

# Postgraduate Loans for Doctoral Degrees

**Higher Education Student Finance in Wales Academic  
Year (AY) 24/25 – Version 1.0 – 12/06/2024**

## Summary

Attached is the 'Postgraduate Loans for Doctoral Degrees' guidance for the academic year 24/25.

## Regulation References

References to 'the Regulations' in this document mean the Education (Postgraduate Doctoral Degree Loans) (Wales) Regulations 2018<sup>1</sup> (as amended), which contain the regulatory rules governing payment and eligibility criteria for Postgraduate Loans for doctoral degrees from Student Finance Wales (SFW). These Regulations are separate from the consolidated Education (Student Support) (Wales) Regulations 2018<sup>2</sup> (as amended), which govern eligibility and entitlement to, and the payment of, undergraduate student support. They are also separate to the Education (Postgraduate Master's Degree Loans) (Wales) Regulations 2017<sup>3</sup> (as amended) and the Education (Student Support) (Postgraduate Master's Degrees) (Wales) Regulations 2019<sup>4</sup> (as amended), which govern the eligibility and entitlement to, and the payment of, Postgraduate Master's support.

The repayment terms for Postgraduate Loans are contained within the Education (Student Loans) (Repayment) Regulations 2009 (as amended). Repayment terms for Postgraduate Loans are described in the separate document "Repayment guidance" for SFW students.

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

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<sup>1</sup> <http://www.legislation.gov.uk/wsi/2018/656/contents/made>

<sup>2</sup> <http://www.legislation.gov.uk/wsi/2018/191/contents/made>

<sup>3</sup> <http://www.legislation.gov.uk/wsi/2017/523/contents/made>

<sup>4</sup> <https://www.legislation.gov.uk/wsi/2019/895/contents/made>

Any queries on the content of this guidance should be addressed to the SLC using the following contacts:

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## 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 with regard to the contents and the Regulations remain the legal basis of the student support arrangements for AY 24/25. In the event of anomalies between this guidance and the Regulations, the Regulations prevail. Please note that the Regulations are subject to amendment.

## Abbreviations

Abbreviation	Full
AY	Academic Year
CMS	Courses Management Service
CoC	Change of Circumstances
CPR	Compelling Personal Reasons
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
HEFCW	Higher Education Funding Council for Wales
HMPO	His Majesty's Passport Office
HO	Home Office
ICR	Income Contingent Repayment
KESS	Knowledge Economy Skills Scholarships

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MoJ	Ministry of Justice
NHS	National Health Service
NI	Northern Ireland
NINO	National Insurance Number
OfS	Office for Students
PG	Postgraduate
PGD	Postgraduate Doctoral
PGLD	Postgraduate Loans for Doctoral Degrees
PGM	Postgraduate Master's
PGM Funding	Postgraduate Master's Grant and Loan Support
PT	Part-time
R-DAPs	Research Degree Awarding Powers
SAAS	Student Awards Agency Scotland
SFE	Student Finance England
SFW	Student Finance Wales
SLC	Student Loans Company
SRDD	Statutory Repayment Due Date
UC	Universal Credit
UG	Undergraduate
UK	United Kingdom
UKRI	United Kingdom Research and Innovation
WG	Welsh Government

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## 1 Introduction

Welsh Government provide a non-income assessed loan of up to £28,655 to eligible students commencing designated postgraduate doctoral degree courses in AY 24/25. The Postgraduate Loan for Doctoral Degrees (referred to hereafter as PGLD) is a contribution towards the costs of the designated course, 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 eligible prisoners) and how the funds are used is at the student’s discretion.

Details of the maximum PGLD available to eligible students who commenced a course prior to 1 August 2024 are described in the relevant academic year’s “PG Doctoral Guidance Wales”.

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

- Personal eligibility requirements
- Course eligibility requirements
- Loan entitlement
- Changes of circumstances policy

Repayment terms for PGLD are described in the separate document “Repayment guidance” for SFW students.

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

## **2 Personal eligibility**

The personal eligibility criteria for PGLD are set out in regulation 3 and Schedule 1 of the Regulations.

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

- begin a designated course starting on or after 1 August 2018 at a university or college automatically designated under the Regulations, with Research Degree Awarding Powers (R-DAPs); or
- begin a designated course starting on or after 1 August 2018 at a university or college specifically designated by the Welsh Government for support, with or without R-DAPs.

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

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

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PGLD is only available to students and in respect of courses that satisfy the personal and course eligibility criteria as set out in the Regulations. SLC do not apply discretion in the application of PGLD 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 Compelling Personal Reasons (CPR). For more information see section [Compelling Personal Reasons](#).

## 2.2 Eligibility exclusions - general

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Students are ineligible for PGLD under regulation 3 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](#));
- are enrolled on and receiving support for a course under the Education (Student Support) (Wales) Regulations 2018 as amended, or under the Education (Student Support) (Wales) Regulations 2017 as amended, or under the Education (Student Support) (Postgraduate Master's Degrees) (Wales) Regulations 2019 or under the Education (Postgraduate Master's Degree Loans) (Wales) Regulations 2017 as amended (Note that there are no restrictions on receiving PGLD and Further Education (FE) student support in the same academic year);
- have already received an equivalent or higher level qualification (see section [Previous Study](#));
- are already enrolled on and in receipt of support for another eligible PGD course;
- have previously received a PGLD from SFW and have not demonstrated CPR (see section [Compelling Personal Reasons](#));
- are in receipt of any allowance, bursary or award of similar description made by UK Research and Innovation (UKRI);
- are in receipt of any allowance, bursary or award of similar description made under the Knowledge Economy Skills Scholarships (KESS 2) scheme (please note, this scheme has now finished. KESS 2 funding was only available up to the end of 2023 calendar year. It is not possible to still be in receipt of funding or access it from a previous year);
- are in receipt of a Social Work Bursary or NHS Bursary, except students receiving only travel allowance support under the Care Standards Act 2000;

- are undertaking a distance learning course and are not living in Wales on the first day of the course, unless they are outside of Wales as a result of being in the armed forces (or an eligible family member living with them);
- have previously received loan funding for a PGD course from another UK administration;
- undertaking a programme at Cardiff University leading to the award of a doctorate in educational psychology (which begins on or after 1 August 2022), and are receiving support via the Welsh Government funded bursary scheme available for students on this programme.

### 2.3 Age 60 limitation

In order to qualify for PGLD, eligible students must be aged under 60 on the first day of the first academic year of the course (regulation 3(3)(a)). The academic year is defined in regulation 2(5) and (6) and is the period of twelve months starting on:

- **1 September**, where the academic year begins on or after 1 August and before 1 January;
- **1 January**, where the academic year begins on or after 1 January and before 1 April;
- **1 April**, where the academic year begins on or after 1 April and before 1 July;
- **1 July**, where the academic year begins on or after 1 July and before 1 August;

For example:

**Susan's** course start date is 15 October 2024. Their 60<sup>th</sup> birthday falls on 10 September 2024. As they are under 60 on the first day of the first academic year of the course (1 September 2024), they are eligible for PGLD.

**Paul's** course start date is 10 January 2025. Their 60<sup>th</sup> birthday falls on 28 December 2024. As their 60<sup>th</sup> birthday falls before the first day of the first academic year of the course (1 January 2025), they are ineligible for PGLD.

Where a student transfers to a course with a later academic year start, they remain eligible even where their 60<sup>th</sup> birthday falls before the first day of the first academic year of the course that they are transferring to (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).



For example:

**Margaret's** course start date is 3 October 2024 and their 60<sup>th</sup> birthday falls on 19 December 2024. As Margaret is under 60 on the first day of the first academic year of the course (1 September 2024), they will be eligible for PGLD. Margaret transfers in January 2025 to a course which starts in that month. As Margaret 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 PGLD.

Note that there is no lower age limit for PGLD 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 3(3)(b)). 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, SFW should reassess their eligibility. 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.

If an applicant has received a notification that they are eligible for PGLD 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.

'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 ICR student loan due to be repaid by direct debit (i.e. 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 PGLD:

- the student owes a loan or grant overpayment amount for another student loan product (existing loan overpayments may be deducted from the maximum PGLD 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 3(3)(c) provides that a student is not eligible for PGLD 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**

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A student is not eligible for PGLD if, in SFW's opinion, the student has shown themselves by their conduct to be unfitted to receive support (regulation 3(3)(d)). The power to deem a student as unfitted 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 5(5), 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 support.

Examples of where SFW might decide that a student is unfit to receive support are where it comes to light that the student has committed fraud in applying for support, or where the student has previously 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 SLC in some circumstances. See the SFW "Assessing Eligibility" guidance for more details about a student's conduct and being unfit for support.

## **2.7 Prisoner students**

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Students who are imprisoned may apply for PGLD to cover the whole or part of the fees of the designated course, but not towards other costs (regulation 13(2)). 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 AY).

Students who are imprisoned may be eligible for PGLD if they satisfy the definition of an 'eligible prisoner' as set out in regulation 2, i.e. they are a prisoner:

- who starts a designated course on or after 1 August 2018;
- 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 eight years of the first day of the first academic year of the designated course.

Student prisoners who do not satisfy the definition of an 'eligible prisoner' are ineligible for PGLD while they are a prisoner.

Note that:

- a prisoner's place of ordinary residence is their place of ordinary residence before they were imprisoned; only if this can't be determined should the prisoner be supported by their place of imprisonment;
- 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 3(4);
- 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 direction from the parole board. This is subject to the governor 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 PGLD;
- a person who has been paroled is not considered a prisoner for the purposes of PGLD and therefore does not have to satisfy the 'eligible prisoner' definition; the person is assessed as per any non-prisoner student.

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

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

Students who are eligible prisoners at the start of the first academic year of the course can apply for an amount of PGLD which is capped at the lower of:

- £28,655\* (for AY 24/25) or
- the tuition fee charged.

\*Note that where a student applies in a later academic year they are subject to the yearly cap restriction and may not be eligible to access the full £28,655. See section [Yearly Entitlement Cap](#) for further information.

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

Where the student becomes an eligible prisoner during the academic year, the revised total maximum PGLD amount will be the lesser of £28,655\* or:

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

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

Any payments already made to the student will be collected through the 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 PGLD already paid to the student, any further payments must be paid directly to the student's HEP. Instalments of fee payments made to the HE provider should follow the same payment profile as payments made to the student.

\*Note, the yearly cap restriction may mean that the student is not entitled to the full £28,655. See section [Yearly Entitlement Cap](#) for further information.

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.

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

Where an eligible prisoner is released from prison during the academic year, they should notify SLC. If the student would have been eligible for a higher amount of PGLD had they not been an eligible prisoner when their loan application was originally made, the student may apply for the amount of loan to be increased using the calculation set out in regulation 17. However, evidence is required from the prison confirming that the student is no longer an eligible prisoner before entitlement is recalculated.

In line with regulation 17(6), the maximum PGLD available to a student who ceases to be an eligible prisoner during the course is as follows:

- the amount of fee charged, plus
- an extra amount calculated as follows:

$$((F - R) / M) \times T$$

where:

F equals the amount which the student would have qualified for if they had not been an eligible prisoner (i.e. the maximum PGLD entitlement).

R equals the amount which the student qualified for as an eligible prisoner (i.e. the full fee charged).

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

T is the number of days of the course that 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 final academic year of the course).

Note that further payment amounts due to be paid to the student are split evenly over the remaining payment periods of the course.

### 2.7.4 Eligible prisoner application process

Eligible prisoners should apply via a paper application rather than an online application, accompanied by a form from the Governor of the prison that grants approval for the student to undertake the course and confirms the student's earliest release date. Payments are then

be made directly to the student's HE provider. Payments of PGLD 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 3(3)(f) provides that students are not eligible to be enrolled on a PGD course and receive PGLD while they are also:

- enrolled on a 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 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; or
- enrolled on a PGM course and receiving PG Master's Funding under the Education (Student Support) (Postgraduate Master's Degrees) (Wales) Regulations 2019 at the same time.

Students may become eligible for PGLD 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/PGM course.

A student can only receive PGLD for one eligible PGD course, even where they are undertaking more than one PGD course simultaneously (regulation 3(3)(h)).

Students may be eligible for PGLD (from SFW) and FE funding concurrently for different courses – there are no restrictions on receiving PGLD 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 doctoral qualification are ineligible for PGLD (regulation 3(3)(g)). See section [Previous Study](#) for further information.

## **2.10 Previous PG Doctoral loan support**

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Regulation 3(3)(i) prohibits students from accessing PGLD from SFW where they have previously received a PGLD for a previous PGD course. Regulation 3(3)(k) prohibits students from accessing PGLD from SFW where they have previously received loan support from another UK government authority towards a PGD course. This includes any students who have previously received PGLD towards a PGD course from SFE. This restriction is only relevant where the student has not already successfully completed a PGD course, as students are ineligible under regulation 3(3)(g) if they already hold a doctoral (or higher level) qualification, irrespective of whether that course was funded via government funding (see section [Previous PG Doctoral funding](#) for further information).

Despite the restriction, there is discretion to award another PGLD if the student did not complete their previous PGD course due to CPR (regulation 3(9)). See section [Compelling Personal Reasons](#) for further information.

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

## **2.11 Students in receipt of UK Research and Innovation (Research Council) funding**

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Under regulation 3(3)(l), students are not eligible for PGLD where they are in receipt of an allowance, bursary or award made by UKRI towards their PG doctoral course.

UKRI encompasses the following organisations:

- Innovate UK
- Research England
- Arts and Humanities Research Council
- Biotechnology and Biological Sciences Research Council
- Economic and Social Research Council
- Engineering and Physical Sciences Research Council
- Medical Research Council
- Natural Environment Research Council
- Science and Technology Facilities Council

UKRI, via its Research Councils, awards funds each year to HE providers, who then select and recruit students directly. Students may be awarded funding for fees only, or a combination of fees and a stipend for maintenance costs. Once a student has received payment via UKRI

funding they are ineligible for PGLD for the duration of their course. UKRI funding is paid directly to the HE provider; the HE provider then selects the students who are to receive an award and distributes the funding.

Where a student commences their course and is not in receipt of UKRI funding, before subsequently receiving UKRI funding mid-course, they are ineligible for any future PGLD payments from the effective date that they were in receipt of UKRI funding. Any payments made to the student prior to the effective date remain in place as part of the student's PGLD entitlement.

Note that in instances where it is always the intention of the HE provider or student to receive UKRI funding during their course, but they may not directly receive it until a later point, the student is ineligible for PGLD funding for the entire course (rather than only from the date at which they are in receipt of the UKRI funding).

Students' PGLD eligibility is only affected where they are in receipt of UKRI funding in connection with their PGD course. Funding received by students from UKRI that is not connected with their PGD course does not impact their eligibility for PGLD. For example, where a student undertakes a certain number of hours of teaching at their HE provider, and the teaching work is entirely separate from the attainment of their doctoral qualification, UKRI may contribute towards the student's teaching salary. As this funding is not received in connection with the student's PGD, it does not affect their eligibility for PGLD.

## **2.12 Students in receipt of Knowledge Economy Skills Scholarships (KESS 2) funding**

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Under regulation 3(3)(m), students are not eligible for PGLD where they are in receipt of an allowance, bursary or award made under the Knowledge Economy Skills Scholarships (KESS 2) Scheme towards their PGD course.

However, KESS 2 funding was only available up to the end of 2023 calendar year so is not available to new PGD students. It is not possible to still be in receipt of funding or access it from a previous year.

For further information on the KESS 2 funding scheme, please refer to the relevant previous academic year's "PG Doctoral Guidance Wales".

## **2.13 Students in receipt of non-UKRI/KESS 2 Institutional Funding**

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HE providers may offer their own scholarships, bursaries or studentship awards to students undertaking PGD courses. These are paid to students who qualify under the HE providers own criteria. Providing these funding sources are not derivative of UKRI or KESS 2 funding,



institutional funding of this kind does not affect students' PGLD eligibility. Students can receive these types of funding and PGLD concurrently (providing they meet the other eligibility criteria for support detailed in this document).

Additionally, the following sources of financial support towards PGD courses does not affect students' PGLD eligibility:

- Trusts and charities funding: these are usually administered as small grants only
- Erasmus+/Turing doctoral loans scheme: loan funding administered by banks and student loan agencies may be available to students undertaking doctoral level courses in other Erasmus+/Turing Scheme countries
- Any funding received under the Taith International Learning Exchange Programme
- Employer funding (providing the funding is not an NHS/Social Work bursary detailed in section [Students in receipt of a Social Work Bursary or an NHS Bursary](#))

#### **2.14 Students in receipt of a Social Work Bursary or an NHS Bursary**

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Under regulation 3(3)(j), students are not eligible for PGLD if they have been bestowed or paid:

- a healthcare bursary
- any allowance under the Nursing and Midwifery Student Allowances (Scotland) Regulations 2007
- 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 similar description made under section 116(2)(a) of the Regulation and inspection of Social Care (Wales) Act 2016 save to the extent that the student is eligible for such a payment in respect of travel expenses

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 or Social Work PGD courses are not double funded.

### 2.15 Cardiff University Educational Psychology Bursary

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Under regulation 3(3A) students are not eligible for PGLD if they:

- are undertaking a programme at Cardiff University leading to the award of a doctorate in educational psychology which begins on or after 1 August 2022, and
- are receiving support via the Welsh Government funded bursary scheme available for students on the programme.

Checks are carried out by SLC prior to and during the academic year to ensure that students undertaking the doctorate in Educational Psychology at Cardiff University are not in receipt of (or expecting to receive) the bursary to ensure that students are not double funded.

### 2.16 Time limit for applying for student support

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Under regulation 11(1) the deadline for submitting an application for PGLD is nine months from the first day of the final academic year of the student's course. For example:

**Ralph** starts a three-year PGD course on 10 October 2024. However, Ralph does not submit an application for PGLD until 1 July 2027 (i.e. during the third (final) academic year of the course). The first day of the third (final) academic year of the course is 1 September 2026; as Ralph has not submitted the application within nine months of that date, Ralph is outside the deadline (31 May 2027) for submitting the PGLD application and therefore is ineligible to apply for PGLD support.

SLC has the discretion to extend this deadline where it is considered appropriate to do so (regulation 11(3)). For example:

**Celine** starts a three-year PGD course on 7 September 2024 however, does not submit an application for a PGLD until 20 July 2027, during the third (final) academic year of their course. As the first day of the third (final) academic year is 1 September 2026, and Celine has not submitted their application within nine months of that date, Celine is outside of the deadline (31 May 2027) for submitting her PGLD application and would normally be considered ineligible to apply for support. Celine is able to demonstrate that the reason for submitting their application late was beyond their control and therefore SFW exercise their discretion allowing Celine to submit the PGLD application for assessment.

Note that where students apply in an academic year that is not the first academic year of their course, they may be impacted by the yearly entitlement cap. See section [Yearly Entitlement Cap](#) for more information.

## 2.17 Students who become eligible after an event

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Under regulations 7 and 8, students may become eligible for PGLD 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 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:

**Sebastian** starts a three-year PGD course on 15 September 2024 and was at that point ineligible for PGLD funding as they did not satisfy any of the residency requirements within the Regulations. Sebastian is granted refugee status on 15 October 2026 in the third year of their course and applies for PGLD on 16 October 2026. As this date is within 9 months of the first day of the final academic year of the course, Sebastian is eligible to apply.

If Sebastian had become eligible to apply for PGLD in the first year, payments would have been split equally across each academic year as follows:

AY 24/25 - £9,551

AY 25/26 - £9,551

AY 26/27 - £9,553

As Sebastian did not become eligible until the third academic year and only had one year of study remaining, the eligible total loan amount is capped at £14,325\*, profiled as follows:

AY 24/25 - £0.00

AY 25/26 - £0.00

AY 26/27 - £14,325\*

*\* Rounded down to nearest whole £5. Please see section [Yearly Entitlement Cap](#) for more information.*

Where the student becomes eligible or the student’s course becomes designated after the course start date, discretion under regulation 11(3) 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.

## **2.18 Documentation requirements**

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Regulation 19 and Schedule 2 of the Regulations state that the applicant should provide such documentation as the Welsh Ministers may require with their application. SFW verify an applicant's British passport details with HMPO via the Government Secure Intranet where possible. Where this is not possible, SFW verify alternative available evidence of identity such as a student's valid national ID card, passport or birth certificate (regulation 19).

All PGLD applicants are required to provide their valid UK National Insurance Number (NINO) (regulation 15).

As of AY 24/25, students who are eligible under the regulatory eligible student categories listed below can receive the first PGLD instalment payment without providing a valid NINO. SLC will block the second and any subsequent PGLD 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.
- 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.

### **2.19 Contact details**

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In line with regulation 19(2) 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 is required prior to loan approval. Contacts who reside at non-UK addresses can be accepted.

## **2.20 Postgraduate DSA**

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SFW provides DSA to eligible PG students under the Education (Student Support) Regulations 2018 (as amended). Students need to apply on a separate PG DSA application from their PGLD application.

See the separate “Disabled Students’ Allowance” guidance for SFW students for more information on this support.

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

## **2.21 Benefits Entitlement**

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Generally, where higher education 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 PGLD is a contribution towards course costs, rather than a loan exclusively for tuition costs or maintenance costs, DWP treat 30% of the maximum PGLD available as student income for the assessment of benefits. DWP will take the 30% amount into account if the student is eligible for PGLD and does not apply for the full loan.

PGLD applicants in receipt of/or applying for welfare benefits should contact DWP directly for further information on the calculation of their benefits entitlement.

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 PGLD are broadly the same as those that apply to undergraduate HE student support. See the SFW “Assessing Eligibility” guidance for further details of regulatory residency categories for student funding.

PGLD is available to the categories of students described in Schedule 1 of the Regulations, which generally include the following:

- Welsh domiciled students, i.e. 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 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 category was introduced in 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 on these changes. 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 PGLD.

### 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
- Leave to enter or remain as a victim of domestic abuse or violence
- Leave to enter or 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 three 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 ineligible for PGLD from SFW, unless the student was deemed to be temporarily absent from Wales or falls within certain eligible residency categories, (please consult the SFW 'Assessing Eligibility' guidance for further details on these 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 1(4) of Schedule 1 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 who moves to Wales specifically for the purpose of undertaking the current course or a course which the student was undertaking immediately\* before the current course, should be regarded as being ordinarily resident in the place from which they 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 a PGD course. In practice, if the student was to immediately\* progress to a PGD course following the completion of their previous course, they would remain ordinarily resident in the territory from which they moved (rather than becoming ordinarily resident in Wales).

Paragraph 1(4) 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 PGD course in the semester/term that follows the end of their previous course, disregarding any intervening vacation.

For example:

**Terry** starts a PGM course in Wales in September 2023 and receives funding from SFE as they were ordinarily resident in England at the start of the first academic year of the course. Terry completes the PGM course in May 2024. In September 2024 Terry starts a PGD course in Wales. Terry is not eligible for PGLD from SFW as they are still considered to be ordinarily resident in England, having only moved to Wales for the purpose of undertaking the PGM course in September 2023 and then progressed immediately to their PGD course. (Note that Terry is ineligible for PGLD from SFW irrespective of whether they returned to England or remained in Wales during the intervening vacation period.) As Terry is still considered to be ordinarily resident in England, they remain eligible to apply to SFE for a PGLD.

**Suzanne** starts a PGM course in England in September 2023 and receives funding from SFW as they are ordinarily resident in Wales at the start of the first academic year of the

course. Suzanne completes the PGM course in June 2024 and in October 2024 starts a PGD in Scotland. Suzanne is eligible for PGLD from SFW as they are still considered to be ordinarily resident in Wales, having only moved to England for the purposes of undertaking a PGM course and then to Scotland to progress immediately from the PGM course to the PGD 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 a PGM course in England in September 2022 and receives funding from SFE, they are considered ordinarily resident in England at the start of the first academic year of the course. In May 2022, whilst studying the PGM course, Colin's home address changes to Wales and they only remain in England for the purpose of studying their PGM course. Colin completes the PGM course in June 2024 and applies for a PGD course in England starting in September 2024. As Colin is now ordinarily resident in Wales, they may be eligible for PGLD from SFW.

Where a student does not immediately progress to their PGD 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:

**Nyree** starts an undergraduate course in Wales in October 2020 and receives funding from Student Finance Northern Ireland as they are ordinarily resident in Northern Ireland at the start of the first academic year of the course. Nyree completes their undergraduate degree in June 2023 and remains in Wales after the end of the course, and is employed full-time in Wales and with their home address in Wales now deemed to be their permanent place of residence. Nyree applies for a PGD course in Wales starting in September 2024, as their ordinary residence during the intervening period has changed to Wales, they may be eligible for PGLD from SFW.

**Ian** starts a PGM course in Wales in September 2022 and receives funding from SFE, they are ordinarily resident in England at the start of the first academic year of the course. Ian completes the PGM course in May 2023 and returns to their permanent home address in England after the course end date. In September 2024 Ian starts a PGD course in Wales. As Ian is still ordinarily resident in England at the start of the new course, Ian is ineligible for PGLD from SFW. Ian remains eligible to apply to SFE for a PGLD.

SLC 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.

### **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 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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**This applies to new students only who start PGD courses in AY 24/25 or later.**

A provision was added to the Regulations so that new students 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 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 PGD course, or
- temporary protection under the Withdrawal Agreements is lost during the PGD 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 will apply to those who are eligible under the following categories where leave to remain is lost:

- Refugees and relevant family members,
- 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 and relevant family members,
- Leave to remain as a protected Ukrainian national and relevant family members,
- Categories where protected rights (evidenced by pre-settled status under the EUSS, or ongoing protected rights where an EUSS status has not yet been awarded) are required.

Where the termination of eligibility provision applies, funding for PGLD 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. This applies in respect of eligible students in the following categories:

- Refugees and relevant family members,
- 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 and relevant family members, and
- Leave to remain as a protected Ukrainian national and relevant family members.

For categories where protected rights (evidenced by pre-settled status under the EUSS, or ongoing protected rights where an EUSS status has not yet been awarded) are required 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.

For example:

**Christian** is an Egyptian national who has leave to remain as a bereaved partner. Christian begins a four-year PGD course in Wales in October 2024. Christian applies for and is awarded £28,655 PGLD for the full course from SFW.

In November 2026 (AY 26/27), Christian's leave to remain as a bereaved partner expires, and so SFW write out for evidence of a further valid status. Christian is granted settled status in March 2027, which is prior to the end of AY 26/27. Therefore, Christian remains eligible for PGLD for the remainder of the course. Christian's entitlement is as follows:

AY 24/25 – £7,163  
AY 25/26 – £7,163  
AY 26/27 – £7,163  
AY 27/28 – £7,166

**Mercedes** is a French national who has pre-settled status and so is a person with protected rights. Mercedes begins a three-year Doctoral degree course in Wales in September 2024. The student applies for and is awarded £28,655 PGLD for the full course from SFW.

In November 2025 (AY 25/26), Mercedes's pre-settled status expires, they are not granted settled status at that point, and they do not enter any appeal. Mercedes is also not granted British citizenship. Mercedes does however receive a student visa which allows them to stay in the UK to complete the course. However, this means that Mercedes is no longer a person with protected rights. Mercedes's funding will continue to the end of AY 25/26 (the current academic year). No further PGLD will be available for AY 26/27 (or future academic years, should the student transfer to a longer course) as Mercedes is not eligible for funding under any regulatory categories. Mercedes's entitlement is as follows:

AY 24/25 – £9,551  
AY 25/26 – £9,551 (leave expires during AY 25/26 in November 25)  
AY 26/27 – £0.00 (would have been £9,553 if a new eligible status was granted)

### 3.5 Armed forces personnel and their family members

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Where a serving member of the armed forces or their eligible family member is undertaking a distance learning course with a UK HEP whilst placed overseas or within another country in the UK, they may be eligible for the PGLD from SFW.

This includes:

- i) armed forces personnel serving outside of the UK on the first day of the first academic year of their distance learning course (Schedule 1 (Part 1) of the Regulations)
- ii) eligible family members living with armed forces personnel serving outside of the UK on the first day of the first academic year of their distance learning course (Schedule 1 (Part 1) of the Regulations)
- 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 (regulation 3(5))
- iv) eligible family members 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 (regulation 3(5)).

For example:

**Sylvia** is a member of the armed forces who is domiciled in Wales but serving in Scotland. Sylvia commenced a six year distance learning PGD course in September 2024. Although Sylvia will not be in Wales on the first day of the first academic year of their distance learning course, Sylvia is eligible for support as a member of the armed forces posted outside of Wales.

Note that “family member”, as defined in the Regulations includes:

- the student’s spouse or civil partner; or
- the dependent parent living with either;
  - A child; or
  - The child’s spouse or civil partner; or
- where the student is a dependent direct relative in the ascending line, the student’s child or child's spouse or civil partner

Where a member of the armed forces (or that person’s family member) was ordinarily resident in Wales prior to enlisting, the student’s application should be processed by SFW unless the applicant or their family member have established permanent residence elsewhere. If SFW deem that the member of the armed forces (or their family member) 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 they remain eligible to the end of their period of eligibility, even if they, or their family member, 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 1 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

**Jason** 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 the course. Jason provides the following address history (most recent address first):

Wales: 2 months

Scotland: 2 years and 10 months

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

**Stuart** 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 the course. Stuart provides the following address history (most recent address first):

Wales: 2 years

England: 1 year

As Stuart 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, they may be eligible for PGLD from SFW.

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

**Bridget** is a UK 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 the course. Bridget provides the following address history (most recent address first):

Wales: 1 month

France: 2 years and 11 months

Bridget returned from France to Wales in order to start the course. However, SFW determine that Bridget was resident in Wales prior to living in France; therefore Bridget is eligible for PGLD from SFW as they left Wales prior to 31 December 2020 to exercise their free movement rights in the EEA/Switzerland under the EU directives. (Note that if Bridget was ordinarily resident in a different UK territory prior to leaving the UK, they should apply to that territory for support rather than SFW.)

**Emma** is a UK 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 the course. Emma provides the following address history (most recent address first):

USA: 1 year

Wales: 2 years

Emma returns to Wales to start the course and their residence in the USA is not deemed to be a temporary absence, therefore they do not satisfy the three-year UK ordinary residence requirements. Emma is ineligible for PGLD.

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

Wales: 1 month

Australia: 6 months

Wales: 2 years 5 months

As Lawrence's residence in Australia is a temporary work contract and they did not intend to stay in Australia indefinitely, the absence is deemed to be a temporary absence and is still considered to be ordinarily resident in Wales. Lawrence is therefore eligible for PGLD from SFW.



**3.6.3 EU Nationals**

**Jaime** is a Spanish national who has settled status under the EUSS 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 the course. Jaime provides the following address history (most recent address first):

Wales: 1 year

Scotland: 2 years

Jaime is treated as domiciled in Wales due to being ordinarily resident there. As Jamie 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 and is currently ordinarily resident in Wales, they are eligible to apply for PGLD from SFW.

**Katrin** 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 the course. Katrin provides the following address history (most recent address first):

Germany: 2 years

Estonia: 1 year

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

**Sven** is a Swedish national who has settled status under the EU Settlement Scheme, who lived in Scotland between 2014 and 2020. In August 2020, Sven moved to Wales to commence a PGM course. As Sven was resident in Scotland for six years before commencing study, they are considered ordinarily resident in Scotland.

In June 2023, Sven completes a master's course in Wales having been funded by SAAS and in September 2023 applies for PGLD from SFW for a PGD course at Bangor University. As Sven has not been in Wales for purposes other than education for longer than the intervening vacation, Sven is ineligible to apply to SFW for PGLD.

Please see the SFW 'Assessing Eligibility' guidance for further details on (and examples of) eligible residency criteria.

## 4 Previous Study

### 4.1 Qualification achieved

Students who already hold a qualification which is equivalent to or higher in level than a doctoral level qualification are not be eligible for PGLD (regulation 3(3)(g)). This applies whether the qualification held is taught or research-based, was 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 (including Level 8 awards, certificates or diplomas, Level 7 or lower qualifications (noted on the table below), or any overseas equivalent does not affect eligibility for PGLD. UK post-secondary qualifications are defined on different levels, with level 4-8 denoting higher education qualifications. Doctoral qualifications are Level 8 on the FHEQ (Framework for Higher Education Qualifications).

There are also Higher Doctorates such as a Doctor of Science or a Doctor of Letters/Literature. Although not on the FHEQ they are a higher-level qualification than a doctoral degree. Higher Doctorates are rarely awarded, they are elite qualifications marking individuals out as outstanding contributors to their field.

For the purposes of determining eligibility for PGLD, the following PG qualifications should be considered:

HE qualification held*	FHEQ level	Student eligible for PGLD?
Higher doctorate (e.g. DLitt, DSc, DTech, LL.D, DD, DMus, DMedSc)	NA	No
Doctoral degrees (e.g. PhD/DPhil, EdD, DBA, DCLinPsy)	8	No
Level 8 Award Level 8 Certificate Level 8 Diploma	8	Yes
Master's degrees (inc. MPhil, MLitt, MRes, MA, MBA, MSc)  Integrated master's degrees (e.g. MEng, MChem, MPhys, MPharm)	7	Yes
PG Diplomas  PG Certificates	7	Yes

*\*Including overseas equivalent qualifications*

Students self-declare previously gained PG qualifications from the UK and overseas on the PGLD 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 PGD qualification, the applicant must provide proof of the qualification level.

## Note:

- UK doctoral degrees are aligned to European doctoral level qualifications under the Framework for Qualifications of the European Higher Education Area.
- 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 PG Doctoral funding**

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Under regulation 3(3)(i), if a student undertook a previous PGD and received a PGLD for that course but did not receive the qualification, they are ineligible for another PGLD (even where they did not receive full payment of PGLD), unless they withdrew from the course and can prove that the withdrawal was due to a CPR. If the student can demonstrate a CPR they can access full PGLD funding for a new course. CPR can be awarded once only. See section [Compelling Personal Reasons](#) for further information.

Regulation 3(3)(k) extends this provision to students who have previously received loan funding for a PGD course from another UK administration. Where a student has previously received a PGLD from SFE, they are ineligible for future PGLD from SFW unless they can demonstrate CPR.

If a student withdraws from a PGD course before the start date of the course and receives no payment, they are still eligible for future PGLD funding. Furthermore, if a student transfers to another PGD course they retain their eligibility for PGLD. See section [Transfers](#) for further information.

If the student did not attend or undertake a PGD course, but received PGLD in error, they are eligible to receive another PGLD as long as they pay back their original overpaid loan amount back in full. For example, a student may be registered on a PGD course by an HEP but then inform the HEP that they do not intend to undertake the course, however the HEP does not

inform SLC of this change until after a PGLD payment has already been released. Providing the student repays the loan overpayment in full, they are eligible for further PGLD funding.

### 4.3 No qualification achieved

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

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

Equivalent or higher level qualification achieved?	PGLD previously received?	PGLD available?
NO	NO	YES
NO	YES	NO*
YES	NO	NO
YES	YES	NO

\*(unless CPR awarded)

### 4.4 Requirement to undertake a full PG doctoral course

Students are only eligible for PGLD where the student is undertaking a full PGD course (for example a full program of doctoral study). A full PGD degree course means a course which, independent of a student's previous experience or an module or other unit of work, credit, credit point or equivalent measurement of study taken or awarded in respect of another course, leads to a doctoral degree.

Where a student is utilising prior attainment (such as large volumes of previously completed research work) to bypass aspects of their PGD course, they are ineligible for support. Students must always be registering for a full PGD course in order to be eligible for PGLD funding.

PGLD is designed as a contribution to the costs associated with a full PGD course and there is no prorated support available where less than a full standalone PGD course is undertaken; the student must be registering on the full PGD course.

Where students are initially enrolled on a PGM course, but this represents an integral part of their attainment of a doctoral qualification, this should be captured as a single PGD course on the Courses Management Service (CMS). The student is eligible for a PGLD for the full program of study (including the period spent on the PGM course). These students are not eligible for PG Master's Funding at the same time.

Students who register for a standalone PGM course are not eligible for PGLD where it is not the intention of the student to attain a doctoral award. These students should apply for PG Master's Funding under the Education (Student Support) (Postgraduate Master's Degrees) (Wales) Regulations 2019 (as amended).

Where the student is not required to complete the first year of a "1+3"\* PGD course or an integrated subject specialist doctorate (for example due to prior attainment or time spent on a previous level 7 research PGM course such as an MPhil or an MRes), they must instead be registered on a separately designated PGD course in order to be eligible for PGLD as students must be undertaking the full designated PGD course.

For example:

**Gavin** registers on a four-year integrated subject specialist PGD course in September 2024. As part of the programme of study Gavin's HE provider offers, students on the programme cannot normally begin their supervised research project without first completing a number of structured taught components. These taught components are scheduled over the first year of the four-year programme. The supervised research project is then scheduled over the final three years of the programme.

Gavin already holds a research PGM qualification (an MPhil) from a previous period of study and as a result, Gavin's HEP allows them to bypass the taught elements of the programme (year one of the course) and enter straight onto the supervised research project. Gavin is therefore a direct entrant and is ineligible for a PGLD as they are not completing a full PGD course. Note that Gavin may retain eligibility for a full PGLD if they register on a separately designated PGD course where they would be undertaking the full programme of study required (for example, a three-year course exclusively requiring a supervised research project, without requiring taught components).

\*Please see section [Courses incorporating a lower-level qualification](#) for more information on "1 plus 3".

#### 4.5 Compelling Personal Reasons

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Under regulation 3(3)(i)&(k) students are ineligible for PGLD from SFW where they have received student support for undertaking a previous PGD course. However, access to a second PGLD loan may be available where the student did not complete their first course due to CPR (regulation 3(9)). If the student is awarded funding due to a CPR, they will receive a full new entitlement up to £28,655 for the new course.

Repeat PGLD funding due to CPR may be awarded one time only per student (regulation 3(10)).

Academic performance alone does not constitute a CPR, although SFW consider 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 withdrawal from a previous course was due to a CPR, such as medical evidence or evidence of a personal/family crisis.

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

Refer to the SFW "Assessing Eligibility" guidance chapter for further information about CPR evidence examples.

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

For example:

**Lee** starts a PGD course and withdraws from the course after attending in the first term and receiving the first payment of loan. Lee starts a new **full**, standalone PGD course and is able to demonstrate a CPR for failing to compete the first course. Lee is therefore eligible for full PGLD support for the new course.

**Michael** starts a PGD 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 the first course. Michael returns to study a **partial** PGD 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 course is

not a new full, standalone PGD course, Michael is therefore not eligible for PGLD support for the new course.

\*It is important to note that there is no requirement for a withdrawal notification to indicate non-completion of a course (although this can be a strong indicator of non-completion). There can be situations where a student's conduct could indicate withdrawal and so a formal notification is not always necessary.

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 and therefore, they would not qualify to have CPRs under regulation 3(9). However, this would not include a scenario whereby a student completed all their PGD 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 has an agreement with their HE provider to step off their course for a period of time, and intends to return to the same course at the point in which they left off (possibly within a different intake), and , the student in this 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 PGD courses attract PGLD support. Regulation 4 of the Regulations sets out provisions in relation to the designation of PGD courses for PGLD.

PGD courses that are designated for PGLD appear on the CMS. The courses entered on this system by HEPs should meet the designation criteria; however, SFW must ensure that it is satisfied that all courses meet the designation criteria detailed within the Regulations.

As defined by the Regulations (regulation 2(1)), a PGD course is any course that includes either a taught programme of study, a programme of research, or a combination of both, which may include periods of work experience, and which leads, on successful completion, to the award of PGD degree.

Note that there is not a definitive list of doctoral degree qualification titles. The main doctoral qualification in the UK is the Doctor of Philosophy (PhD or DPhil). However, the UK doctorate has diversified in recent years to include qualifications such as the Doctor of Education (EdD), and Doctor of Engineering (EngD).

There are no subject restrictions on PGD degree courses eligible for PGLD, as long as the course meets all other designation criteria.

Students may undertake periods of attendance abroad during their doctoral course. Under regulation 4(2)(b) where a course includes a period of overseas study, at least 50% of the teaching and supervision provided over the whole course must be undertaken within the UK.

### 5.1.1 Examples of designated PGD courses

PGD courses which may be designated by regulation 4 include:

- **Subject specialist doctorates (e.g. PhD):** The student registers on a formal programme of study offered by a HE provider and must produce an original piece of research. Progress may be monitored or assessed through annual progress reviews.
- **Integrated subject specialist doctorates:** these programmes normally have a choice of taught modules and a range of research topic options. The supervised research project may begin at the point of registration and be undertaken in parallel with the structured taught elements, 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. (Note that the student must register for the doctoral degree at the outset in order to be eligible for PGLD).
- **Professional and practice-based doctorates:** these are often post-experience qualifications aimed at mid-career professionals. Examples of professional doctorates include the Engineering Doctorate (EngD). EngD programmes are industry focused doctoral programmes in which the candidate undertakes academic research in an industrial setting.

Note also that the eligible course must be a full, standalone PGD course and not a 'top up' from a lower-level course, or a partial PGD course undertaken where previous study and/or work experience has been taken into account. The PGLD is designed as a contribution to the costs associated with a full PGD course and there is no prorated support available where less than a full standalone PGD course is offered or undertaken, the student must be enrolled on the full PGD course.



### 5.1.2 Courses incorporating a lower-level qualification

Where the PGD course incorporates a lower-level PG qualification, the whole course is eligible for PGLD funding. Some PGD degrees are structured around a model often referred to as '1+3'\* model (i.e. the student completes a one year taught PGM degree before embarking on three years of doctoral studies). In courses of this type of structure, the following rules apply:

- as long as year one (the PGM degree) is an integral part of the overall PGD degree course, and the student registers for the full PGD degree course at the outset, the student is eligible for £28,655 PGLD for that course. The student is **not** also eligible for a PG Master's Funding for the first year of the course.
- if the student has already been awarded a PGM qualification for a separate PGM course, the student remains eligible for the full £28,655 PGLD to undertake a full '1+3'\* PGD degree course.
- If the student is not required to complete the first year of a '1+3'\* PGD degree course, they must instead be registered on a separately designated full PGD degree course in order to be eligible for PGLD, as students must be undertaking the full designated course.
- if a student withdraws from a '1+3'\* PGD degree, having accessed a PGLD, no matter the qualification they gain, they have used their PGLD entitlement and are not able to access another. This is subject to CPR rules outlined in section [Compelling Personal Reasons](#).

\*Whilst most structures of this type of study will be '1 plus 3', it is not limited to that, as long as the duration of the course is not less than 3 years and does not exceed 8 years. For example, other combinations of study years, such as (but not limited to) '2 plus 6' would also be possible should the PGM study be integral to the PGD study and meet the other conditions described above.

For example:

**Rick** undertakes and completes a standalone PGM course in AY 23/24 and receives PGM Funding of £18,770 from SFW for that course. In AY 24/25 Rick starts a PGD course, which is structured as a combined '1+3' doctoral degree. Rick is eligible for the full £28,655 PGLD for the '1+3' doctoral degree even though they already hold a PGM degree and have received PG Master's Funding, as Rick is not utilising any of the study on the previous PGM course to bypass any aspects of their '1+3' PGD course.

**Alice** undertakes a one-year standalone PGM course in AY 24/25 and is awarded £18,950. Alice is paid the first two instalments, totalling £12,507. Alice then transfers

to the start of a four-year PGD course, which is structured as a '1+3' course. Alice will not be utilising any of their study on the previous PGM course to bypass any aspects of her '1+3' PGD course, and is studying the full eligible PGD course. Alice is ineligible for the third instalment of PGM Funding, but can, from the point of transfer, apply for the full £28,655 PGLD. Alice is treated as a new student for PG funding purposes and must submit a new PGLD application.

For PG funding purposes, where students transfer between PGM and PGD courses they must submit a new application for funding. Where a student transfers to a PGD course from a course that is not a PGD course (e.g. a PGM course), they may become eligible for PGLD from the point of transfer. When transferring, the student is not be eligible if they are "topping up." A student must be undertaking the full course in order to be eligible for PG funding in either case (PGM Funding or PGLD), and must submit a new application for funding where they start a new qualification.

## 5.2 Course Duration

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Under regulation 4(1)(a) PGD courses are only eligible for PGLD funding where the course length is between three and eight AYs inclusive.

The course length is defined as the **maximum period of registration** for that particular course. The course duration is normally linked to mode of study: for example, a course may be offered as three AYs FT or six AYs PT. The normal registration period is defined as the duration from course commencement to the point that the student's initial thesis is submitted for examination (rather than up until the student's final thesis, after their verbal examination/viva voce). Any period of study beyond the thesis submission date (for the viva voce examination and any post-examination amendments to the thesis) are not included in the maximum period of registration.

Payments are scheduled over the three payment periods in every academic year of the course. The course end date is required so that final academic year payments are only scheduled over the period that the student is undertaking the course.

Note that there is no 'extra weeks' element of PGLD, i.e. the maximum loan amount available per academic year is fixed regardless of the number of weeks of study undertaken in each academic year.

### 5.3 Postgraduate Courses that are not designated for PGLD

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Under regulations 2(1) and 4 PGLD funding is not available for:

- **Doctorates by publication (including):**
  - *Doctorate by retrospective publication* - normally awarded on the basis of a thesis containing a series of published works, accompanied by a substantial commentary linking the published work and outlining its significance. The candidate may not be required to register formally for the qualification or to have followed a formal programme of study towards the degree.
  - *Doctorate by prospective/concurrent publication* – these are now offered by some providers, particularly in science and engineering subjects. A candidate presents a portfolio of published research papers and undergoes a final oral examination.
  
- **Higher doctorates:** (typically the Doctor of Science, DSc or ScD, and the Doctor of Letters, DLitt) are a higher level of award than other doctorates. They are normally awarded by research degree-awarding bodies to staff who have earned a high reputation for research in their field through their professional practice, which may or may not have been gained in an academic institution. These can be awarded as an 'honorary' degree, to recognise an individual's contribution to a particular field of knowledge.

PGLD is also not available for:

- **Other Level 8 qualifications, including:**
  - Level 8 awards; (these include high level accredited professional qualifications that are not currently designated within Higher Education for funding)
  - Level 8 certificates; and
  - Level 8 diplomas
  
- **Lower-level PG courses, including:**
  - Standalone master's degrees;
  - Integrated master's degrees (a master's degree that is integrated with an undergraduate degree);
  - PG Certificates (PgCert);
  - PG Diplomas (PgDip).

## 5.4 HE providers

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PGLD is only available from SFW for PGD courses that are automatically designated within the Regulations or for PGD courses that are specifically designated by the Welsh Ministers. Courses are automatically designated where they are provided by UK HE providers who are either publicly-funded, or OfS registered.

The Welsh Ministers may specifically designate PGD courses for HE providers who are required apply for designation and whose courses are not subject to automatic designation under regulation 4(5). HE providers must apply to the Higher Education Funding Council for Wales (HEFCW) for specific designation. If students commence a course which has not been specifically designated they may be ineligible for PGLD funding for that course. The Welsh Government/HEFCW inform SLC of any specifically designated courses through a [list of specifically designated courses](#) that is published and updated frequently.

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 (see below for additional information on Validation/Franchise arrangements).

Under regulations 4(1)(b)(i) (for courses that began before 1 August 2019) and 4(1)(b)(ii) (for courses that began on or after 1 August 2019) 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 PGLD. 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 4(2)(b)).

### 5.4.1 Research Degree Awarding Powers (R-DAPs)

R-DAPs entitle UK higher education institutions to award any degree on the UK Qualifications Frameworks. Only providers that have been granted R-DAPs can award doctoral degrees. Those with only taught degree awarding powers cannot award doctoral degrees.

Providers without R-DAPs may deliver PGD courses via validation or franchise arrangements with another provider that does have R-DAPs. Note that providers in these arrangements remain subject to the regulatory designation rules described above.

### 5.4.2 Validation Arrangements

Where a provider does not have R-DAPs (Provider A) they may enter a validation arrangement with a provider that does have R-DAPs (Provider B). In such an arrangement, Provider B approves a programme of study offered by Provider A that contributes to the award of a doctoral qualification from Provider B. In validation arrangements, the degree-awarding body

(Provider B) is ultimately responsible for the academic standards of any awards granted in its name and for the quality of the learning programme.

### 5.4.3 Franchise Arrangements

Providers with R-DAPs may enter into franchise arrangements with providers that do not have R-DAPs. In this arrangement, the provider without R-DAPs may deliver all or part of a programme approved and owned by the institution with R-DAPs. The franchising institution (the provider with R-DAPs) retains overall control of the programme's content, delivery, assessment and quality assurance arrangements. The provider with R-DAPs is responsible for ensuring the course meets the designation criteria for PGLD.

Where the course is provided by more than one HE provider the student must be registered with the lead institution that is awarding the qualification.

## 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 to be 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 CMS, designated PGD courses are identified as between three and eight AYs in duration. The subject details and HECoS code of each designated 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 Mode of study (full-time or part-time)

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PGLD is available for a FT or PT PGD courses. The maximum amount of loan available in either case is £28,655 for new courses starting on or after 1 August 2024. The maximum of £28,655 is for the whole course and payment profiles are based on course length, rather than the mode of study. For more detail on payment profiles see section [Payment and overpayment](#).

The Regulations do not directly impose intensity requirements on part-time courses, although students must be undertaking a designated course that meets the criteria for length as described in regulation 4 (1)(a) (i.e., courses should be no more than eight years in duration).

## 5.7 Distance learning

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Students may be eligible for PGLD if they are studying:

- in attendance or
- distance learning (regulation 4(3))

The HE provider at which the student is studying their distance learning course can be in Wales, England, Scotland, or Northern Ireland. 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)
- will 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).

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

The student must confirm that they will continue to remain in the United Kingdom whilst undertaking the course.

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

- elsewhere in the UK, they will continue to be eligible for student finance until the end of their course
- outside the UK, they will cease to be eligible for support from the date on which they move (regulation 3(6))

## 6 Payment and overpayment

### 6.1 Payment and Entitlement

Payments of PGLD are made in three instalments per AY, split 33%/33%/34% of the total amount requested per academic year.

Note that certain categories of student may receive the first instalment of PGLD 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.

Payments of PGLD are made directly to the student, except where the student is an eligible prisoner. Where the student is an eligible prisoner, payments are made directly to the HE provider (regulation 14(4)).

SLC generally require that students must supply details of a UK bank or building society account which is in their own name before payments can be released (regulation 14(2)).

A student's yearly entitlement is calculated by dividing their total loan requested amount (capped if necessary) by the appropriate duration of their current course. The duration consists of each academic year of the course that the student has an active application for PGLD.

PGLD entitlement is split evenly\* across academic years of the course as follows:

<b>Course length</b>	<b>Loan amount per AY</b>
Three AYs	Year 1 - <b>£9,551</b> ; Year 2 - <b>£9,551</b> ; Year 3 - <b>£9,553</b> .
Four AYs	Year 1 - <b>£7,163</b> ; Year 2 - <b>£7,163</b> ; Year 3 - <b>£7,163</b> ; Year 4 - <b>£7,166</b> .
Five AYs	Year 1 - <b>£5,731</b> ; Year 2 - <b>£5, 731</b> ; Year 3 - <b>£5, 731</b> ; Year 4 - <b>£5, 731</b> ; Year 5 - <b>£5, 731</b> .
Six AYs	Year 1 - <b>£4,775</b> ; Year 2 - <b>£4,775</b> ; Year 3 - <b>£4,775</b> ; Year 4 - <b>£4,775</b> ; Year 5 - <b>£4,775</b> ; Year 6 - <b>£4,780</b> .
Seven AYs	Year 1 - <b>£4,093</b> ; Year 2 - <b>£4,093</b> ; Year 3 - <b>£4,093</b> ; Year 4 - <b>£4,093</b> ; Year 5 - <b>£4,093</b> ; Year 6 - <b>£4,093</b> ; Year 7 - <b>£4,097</b> .

## Postgraduate loans for Doctoral degrees AY 24/25

Eight AYs	Year 1 - <b>£3,581</b> ; Year 2 - <b>£3,581</b> ; Year 3 - <b>£3,581</b> ; Year 4 - <b>£3,581</b> ; Year 5 - <b>£3,581</b> ; Year 6 - <b>£3,581</b> ; Year 7 - <b>£3,581</b> ; Year 8 - <b>£3,588</b> .

\*Note that, where necessary, loan entitlement amounts per academic year are rounded down to the nearest whole pound, and the remainder of entitlement paid in the final year of the academic year (as shown for courses lasting four, six, seven, and eight AYs above).

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

For example:

**Dimitri** starts a PGD in September 2024 which lasts four academic years. Dimitri requests £18,250 PGLD in total (rather than the full £28,655). Payments will be scheduled per academic year as follows:

1. 24/25      £4,562
2. 25/26      £4,562
3. 26/27      £4,562
4. 27/28      £4,564

Students cannot elect to have their payments split differently from those outlined above.

The minimum loan amount a student may request is £1.

## 6.2 Yearly Entitlement Cap

Under regulation 14(5) the loan amount is capped at 50% of the full amount of PGLD per AY. This is rounded down to the nearest whole £5.00, as follows:

£28,655 (full PGLD for courses starting in AY 24/25)

\*0.5

= £14,327.50

So £14,327.50 is rounded down to £14,325.



A student is not entitled to receive more than the upper entitlement cap in each academic year. Students who begin their PGD course in AY 24/25 are entitled to up to a maximum of £14,325 for each academic year they have an active application. Students are considered to have an active PGLD application for the academic year in which they apply, plus all remaining academic years on their course. Students applying in later academic years do not have an active PGLD application for any academic years prior to the year they applied for support - where a student has not applied for support for an academic year of their course, they are not entitled to support for that year.

Subject to when the student is applying for PGLD, they may not receive the overall maximum loan amount for their course.

For example:

**Trish** starts a three-year PGD degree course in AY 24/25 but does not submit an application for PGLD until AY 26/27, in the third and final year of the course. Trish requests PGLD totalling £28,655.

If Trish applied in the first academic year their payments would have been split across each academic year as follows;

AY 24/25 - **£9,551**

AY 25/26 - **£9,551**

AY 26/27 - **£9,553**

However, as Trish applied in the third and final academic year and only has one year of study remaining, Trish's eligible loan amount is capped at £14,325 per year, meaning they can only access £14,325 of the loan, profiled as follows;

AY 24/25 - **£0.00**

AY 25/26 - **£0.00**

AY 26/27 - **£14,325**

**Fiona** starts a three-year PGD degree course in AY 24/25 but does not submit an application for PGLD until AY 25/26, in the second year of the course. Fiona requests PGLD totalling £28,655.

If Fiona applied in the first academic year their payments would have been split across each academic year as follows;

AY 24/25 - **£9,551**

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AY 25/26 - **£9,551**

AY 26/27 - **£9,553**

However, as Fiona applied in the second academic year and only has two years of study remaining, Fiona's eligible loan amount is capped at £14,325 per year, meaning they can only access £28,650 of the loan, profiled as follows;

AY 24/25 - **£0.00**

AY 25/26 - **£14,325**

AY 26/27 - **£14,325**

**David** starts a five-year PGD course in AY 24/25 but does not submit an application for PGLD until AY 26/27. David requests a PGLD totalling £28,655.

If David had applied in the first academic year their payments would have been split equally across each AY as follows;

AY 24/25 - **£5,731**

AY 25/26 - **£5,731**

AY 26/27 - **£5,731**

AY 27/28 - **£5,731**

AY 28/29 - **£5,731**

David applied in the third academic year and has only three years of study remaining, therefore David's application is capped at £14,325 per year. However as PGLD entitlement is calculated by dividing the total loan requested amount by each academic year of the course that David has an active application for PGLD, David's yearly entitlement will never exceed the £14,325 cap per year, and so David remains entitled to the full amount of £28,655. David's entitlement is profiled as follows:

AY 26/27 - **£9,551**

AY 27/28 - **£9,551**

AY 28/29 - **£9,553**

### **6.3 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 providing the course has not ended and the student has not withdrawn (regulation 11(2)). Subject to regulation 11(3), once either of these events occurs the student cannot amend their loan amount. The amended loan amount is also subject to the yearly entitlement cap.

**6.3.1 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:

**Lydia** starts a PGD in September 2024 which lasts three academic years. Lydia requests £15,000 PGLD in total. Payments will be scheduled per academic year, as follows:

AY 24/25 - £5,000

AY 25/26 - £5,000

AY 26/27 - £5,000

Lydia increases the loan request amount to £20,000 at the end of the second academic year of the course, which is prior to the loan request amendment cut-off date. Lydia is entitled to the additional £5,000 requested. An interim payment of £3,332 will be made when the loan request amendment is processed (£1,666 for each of the first two academic years of the course), and £6,668 will be paid in year three of the course. Lydia's payment profile for her PGD course is as follows:

AY 24/25 - £5,000

AY 25/26 - £5,000

AY 26/27 - £3,332 (interim) + £6,668 (scheduled)

**Susan** starts a PGD in October 2024 which lasts five academic years. Susan applies for PGLD in September 2024 and requests £5,000. Susan's entitlement is calculated as follows:

AY 24/25 - £1,000

AY 25/26 - £1,000

AY 26/27 - £1,000

AY 27/28 - £1,000

AY 28/29 - £1,000

Susan subsequently submits a loan request amendment to increase their loan amount to £28,655 in year three of their course. As Susan has a live PGLD application for all academic years of their course, their entitlement is recalculated across the five years of their course:

AY 24/25 - £5,731

AY 25/26 - £5,731

AY 26/27 - £5,731

AY 27/28 - £5,731

AY 28/29 - £5,731

As Susan's yearly entitlement never exceeds £14,325, an interim payment is scheduled to pay Susan's additional entitlement for years one and two (£9,464). Susan's future payments are scheduled in line with their updated yearly entitlement of £5,731. Susan's payment profile for her PGD course is as follows:

AY 24/25 - £1,000

AY 25/26 - £1,000

AY 26/27 - £9,464 (interim) + £5,731 (scheduled)

AY 27/28 - £5,731

AY 28/29 - £5,731

### **6.3.2 Reducing 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.

### **6.4 Confirmation of study**

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Payments of PGLD are released following receipt of confirmation from the HE provider that the student is in study in that academic year (regulation 14(8)). When the HE provider confirms the student is in study, they are confirming that the student is:

- undertaking the full, designated PGD course;
- studying at least 50% of their period of study within the UK;
- making progress on the course, as per the confirmed course length\*;
- not in receipt of UKRI funding\*\*; and
- not in receipt of KESS 2 funding\*\*\*

\*Progression towards achieving a doctorate is assessed during the programme, both at formal progression panels and informally through discussions with the candidate's supervisor. Any changes to course length identified prior to confirming continuing study (or at any other point

during the course) require the HE provider to submit a change of circumstances notification to SLC.

\*\*UKRI pays funding to the HE provider, who then allocates it to their doctoral students. Therefore the HEP provider has a record of students who have been awarded this funding, and should check this record before confirming the student's continuing study to SLC.

\*\*\* KESS 2 funding is administered via the student's HE provider. Therefore, the HE provider has a record of students who have been awarded this funding, and should check this record before confirming the student's study to SLC. (SFW are aware that, in practice, this funding has not been available to new PGD students since AY 21/22.)

One confirmation of study is required from the HE provider for each academic year before any payment is released for that academic year.

## **6.5 Payment dates**

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The student's HE provider must provide the start date of each academic year of a designated PGD course. This date will be 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 should also be 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.

**1st instalment:** SLC furnish the HE provider with an electronic list of all students who have applied for support for a 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 PGLD payment at or near the course start date in each academic year.

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

**3rd instalment:** SLC release the 3rd instalment of PGLD 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 will not in any case be released until confirmation of study has been received).

## **6.6 Late entrants**

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Under regulation 8(i) where a student starts a course after the course start date, but will still be undertaking a full standalone PGD course, the student will be entitled to the full PGLD entitlement amount for that course. The maximum loan entitlement a late entrant is eligible for is determined by the year in which they start/submit an application for PGLD (see section [Yearly Entitlement Cap](#)).

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

Where the HE provider accepts students starting in multiple quarters of the academic year, they should submit a separate entry for each course on the CMS. This ensures that where, for example, some students start a course in the academic year quarter commencing 1 September 2024 and others start in the academic year quarter commencing 1 January 2025, the student can be assigned to the correct course and loan payments will only be made for the payment periods including and subsequent to the student's first date in study.

Students are not eligible for PGLD funding if they commenced their course prior to 1 August 2018.

## **7 Change of circumstances**

### **7.1 Transfers**

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Under regulation 6, students can transfer between eligible PGD courses (at the same or a different HE provider) and remain eligible for PGLD, providing the student's previous course has not ended and they have not withdrawn from their course (regulation 6(1)(c)).

In either case, the student/the student's HE provider should notify SLC of the course change (Schedule 2(2)(b)).

For this reason, if a student wishes to change course and retain their eligibility for PGLD, the student must transfer course to retain their period of eligibility. Where a student withdraws and then reapplies for PGLD for a new course, they will be ineligible for future PGLD funding unless they can demonstrate that the withdrawal was due to CPR (see section [Previous PG Doctoral funding](#)).

Where the student transfers to a 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 transfers from a designated course to a non-designated course (a course which is not listed as a designated doctoral course on the CMS), they will cease to be eligible for PGLD from the point of transfer and no further PGLD payments will be made. Previous payments made where the student was in study on 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.

Following a transfer, if the student is no longer considered to be completing a full course, the student is no longer eligible for support, see section [Requirement to undertake a full PG doctoral course](#) for further information on full courses.

Note that following a transfer, where the student is excused elements of the new course as a result of work undertaken on the original course, the student would continue to be eligible for support as they will have undertaken a full PGD course during their period of eligibility.

For example:

**Paige** commences a four-year PGD course in October 2024. In June 2025 Paige transfers to a course starting in October 2025. Due to the work undertaken on their initial course, Paige is not required to undertake the same research again and will continue with the doctorate. As Paige is undertaking a full PGD course across both courses, they are eligible for the remainder of their PGLD support.

## 7.2 Change of course length

Students are permitted to transfer between courses of different lengths, providing they remain on a course between three and eight academic years in length. Payment profiling in future academic years of the course will be amended where required to accommodate the length of the new course. The student's remaining PGLD entitlement (or the student's remaining loan request amount, where less than the maximum entitlement has been requested) is split evenly over future academic years of the course.

For example:

**Jackson** starts a three-year PGD course in academic year 24/25 and requests £28,655 PGLD. Payments are scheduled as follows:

Year 1	£9,551
Year 2	£9,551
Year 3	£9,553

After the second academic year of the course, Jackson transfers to a five-year course. The standard entitlement split per academic year for a five-year course is £5,731 per academic year. However, as Jackson has changed course length after payments have been released, their remaining entitlement will be split into equal payment amounts per future academic year of the course. As Jackson has already been paid £19,102 in total for the first and second AYs, they will be entitled to a further £9,553. SLC will re-profile Jackson's payment amount schedule. Jackson's previous scheduled payment of £9,553 will be split over the remaining course length as follows, rather than paid in one instalment.

Jackson's payment profile is as follows:

Year of study	Entitlement (after transfer)	Course 1	Course 2
Year 1	£5,731	£9,551	-
Year 2	£5,731	£9,551	-
Year 3	£5,731	-	£3,184
Year 4	£5,731	-	£3,184
Year 5	£5,731	-	£3,185

**Eve** starts a six-year PGD course and requests £20,000 PGLD. Payments are scheduled as follows:

Year 1	£3,333
Year 2	£3,333



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Year 3	£3,333
Year 4	£3,333
Year 5	£3,333
Year 6	£3,335

After the first academic year of the course, Eva transfers to a three-year PGD course. Based on the requested loan amount the payment caps per academic year for Eve's three-year PGD course are £6,666/£6,666/£6,668. As Eve has changed course length, their remaining entitlement will be paid in equal amounts across future academic years of the course, alongside an interim payment to cover the new shortfall in entitlement from year one of the course (following Eve's transfer). As Eve has already been paid £3,333 for the first academic year, they will receive the remaining £3,333 of entitlement for the first year as a lump sum and the remaining £13,334 split equally over the remaining academic years of the course as follows:

Year of study	Entitlement (after transfer)	Course 1	Course 2
Year 1	£6,666	£3,333	£3,333 (interim payment following transfer)
Year 2	£6,666	-	£6,666
Year 3	£6,668	-	£6,668

### 7.3 Multi-academic Quarters

Students may transfer to a course which starts in a later academic year quarter. Students retain their full course entitlement, however, the maximum PGLD funding available to the student will not increase. Any remaining payments due to be made are aligned to the payment period dates for the student's new course.

For example:

**Nathan** starts a three-year PGD course in September 2024. Nathan's academic year start date is 1 September 2024. During term one, Nathan submits a transfer to a three-year course starting in January 2025. Payments will be made as follows:

1. September 2024 (payment period one of course one):

Nathan then transfers to a three-year course starting in January 2025. No payment is made for the payment period starting January 2025 as Nathan has already received their 'payment period one' payment.

2. May 2025 (payment period two of course two)
3. August 2025 (payment period three of course two)

Where a student is required to repeat any periods of study following a transfer to a course which starts in a later academic year quarter, the student should not be confirmed in study until they are progressing and no longer repeating. See section [Repeat study](#) for further information.

#### 7.4 Cross Academic Year Transfers

Students may transfer to a PGD course which starts in a different academic year from their current PGD course. Students retain their full course entitlement (subject to the yearly cap), however, the maximum funding available to the student will not increase. In addition, all assessment criteria is based on the applicable academic year of the student's original course, any remaining payments due to be made are aligned to the payment period dates for the student's new course.

For example:

**Toby** commences a three-year PGD course in September 2024 and requests a loan amount of £28,655. Toby's payment dates are scheduled as follows;

Payment Period	Payment Date	Payment Amount	Payment Date	Payment Amount
	<b>24/25 AY</b>		<b>25/26 AY</b>	
1	September 2024	£3,151.83	September 2025	£3,151.83
2	January 2025	£3,151.83	January 2026	£3,151.83
3	April 2025	£3,247.34	April 2026	£3,247.31
Payment Period	Payment Date	Payment Amount		
	<b>26/27 AY</b>			
1	September 2026	£3,152.49		
2	January 2027	£3,152.49		
3	April 2027	£3,248.02		

At the end of his first year, Toby transfers to year one of a new three-year PGD course starting in September 2025. As Toby has already been paid £9,551 of his entitlement, the remaining £19,104 will be spread across the duration of the new PGD course as follows;

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Payment Period	Payment Date 25/26 AY	Payment Amount	Payment Date 26/27 AY	Payment Amount
1	September 2025	£2,101.44	September 2026	£2,101.44
2	January 2026	£2,101.44	January 2027	£2,101.44
3	April 2026	£2,165.12	April 2027	£2,165.12

  

Payment Period	Payment Date 27/28 AY	Payment Amount
1	September 2027	£2,101.44
2	January 2028	£2,101.44
3	April 2028	£2,165.12

As Toby is undertaking new periods of research and is progressing on the course, there is no period of repeat study. Payments will be made as per the outlined schedule above.

Where students are required to repeat any periods of study following a transfer to a course which starts in a different academic year, the student should not receive further PGLD payment until they are considered to be progressing on their course. See section [Repeat study](#) below for further information.

### 7.5 Repeat study

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 considered to be any period of the course equivalent to the period already completed on the current course or any previous course prior to a transfer.

The HE provider should inform SLC of any instance where the student is undertaking a period of repeat study (regulation 14(12)(b)). No payments will be released during instances of repeat study.

Once the student is no longer repeating the period of study, and is progressing on their course, HEPs should confirm this to SLC and payments will recommence (regulation 16(4) and 16(6)).

For example:

**Cliff** starts a four-year PGD course in September 2024. Cliff is undertaking a “1 + 3” PGD course and during the first year is required to complete a programme of taught study. Cliff does not meet the standards required by their HE provider to pass the first year of study and is required to repeat the year before progressing onto the research based element of the PGD course. During the 25/26 academic year, whilst Cliff is repeating the

taught element of the course, Cliff will not receive any funding from SFW. Once Cliff has completed the period of repeat study and SFW receive confirmation from the HE provider that they are progressing on the course, Cliff's payments will resume.

Note that there will be no change to the student's total entitlement. Whilst payments are not be made during periods of repeat study, the student will receive 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.

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.

Repeat study includes any instances where students are required to repeat failed milestones/examinations. For example, where an HE provider requires students to pass certain modules/units of work to progress from an integral MRes/MPhil to a doctoral qualification – if a student does not pass these modules initially and is required to repeat a programme of work, this constitutes repeat study and should not be funded. Once the student has passed the required milestone and is progressing in line with their agreed course duration, payments can resume.

It is noted that PGD courses' periods of registration absorb a degree of thesis rework/amendments. These are not generally considered to represent periods of repeat study (though HE providers should consider each case individually against their own course progression milestones and requirements).

## **7.6 Suspension/resumption**

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Where an eligible student, with the agreement of their HE provider, ceases to attend a designated PGD 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 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 of returning 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 section [Withdrawal and loan overpayment](#).

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.

If a student suspends study with the agreement of their HE provider, no further PGLD payments should be released until the student has resumed study (regulation 16(1) and 16(6)). SLC have discretion to continue paying a student their standard PGLD payment(s) whilst the student is suspended if the student can supply evidence of a CPR, including financial hardship (regulation 16(2)). Note that the student will not in any case receive more than the maximum PGLD entitlement.

For example:

**Sarah** starts a PGD course in September 2024, and suspends in December 2024. Payment 1 has been released. Future payments are blocked while Sarah remains suspended. Sarah supplies evidence of financial hardship, which is accepted, in February 2025. SLC releases payment 2 in February 2025. Sarah resumes their studies in March 2025 and receives their final loan instalment for the academic year in payment period 3, as originally scheduled.

Once the student resumes study, loan payments will resume. Any PGLD instalments due up to the point of resumption are released once the student resumes their course.

Suspends and resumes in the same payment period	Support not affected
Suspends and resumes in the following payment period	the payment scheduled at the beginning of the payment period following their suspension will be held until SLC receive notification that the student has resumed their studies.
Suspends for a full payment period	All payments due until the point of resumption, (including any missed payments) are made on resumption

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 has 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.

## **7.7 Withdrawal and loan overpayment**

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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, the withdrawal is considered a termination of a student's period of eligibility. Therefore, if the student wishes to return to study in the future, they are assessed as a new student.

Where a student withdraws from their course, all future payments of PGLD are cancelled (regulation 5(4)). The loan 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. Payments of PGLD already made are collected through Income Contingent Repayments when the student's loan balance enters repayment status.

Payments of PGLD 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 payment period, and the student has been paid more than their reassessed maximum loan entitlement
- the student was incorrectly made eligible for PGLD, 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
  - the student does not satisfy the residency requirements for PGLD
  - the student was incorrectly confirmed as studying on a designated course.

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 (Schedule 2(2)(a)) to ensure that the next payment of PGLD is not released. HE providers are also expected to inform SLC as soon as they are notified of a student's withdrawal (regulation 14(11)(b)). On notification of withdrawal, SLC reduce the student's loan entitlement amount to the maximum amount the student was entitled to for the periods that they were in study. Any loan amount paid which exceeds this amount is treated as a loan overpayment.

For example:

**Brian** starts a three-year PGD course in September 2024. Brian applies for the full amount available of £28,655, prior to starting year one of their course. Brian's payments are scheduled as follows:

AY 24/25 £9,551

AY 25/26 £9,551

AY 26/27 £9,553

At the end of year two, Brian transfers to a five-year course. Brian's new entitlement is £28,655 over five years. However, as Brian has already received £19,102, Brian's remaining balance of £9,553 will be split over the remaining academic years. Brian's new payment/entitlement schedule is as follows:

Academic Year	Entitlement	Payment Schedule
24/25	£5,731	£9,551
25/26	£5,731	£9,551
26/27	£5,731	£3,184
27/28	£5,731	£3,184
28/29	£5,731	£3,185

At the beginning of his final year, after payment one, Brian withdraws from his course. Brian has received £1,051.05 (33% of his final year payment amount). Brian's entitlement at the point of withdrawal represents £5,731 per academic year for years one to four (£22,924), plus 33% of £5,731 for year five (£1,891.23) – totalling £24,815.23. However, at the point of withdrawing from his course, Brian has been paid £26,521.05. Brian has therefore been overpaid £1,705.82.

Where an amount of PGLD is overpaid, collection of the loan overpayment is sought prior to the Statutory Repayment Due Date (SRDD), unless financial hardship can be demonstrated (this would be separately from the main loan balance which is collected through income contingent repayments (regulation 18)).

#### 7.7.1 Overpayments owed from a previous course of study

Note that if a student owes any outstanding student loan overpayment from a previous course of HE study which is not a PGD course, this overpayment may be deducted from the student's PGLD entitlement unless the student can demonstrate financial hardship.

Where a student has received an amount of PGLD for a previous course, the student would not normally be eligible for PGLD for a new course. However, they may be eligible for further PGLD funding where the student received a payment of PGLD but did not actually start to attend the course; this may be because the HE provider registered the student, but the HE provider 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 PGLD for the new course once they have repaid the overpayment for the previous course in full.

## **7.8 Thesis submission**

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For student funding purposes under the Regulations, the course duration of a PGD course represents the maximum period of registration. The maximum registration period ends when the thesis is submitted for examination. Occasionally, students may submit their initial thesis for examination prior to the end of their maximum period of registration. PGLD payments are scheduled over the student's course duration (i.e. the maximum period of registration). Where an HE provider becomes aware that a student is expected to submit their thesis for examination prior to their course end date, this should be communicated to SLC, to ensure that the student's payment schedule accurately reflects their period of study. The study end date for the student should represent the date the student is expected to submit their thesis for examination, so as to ensure that student's payment schedule reflects their period of study.

Throughout the duration of students' courses there are regular touch points between students and HE providers as part of the processes to monitor student progression. HE providers may also require students to provide them with a formal notice of their intention to submit their thesis for examination - students are generally required to have consulted with their supervisor before doing so. Where it is clear that the student's thesis submission will not align with the current scheduled course end date, HE providers should inform SLC that the study end date has changed, so that payments can be profiled accordingly.

For example:

**Kevin** commences study on a PGD course in AY 24/25. The HE providers maximum period of registration for Kevin's PGD programme of study is six years. This is reflected in the course dates provided by the HE provider to SLC. Kevin requests the full £28,655 and this is scheduled accordingly. At the end of year four, via the regular progression monitoring milestones the HE provider has in place for their students, it becomes apparent that Kevin will submit their thesis for examination at the end of year five. The new expected study end date is communicated to SLC, and Kevin's payments are rescheduled accordingly in line with his period of study. Kevin retains his £28,655 entitlement.



Note that students retain their £28,655 entitlement (subject to the yearly cap) providing their programme of study remains an eligible programme of study with an end date not before the third academic year of the course and not after the end of eighth academic year of the course.

## 8 Annexes

### 8.1 Annex A: Events that fall under regulation 8 of the Regulations

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, parent, parent's spouse or parent's civil partner 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 or the student's parent becomes a person with section 67 leave to remain or a person granted leave to enter or remain as a protected partner;
  - the student becomes a person with Calais leave;
  - 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 described in paragraph 10A(1)(a), 10B(1)(a), 10C(1)(a), 10D(1)(a) or 10D(2)(a) of Schedule 1;
  - the student becomes a person described in paragraph 3(1)(a) of Schedule 1;
  - the student becomes a person described in paragraph 7A(1)(a) of Schedule 1;
  - the student becomes a person described in paragraph 12A(a) of Schedule 1;
  - 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.

**8.2 Annex B: Update log**

Date	Updates
16/05/2024	<p>Version 0.1</p> <p>AY 24/25 rollover changes and figures updated throughout.</p> <p>The following policy updates have been incorporated into this guidance:</p> <ul style="list-style-type: none"> <li>• NINO provision changes (sections 2.18 &amp; 6.1).</li> <li>• Addition of termination provisions when a status is lost during an AY of the course (section 3.4).</li> <li>• Eligibility for family members of ARAP/ACRS leave holders for events (section 8.1 Annex A).</li> <li>• Eligibility for family members of Ukraine Scheme leave holders for events (section 8.1 Annex A).</li> <li>• Protected partner changes for leave to enter for domestic violence/abuse and bereaved partners (sections 3.1 &amp; 8.1 Annex A).</li> </ul> <p>In addition there has been a correction of the calculation expectations when a student becomes a prisoner during the academic year added to section 2.7.2. There has also been a clarification added to section 4.5 to advise that a withdrawal is not strictly necessary when considering if a student failed to complete a previous course. Also a clarification has been added to subsection 5.1.2 to indicate that PGD courses that incorporate a lower level course do not always have to be structured as '1 + 3'.</p>
16/05/2024	<p>Version 0.2</p> <p>Minor updates to text following internal review.</p>
12/06/2024	<p>Version 0.3</p> <p>Minor updates to text following stakeholder review.</p>
12/06/2024	<p>Version 1.0</p> <p>Guidance signed off by stakeholders and sent for publishing.</p>