

POSTGRADUATE LOAN (PGL) for Master's Study

Summary AY2017/18 (England)

This document provides an overview of PGL Master's from AY2017/18.

Cohorts:	Students starting a master's course in AY2017/18 or later (i.e. on or after 1 st August 2017)
Domiciles:	England/EU
Destinations:	UK ('English domiciled' students) England ('EU domiciled' students)

AY2017/18 as follows:

- Students undertaking eligible master's courses provided by **Alternative Providers without Degree Awarding Powers** become eligible to apply for PGL master's (where the specific course has been designated by HEFCE);
- **Three & four year part-time courses** are to be fully integrated into PGL policy rules; this includes:
 - Payments of PGL to be made in instalments across the duration of the course, including years three and four.
 - Time limits for loan application and change of loan request amount will be 9 months after the start date of the final academic year of the course.
- **Other sources of funding.** Students are not **double** funded by PGL master's and the healthcare or social work bursary (note that this policy rule was effective from AY2016/17).

Social work students who receive travel allowance under the Care Standards Act 2000 (but are not in receipt of social work bursary) are eligible for the PGL. Applicable to both new and continuing students.

The maximum amount of PGL will increase to **£10,280** for those students starting a course in AY2017/18.

Alternative Providers without Degree Awarding Powers:

AY2016/17

PGL is available for courses provided by UK HE Providers that are either:

- authority funded (with or without degree awarding powers); or
- alternative providers with degree awarding powers*.

*As long as the alternative provider has degree awarding powers it is an eligible provider, as it satisfies the required institutional standards. This applies even if that provider chooses to have some or all of its courses validated by another provider.

Franchised courses: note that courses may be provided by Alternative Providers that do not have Degree Awarding Powers under a franchise arrangement with an eligible provider; these courses are not eligible for PGL Master's in AY2016/17.

AY2017/18

UK Alternative Providers that do not have degree awarding powers are able to have courses designated by HEFCE for PGL AY2017/18. A student may be eligible for support for a designated course provided by an Alternative Providers without Degree Awarding Powers if the student:

- starts the course in AY2017/18 or later; or
- transfers from an eligible course which they started in AY2016/17 to a course provided by an AP without DAPs in AY2017/18 or later.

Franchised courses: courses may be provided by APs without DAPs under a franchise arrangement with an eligible provider; these designated courses are eligible for PGL in AY 2017/18 or later.



Three & four year part-time courses:

AY2016/17

Students who start an eligible PT course that lasts three or four AYs in AY2016/17 are treated for payment purposes as per students who are undertaking a two year course, i.e. payments of the full loan request amount will be scheduled over the first two years of the course only. No payments will be made in years three or four of the course.

AY2017/18

Continuing students who started study in AY2016/17 and who either:

- started on a three or four year course; or
- transferred to a three or four year course

will be treated as if undertaking a course lasting two AYs, and are subject to the AY2016/17 policy.

New students who start a course in AY2017/18 and who either:

- start on a three or four year course; or
- transfer to a three or four year course

will have payments scheduled over all AYs of the course. Where the student transfers to a three or four year course, and any remaining payments are not yet paid, these payments will be scheduled over the remainder of the new course.

Related changes for new students who start study in AY2017/18:

Time limit for application/change of loan request amount submission: the deadline for submitting an application/change of loan request amount is nine months from the first day of the final AY of the course. Students can apply for PGL in any year of the course and are eligible to apply for the full loan amount (£10,280) regardless of when they apply, as long as they comply with this deadline.

Maximum loan per academic year: Payments will be capped as follows in each AY:

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

Note that:

- If the total PGL master's loan amount requested is less than the maximum £10,280, payments will be split equally across course years. (loan amount rounded down to the nearest whole £1 in non-final course years).

Confirmation of study: Where the student starts the course in AY2017/18 or later, **one** confirmation of study is required in every year of the course (up to four years).

Changes of circumstances: Transfers, withdrawals and suspensions should be notified by the student / HEP in the relevant AY in the normal manner. (Note that where a student started a one or two year course in AY2016/17 and transfers to a three or four year course, they will continue to be treated as students on courses of one or two years in length).

Course end date: The course end date for PGL funding purposes is the last day of the final AY of the course.

Statutory Repayment Due Date: The SRDD (when the loan enters repayment) for PGL balances will be 6 April following the course end date (or the withdrawal date where the student withdraws from the course). Note that the earliest date that PGL balances will enter repayment status is 6th April 2019, even where the student completes or withdraws from the course prior to that date.

Other Sources of Funding:

AY2016/17

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

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

AY2017/18

There is no change to the above policy for continuing or new students in AY2017/18; it has been confirmed that healthcare and social work bursaries will still be available to those starting Master's courses in AY2017/18. Measures are to be implemented to help ensure that students are not **double** funded.

The following are measures that are to be implemented to help ensure that students are not **double** funded by the healthcare or social work bursary and PGL:

- **Students starting a course in AY2016/17:** Sample checking with the bursary provider of students who are undertaking healthcare or social work master's courses to ensure that they are not double funded.
- **Students starting a course in AY2017/18:** Application to ask if the student is eligible to apply for a healthcare bursary or in receipt of a social work bursary. If yes, the applicant will be advised that they are ineligible for PGL.

Note: Social work students who receive travel allowance under the Care Standards Act 2000 (but are not in receipt of social work bursary) are eligible for the PGL. Applicable to both new and continuing students.

Personal Eligibility:

Service Personnel and Distance Learning

Both undergraduate and postgraduate master's regulations have changed in relation to service personnel and their family members living with them who are studying by distance learning. Where a serving member of the Armed Forces or their **eligible** family member is undertaking a distance learning course outwith the UK, they may be eligible for the full amount of PGL.

Note that "family member", as defined in the PGL Master's regulations includes:

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

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

Note that this change applies to new or continuing students **who begin a new academic year on or after 1st August 2017**.

In order to be eligible for PGL as a distance learner, the student must be undertaking the course:

- in England; or
- overseas, as a member of the Armed Forces or their family member living with them on the first day of the course.

Cross Border

Paragraph 1(4) of Schedule 1 of the Postgraduate Master's Degree Loans Regulations 2016 provides that where a student is ordinarily resident in Scotland, Northern Ireland, Wales, the Channel Islands, or the Isle of Man and moves to England specifically for the purpose of undertaking the current course, or a course, disregarding any intervening vacation, that the student was undertaking immediately* before the current course, the student should be regarded as being ordinarily resident in the place from which they have moved.

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

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

Prisoner Eligibility:

AY2016/17

Students who are imprisoned* in the UK and who started a course in AY2016/17 are not eligible for PGL master's. This rule applies whether the prisoner is distance learning or attending the course. *(whether on remand or sentenced, including those in a young offender's institution)

Students who are imprisoned during the AY become ineligible for further payments of PGL from the date of imprisonment. Students who are released from prison during the AY may become eligible for PGL up to the full amount of £10,000.

AY2017/18

Continuing students in AY2017/18 remain subject to the AY2016/17 rules. New students in AY2017/18 who are imprisoned may be eligible for PGL if they satisfy the definition of an 'eligible prisoner', i.e. they are a prisoner:

- who starts the designated course on or after 1 August 2017;
- who is serving a sentence of imprisonment in the UK (*including in a young offender institution or psychiatric unit*);
- who has been authorised by the prison Governor or Director or other appropriate authority to study the designated course; and
- whose earliest release date is within 4 years of the first day of the first AY of the designated course.

Note that eligible prisoners are not eligible for Postgraduate Disabled Students' Allowances (DSAs), as costs related to disability are met by the prisoner authorities.

Student prisoners not satisfying the definition of an 'eligible prisoner' are ineligible for PGL while they are a prisoner and will be assessed as per those who started a course in AY2016/17.

The following rules apply to eligible prisoners:

Students who are eligible prisoners for the whole course - Students who are eligible prisoners at the start of the first AY of the course can apply for an amount of PGL which is capped at the lower of **£10,280**, or the **tuition fee charged**.

Students who become an eligible prisoner during the AY - Where the student becomes an eligible prisoner during the AY, the revised maximum PGL master's entitlement amount will be:

- The amount of PGL master's entitlement already paid to the student; **plus**
- The fee amount still to be paid to the HEP on behalf of the student. The total entitlement will be **capped at £10,280**.