

POSTGRADUATE (Masters) LOAN

WHAT IS THE LOAN FOR?

A Postgraduate Loan is to help with tuition fees and living costs whilst studying at postgraduate level. It's paid directly to you and isn't based on your income or the income of your household. Students can borrow up to **£11,836** in 2022/23 for postgraduate master's course. **It's your responsibility to ensure you pay your tuition fees from the loan, directly to the university.**

ELIGIBILITY

DOES IT MATTER WHERE I LIVE?

Funding for postgraduate loans may be different if you normally live in Scotland, Wales or Northern Ireland. **Moving somewhere to study doesn't count as normally living there.** Please check the relevant websites for more information on your own postgraduate funding:

- Scotland: www.saas.gov.uk/
- Wales: www.studentfinancewales.co.uk/postgraduate-students
- Northern Ireland: www.studentfinanceni.co.uk

Students must:

- be a UK or Irish Citizen or have '[settled status](#)' with no restrictions on how long they can stay in the UK normally live in England. Irish citizens do not need to apply to the EU Settlement Scheme.
- have been living in the UK, the Channel Islands or the Isle of Man for 3 continuous years before the first day of their course, apart from temporary absences such as going on holiday
- have been living in the UK, Islands and Ireland for three years, then you may be eligible for a loan to study at a university in England.

If you're an EU national or Family member of an EU national, you may be eligible if all of the following apply:

- you have pre-settled status under the EU settlement scheme
- you have normally lived in the UK, Gibraltar, the EEA or Switzerland for the past 3 years (i.e., being 'ordinarily resident')
- you are studying at a university in England

Students whose courses start before 1 August 2021 will continue to get student finance for the rest of their course. Find out more on [GOV.UK](#).

Students *may* also be able to apply for a Postgraduate Master's Loan if you're residency status is one of the following:

- refugee (including family members)
- humanitarian protection (including family members)
- migrant worker from the EU, Switzerland, Norway, Iceland or Liechtenstein (including family members) with settled or pre-settled status
- a family member of a UK national and living in the UK and Islands for three years
- child of a Swiss national and you and your parent have settled or pre-settled status under the EU Settlement Scheme
- child of a Turkish worker who has permission to stay in the UK - they and their Turkish worker parent must have been living in the UK by 31 December 2020

- a stateless person (including family members)
- an unaccompanied child granted 'Section 67 leave' under the Dubs Amendment
- a child who is under the protection of someone granted 'Section 67 leave', who is also allowed to stay in the UK for the same period of time as the person responsible for them (known as 'leave in line')
- granted 'Calais leave' to remain
- a child of someone granted 'Calais leave' to remain, who is also allowed to stay in the UK for the same period of time as their parent (i.e., 'leave in line')
- been given settled status ('indefinite leave to remain') because they've been the victim of domestic violence
- been granted indefinite leave to remain as a bereaved partner

If you've been living in the UK, EU, Gibraltar, Iceland, Liechtenstein, Norway or Switzerland for the past 3 years and you have one of the following:

- UK nationality (or family member of a UK national) and returned to the UK by 31 December 2020 after living in the EU, Switzerland, Norway, Iceland or Liechtenstein
- pre-settled status under the EU Settlement Scheme and you're an EU national or the family member of an EU national or the family member of an Irish citizen or [person of Northern Ireland](#)
- Irish citizenship
- Gibraltar status as an EU national or been living in Gibraltar as a UK national

You could also be eligible if you are not a UK national and are either:

- under 18 and have lived in the UK for at least 7 years
- 18 or over and have lived in the UK for at least 20 years (or at least half of their life)

You must have been living in the UK, the Channel Islands or the Isle of Man for 3 continuous years before the first day of your course.

AGE

You must be under 60 on the first day of the first academic year of your course to get a Postgraduate Master's Loan.

UNIVERSITY AND COURSE ELIGIBILITY

The course you're studying must be at an eligible university or college in the UK and be a full postgraduate master's course of at least 180 credits leading to a qualification such as:

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

A Postgraduate Master's Loan is not available to students wanting to 'top up' a lower-level qualification to a master's degree. The course must be a full standalone master's course.

You **can't** get a Postgraduate Master's Loan for certain postgraduate courses, such as PgCert (Postgraduate Certificate), PgDip (Postgraduate Diploma), or where the postgraduate course is funded by undergraduate student finance, such as:

- Initial Teacher Training (ITT) or Postgraduate Certificate of Education (PGCE)
- Integrated Master's

- Master of Architecture (**MArch**)

If you're studying a **MArch** course you may be able to get a Postgraduate Master's Loan if undergraduate student finance isn't available, for example, if you're studying part time.

Students can choose to study a course at university in person or by distance learning, and the course can be:

- a full-time course lasting one or two academic years,
- a part-time course lasting two academic years that has a one year full-time equivalent,
- a part-time course lasting three or four academic years that has a two year full-time equivalent, or
- a part-time course lasting up to three years that has no full-time equivalent.

PREVIOUS STUDY

You can only get a Postgraduate Master's Loan if you don't already have an equivalent master's qualification or a higher-level qualification such as a PhD. MAs from Scottish universities, the University of Oxford, the University of Cambridge or Trinity College Dublin are at a lower level than a postgraduate master's qualification. If you have an MA from one of these universities, you may be able to get a Postgraduate Master's Loan.

CHANGES OF CIRCUMSTANCES

A change in your circumstances can affect your eligibility. You can make changes to your application online. Alternatively, you should complete and return a Postgraduate Masters Loan Change of Circumstances form as soon as possible. This can be downloaded from www.gov.uk/mastersloan/apply or from your online student finance account. If a change to your details results in you being overpaid, you'll need to repay any money you're not entitled to. In this case, the repayment threshold won't apply, and you might have to repay the amount you've been overpaid earlier.

WHAT IF I LEAVE THE COURSE EARLY?

If you take a Postgraduate Master's Loan for a course but don't complete it, you won't be able to get a second Postgraduate Master's Loan unless you got Disabled Students' Allowance (DSAs). However, if you have to withdraw from your course for compelling personal reasons, such as illness, you may still be able to apply for another Postgraduate Loan. **If you leave your master's course early, Student finance will stop any future payments.**

HOW TO APPLY FOR A POSTGRADUATE LOAN

- Applications usually open in the summer before you start. Apply as soon as possible so that the money is ready in time for the start of your course.
- Apply online using your student finance account (www.gov.uk/postgraduateloan)
- Students only need to apply **once** for the loan as the application and funding is for the whole of your course.
- Students must apply no more than nine months *after* the first day of the first academic year of the course if studying a one-year course. Or, if the course is longer than one year, *no more* than nine months *after* the first day of the second year of the course.
- If an application is submitted without all the information requested, Student finance will contact you to send this as soon as possible. **No payments will be made until all the information and evidence is received.**
- Students can check if there is any outstanding information, by logging into your online account.
- For full details on how to apply for the loan and what to submit go to: <https://bit.ly/2ts1VRQ>

HOW IT'S PAID

- Payments are made directly to the student after the course start date and once your university or college confirms that you've registered.
- You must have a UK bank or building society account in your own name.
- The loan will be split equally and be paid in three instalments each academic year.
- Your entitlement letter will tell you how much you'll get and when you should expect each payment.
- You can also view your payment dates on your online account.
- The total amount you borrow will be paid evenly over the length of your course.

REPAYMENTS

A Postgraduate Master's Loan must be repaid, and interest will be charged from the day the first payment is made to the student.

- Interest will be charged at the Retail Price Index (RPI) plus 3%.
- You'll be due to start making repayments the April after you finish or leave your course.
- You will only start repaying when your income is over £21,000 per year.
- Find out more about repayment at www.gov.uk/repaying-your-student-loan

OTHER USEFUL POINTS TO NOTE

- Postgraduate students who have a disability are also eligible to apply for the Disabled Students Allowance: www.gov.uk/disabled-students-allowances-dsas.
- Postgraduates are not eligible for an Adult Dependants' Grant, Childcare Grant or Parents' Learning Allowance.
- A Postgraduate Loan may affect any benefits you currently get.
- Loan amounts will vary depending on when you started your course.
- If you are studying for 2, 3 or 4 academic years, the loan will be divided equally across each year of the course.

GRANTS FROM THE UNIVERSITY

Solent University has a Postgraduate Support Grant (<https://bit.ly/2xQRme1>). Full and part-time postgraduate students can apply, subject to eligibility criteria. Awards do not have to be repaid. Applications are available from October 2022 once you are registered, in attendance on your course and have paid the first instalment of your tuition fees with a payment plan set up.

OTHER SOURCES OF FUNDING

Alumni discount: Solent University offers discounts of **up to 50% off the tuition fee**. More details are available on the website: <https://bit.ly/2uErCjF>

POSTGRADUATE (Doctoral) LOAN

WHAT IS THE LOAN FOR?

A Postgraduate doctoral Loan is to help with Tuition fees and living costs whilst studying at postgraduate level. It's paid directly to you and isn't based on your income or the income of your household. Students can borrow up to £27,892 in 2022/23 for a postgraduate doctoral course. **It's your responsibility to ensure you pay your tuition fees from the loan to the university.**

ELIGIBILITY

DOES IT MATTER WHERE I LIVE?

To apply for a Postgraduate Doctoral Loan a student must:

- be a UK or Irish Citizen or have '[settled status](#)' with no restrictions on how long they can stay in the UK normally live in England. Irish citizens do not need to apply to the EU Settlement Scheme.
- have been living in the UK, the Channel Islands or the Isle of Man for 3 continuous years before the first day of their course, apart from temporary absences such as going on holiday
- have been living in the UK, Islands and Ireland for three years, then you may be eligible for a loan to study at a university in England.

If you're an EU national or Family member of an EU national, you may be eligible if all of the following apply:

- you have pre-settled status under the EU settlement scheme
- you have normally lived in the UK, Gibraltar, the EEA or Switzerland for the past 3 years (i.e., being 'ordinarily resident')
- you're studying at a university in England

Students whose courses start before 1 August 2021 will continue to get student finance for the rest of their course. Find out more on [GOV.UK](#).

Students *may* also be able to apply for a Postgraduate Doctoral Loan if you're residency status is one of the following:

- refugee (including family members)
- humanitarian protection (including family members)
- migrant worker from the EU, Switzerland, Norway, Iceland or Liechtenstein (including family members) with settled or pre-settled status
- a family member of a UK national and living in the UK and Islands for three years
- child of a Swiss national and you and your parent have settled or pre-settled status under the EU Settlement Scheme
- child of a Turkish worker who has permission to stay in the UK - they and their Turkish worker parent must have been living in the UK by 31 December 2020
- a stateless person (including family members)
- an unaccompanied child granted 'Section 67 leave' under the Dubs Amendment
- a child who is under the protection of someone granted 'Section 67 leave', who is also allowed to stay in the UK for the same period of time as the person responsible for them (known as 'leave in line')
- granted 'Calais leave' to remain
- a child of someone granted 'Calais leave' to remain, who is also allowed to stay in the UK for the same period of time as their parent (i.e., 'leave in line')
- been given settled status ('indefinite leave to remain') because they've been the victim of domestic violence
- been granted indefinite leave to remain as a bereaved partner

If you've been living in the UK, EU, Gibraltar, Iceland, Liechtenstein, Norway or Switzerland for the past 3 years and you have one of the following:

- UK nationality (or family member of a UK national) and returned to the UK by 31 December 2020 after living in the EU, Switzerland, Norway, Iceland or Liechtenstein
- pre-settled status under the EU Settlement Scheme and you're an EU national or the family member of an EU national or the family member of an Irish citizen or [person of Northern Ireland](#)
- Irish citizenship
- Gibraltar status as an EU national or been living in Gibraltar as a UK national

You could also be eligible if you are not a UK national and are either:

- under 18 and have lived in the UK for at least 7 years
- 18 or over and have lived in the UK for at least 20 years (or at least half of their life)

You must have been living in the UK, the Channel Islands or the Isle of Man for 3 continuous years before the first day of your course.

AGE

You must be under 60 on the first day of the first academic year of your course to get a Postgraduate Doctoral Loan.

UNIVERSITY AND COURSE ELIGIBILITY

The course you're studying must be at an eligible university or college in the UK and be a full postgraduate Doctoral course leading to a qualification such as:

- **Subject specialist doctorates:** a formal programme of study such as a PhD
- **Integrated subject specialist doctorates:** a supervised research project undertaken alongside a more structured taught course or may depend on successful completion of taught elements and be undertaken in later years. Integrated doctorates normally offer exit awards at master's level based on successful completion of taught modules. (*Students must register for the doctoral degree at the outset to be eligible for Postgraduate doctoral loan.*)
- **Professional and practice-based doctorates:** post experience qualifications aimed at mid-career professionals, for example an Engineering Doctorate (EngD)

A Postgraduate Doctoral Loan is not available to students wanting to 'top up' a lower-level qualification to a Doctoral degree. The course must be a full standalone Doctoral course. Students studying lower-level postgraduate courses, partial Doctoral courses or other Level 8 qualifications can't get a Postgraduate Doctoral Loan.

You can choose to study a course at a university in person or by distance learning, and the course can be:

- a full-time course lasting at least three years,
- a part-time course lasting up to eight years,

PREVIOUS STUDY

If you have a loan from a previous undergraduate course or Postgraduate Master's Course, it won't affect your eligibility for a Postgraduate Doctoral Loan. You can only get a Postgraduate Doctoral Loan if you don't already have an equivalent Doctoral qualification or a higher-level qualification such as a PhD.

CHANGE OF CIRCUMSTANCES

A change in your circumstances can affect your eligibility. You should complete and return a Postgraduate Doctoral Loan Change of Circumstances form as soon as possible. This can be downloaded from www.gov.uk/postgradloan/apply or from your online student finance account. If a change in details results in you being overpaid, you'll need to repay any money. In this case, the repayment threshold won't apply, and you might have to repay the amount you've been overpaid earlier.

WHAT IF I LEAVE THE COURSE EARLY?

If you leave your course early, Student finance will stop any future payments. If you borrow a Postgraduate Doctoral Loan for a course but don't complete it, you won't be able to get a second Postgraduate Doctoral Loan. However, if you have to withdraw from your course for compelling personal reasons, such as illness, you may still be able to apply for another Postgraduate Doctoral Loan.

HOW TO APPLY FOR A DOCTORAL LOAN

- The quickest way to apply for a Postgraduate Doctoral Loan is online at www.gov.uk/student-finance-register-login. Apply as soon as possible so that student finance has plenty of time to review the application. If you can't apply online, you should download a paper application form at www.gov.uk/doctoralloan/apply.
- Students only need to apply **once** for the loan as the application and funding is for the whole of your course.
- Students must apply no more than nine months *after* the first day of the *last* academic year of your course.
- The maximum loan available is capped per year and funding can't be backdated, so if you wait to apply for funding in your second year, you won't be able to claim retrospectively for your first year.
- If an application is submitted without all the information requested, Student finance will contact you to send this as soon as you can. **No payments will be made until all the information and evidence is received.**
- Students can check if there is any outstanding information, by logging into their online account.
- For full details on how to apply for the loan and what to submit go to: <https://bit.ly/2ts1VRQ>

HOW IT'S PAID

- Payments are made directly to you after your course start date once your university or college confirms that you've registered.
- You must have a UK bank or building society account in your own name.
- The total amount you borrow will be paid evenly over the length of your course.
- You can apply for a Postgraduate Doctoral Loan amount in any year of your course, but you might not get the maximum loan amount if you apply after your first year.

REPAYMENTS

The Loan must be repaid, and interest will be charged from the day the first payment is made.

- Interest will be charged at the Retail Price Index (RPI) plus 3%.
- Repayments start the April after you finish or leave your course, or the April four years after the beginning of your course, whichever is sooner. If you're overpaid, you may be asked to make repayments earlier.
- You will only start repaying when your income is over £21,000 per year.
- Find out more about repayment at www.gov.uk/repaying-your-student-loan

OTHER USEFUL POINTS TO NOTE

- You won't be eligible for an Adult Dependents' Grant, Childcare Grant or Parents' Learning Allowance.
- A Postgraduate Loan may affect any benefits you currently get.

OTHER SOURCES OF FUNDING

Alumni discount: Solent University offers discounts of **up to 50% off the tuition fee**. More detail is available on the website: <https://bit.ly/2uErCjF>

Students won't be able to get a Postgraduate Doctoral Loan if you are getting any Research Council Funding or an Educational Psychology Bursary.

FURTHER INFORMATION FOR MASTERS AND DOCTORAL STUDY

Research: this list (written in no particular order), may help you find your own sources of funding

- www.prospects.ac.uk/postgraduate-study/funding-postgraduate-study
- gov.uk/funding-for-postgraduate-study
- findamasters.com/fundingawards
- findamasters.com/funding/guides/alternative-masters-funding.aspx
- www.ukri.org/funding/
- thescholarshipclub.org.uk/
- postgraduatesearch.com/funding
- turn2us.org.uk/
- acf.org.uk/
- postgraduatestudentships.co.uk/
- www.moneysavingexpert.com/students/
- www.nhsbsa.nhs.uk/social-work-students MA Social Work funding (*subject to change*)

CONTACT INFORMATION

Student Finance England Postgraduate Loan student support line:

- Telephone: 0300 100 0031
- Monday to Friday, 8am to 6pm
- website: www.gov.uk/masters-loan

Student Funding Team:

- Solent University, East Park Terrace, Student Hub, RM050.
- Tel: 023 82015200 or email: student.funding@solent.ac.uk or
- Visit our webpages: <https://bit.ly/2N6dTsW>

Student Finance Zone on the Student Room

Up-to-date information, and students can take part in forums and online surgeries throughout the year

- www.thestudentroom.co.uk

Student Loan Repayment

Provides detailed information about interest rates and how and when a student will repay your loan

- www.studentloanrepayment.co.uk

UCAS

Information and guidance for students on the UCAS website.

- <https://bit.ly/2DyEM9y>

The content of this document is based on the information available at the time of writing. However, such information is subject to change, often with very little notice. Whilst care has been taken to ensure that all information is correct, the Student Funding Team do not accept responsibility for errors, omissions, or inaccuracies. We are not responsible for the content of external websites and do not endorse any content or individual bodies.