course, unless they have a compelling personal reason.

## COURSE ELIGIBILITY

PG TFL will be available for the following postgraduate courses:

- Postgraduate Master's courses (taught or research);
- Postgraduate Diplomas;
- Postgraduate Certificates;
- top-up from a Postgraduate Certificate to a Postgraduate Diploma or a Master's; and
- top-up from a Postgraduate Diploma to a Master's.

**Master's Degrees:** Examples of courses that are eligible for funding include the following:

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

Master's courses that are currently funded by the undergraduate support system, such as integrated Master's and Master of Architecture, will not be eligible for PG TFL.

**Postgraduate Diplomas:** These generally offer Master's level specialism without the dissertation which is required as part of a Master's course. Courses are generally vocational in nature, and require 120 credits, the equivalent of 30 weeks' full-time study. Full-time diplomas take around 6-12 months full-time, or a few years part-time.

The postgraduate diploma is on the same level of the NQF as a Master's, and students can complete a dissertation to reach 180 study credits and turn their diploma into a Master's.

**Postgraduate Certificates:** These usually require 60 credits, the equivalent of 15 weeks' full-time study.

Note that the Postgraduate Certificate in Education (PGCE) (and the Postgraduate Diploma in Education (PGDE) in Scotland) are currently funded by the undergraduate support package and will continue to be funded in that way. These courses are not eligible for PG TFL.

The course must be provided by an **authority funded HE Provider** in the UK.

The course may have an overseas element but this cannot exceed 50% of the total course.

The course must last **no more than three AYs** whether studied full time or part time. Courses that can be completed **in less than one full AY are in scope**.

Eligible courses may be **taught or research** based and there are **no subject restrictions**.

The student can **attend** an eligible course anywhere in the UK or study an eligible course by **distance learning** in Northern Ireland (subject to restrictions on personal eligibility).

## PAYMENT

The maximum PG TFL available is **£5,500** per course, capped as follows:

- **£5,500** for a one year course;
- **£2,750** for each AY of a two year course; and
- **£1,833** for each AY of a three year course (**£1,834** in the final year).

Where the course lasts longer than one AY, no more than the maximum PG TFL per AY will be available, even where the fee is higher in individual AYs. For example, if the total fee is £5,500 for a two year course, and is split with a £3,000 fee in year one and a £2,500 fee in year two, the student will still only be able to access a maximum of £2,750 in each AY.

Where a student has requested less than the maximum available PG TFL amount in an AY, they cannot request the unclaimed amount for that AY in a later AY.

PG TFL can be requested in whole pounds only and the minimum request amount is **£1**. Students can amend the amount of loan requested up to one month before the end of the academic year, but cannot request less than has been paid.

No payments will be released until the applicant has supplied their valid **National Insurance Number (NINO)** where they have one.

Payments will be released following receipt of **confirmation from the HE Provider that the student is in attendance** and has been for two weeks. The HE Provider should also confirm that the student is on track to complete the course within three academic years or less.

**For full-time courses** three confirmations of attendance are required from the HEP per AY; one before each payment is released.

**Part-time courses** require one confirmation of attendance from the HEP per AY before the first payment is released.

Payments of PG TFL will be made to the HEP in **three instalments per AY**. The total amount requested per AY will be split **25% / 25% / 50%**, as per undergraduate TFL.

## CHANGE OF CIRCUMSTANCES

**Transfers** between eligible postgraduate courses are permitted. Where the new course is at a different HE Provider, the new HE Provider must notify SLC of the transfer.

**Repeat years of study** will generally not be funded (even where the student did not complete a previous postgraduate course, or requested less than the maximum loan amount).

Further funding is not available where the student does not complete the course in the specified course length. However students can **suspend and resume** their course (no payments are made during suspension periods).

**Withdrawals** should be notified to SLC immediately so that payments are not made when the student is no longer in study. This will be closely monitored by SLC to ensure compliance with the current policy.

## REPAYMENT

PG TFL will be repaid under income contingent repayment terms.

For NI domiciled students (and EU students who studied in Northern Ireland), **Plan 1** repayment terms apply to PG TFL (as per all other ICR student loans borrowed by NI domiciled students).

The Statutory Repayment Due Date (SRDD) (when the loan enters repayment) for PG TFL will be the start of the tax year following the course end date of the postgraduate course (or withdrawal date where the student withdrew). PG courses will have a separate SRDD from any loans previously taken for undergraduate courses.

Where the student is repaying an undergraduate student loan, and is also repaying a PG TFL, a **single repayment of 9%** above the Plan 1 repayment threshold will be taken each month, i.e. PG TFL repayments will not be concurrent with and separate to undergraduate loan repayments.

Where a student is undertaking a postgraduate course and has an undergraduate loan balance that is in repayment status, repayments will be taken for the undergraduate loan balance if the student is also working and earning over the repayment threshold.

Borrowers may switch to **direct debit repayments** when they are scheduled to repay in full within two years.

## NOTES

