

Postgraduate Loans for Doctoral Degrees - Wales

Higher Education Student Finance in Wales

Academic Year 26/27 – Version 1.0

Summary

Attached is the 'Postgraduate Loans for Doctoral Degrees - Wales' guidance for the academic year 26/27.

Regulation References

References to 'the Regulations' in this document mean the Education (Postgraduate Doctoral Degree Loans) (Wales) Regulations 2018¹ (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 2018² (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 2017³ (as amended) and the Education (Student Support) (Postgraduate Master's Degrees) (Wales) Regulations 2019⁴ (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 2009⁵ (as amended). Repayment terms for postgraduate loans are described in the AY 26/27 SFW 'Repayment' guidance.

This guidance is for Student Finance Wales students only.

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

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

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

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

⁵ <https://www.legislation.gov.uk/uksi/2009/470/contents>

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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 26/27. In the event of anomalies between this guidance and the Regulations, the Regulations prevail. The Regulations are subject to amendment.

Abbreviations

Abbreviation	Full
AY	Academic Year
CMS	Courses Management Service
CoC	Change of Circumstances
CPR	Compelling Personal Reason
DSA	Disabled Students' Allowance
DWP	Department for Work and Pensions
EEA	European Economic Area
EU	European Union
EUSS	EU Settlement Scheme
FE	Further Education
FHEQ	Framework for Higher Education Qualifications
FT	Full-time
HE	Higher Education
HECoS	Higher Education Classification of Subjects
HMPO	His Majesty's Passport Office
ICR	Income Contingent Repayment
KESS	Knowledge Economy Skills Scholarships

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Medr	Commission for Tertiary Education and Research
NHS	National Health Service
NI	Northern Ireland
NINO	National Insurance Number
OfS	Office for Students
PG	Postgraduate
PGD	Postgraduate Doctoral
PGLD	Postgraduate Loan 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
SFE	Student Finance England
SFW	Student Finance Wales
SLC	The Student Loans Company Limited
UG	Undergraduate
UK	United Kingdom
UKRI	United Kingdom Research and Innovation
WG	The Welsh Government

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1 Introduction

The Welsh Government (WG) provide a non-income assessed Postgraduate Loan for Doctoral Degrees (PGLD) of up to £29,705 to eligible students commencing study on designated Postgraduate Doctoral (PGD) courses in AY 26/27. The 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 Higher Education (HE) provider in the case of eligible prisoners). How the funds are used is at the student's discretion.

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 Student Finance Wales (SFW) students.

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

1.1 Students starting courses in previous academic years

Guidance and details of the funding package available to eligible students who commenced a course prior to 1 August 2026 are described in the relevant academic year's 'PG Doctoral Guidance Wales'.

This guidance relates to the non-income assessed PGLD support package available to eligible students starting courses in AY 26/27.

2 Personal eligibility

The personal eligibility criteria for Postgraduate Loans for Doctoral Degrees (PGLD) are set out in regulation 3 and Schedule 1 of the Regulations.

Postgraduate support is available to eligible students who satisfy the personal eligibility criteria and who begin a designated Postgraduate Doctoral (PGD) course starting on or after 1 August 2018.

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

2.1 Discretion in the application of eligibility rules

PGLD is only available to eligible students and in respect of courses that satisfy regulatory course designation criteria. The Student Loans Company Ltd (SLC) does 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 a compelling personal reason (CPR). For more information see section [Compelling personal reasons](#).

2.2 Eligibility exclusions - general

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 already enrolled on and in receipt of support for another eligible PGD course **or** are enrolled on a course which is a designated course under,
 - regulation 5 (Designated Courses), regulation 66 (Designated Distance Learning Courses) or regulation 83 (Designated Part-Time Courses) of the Education (Student Support) (Wales) Regulations 2017 (as amended), or

- regulation 5 (Designated Courses) of the Education (Student Support) (Wales) Regulations 2018 (as amended), or
- regulation 4 (Designated Courses) of the Education (Postgraduate Master's Degree Loans) (Wales) Regulations 2017 (as amended), or
- regulation 5 (Designated courses) of the Education (Student Support) (Postgraduate Master's Degrees) (Wales) Regulations 2019 (as amended),

and are receiving student support for their course under the applicable regulations.

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](#)),
- have previously received PGLD from Student Finance Wales (SFW). Note that exceptions for CPRs apply, as detailed in the [Compelling personal reasons](#) section of this guidance,
- are in receipt of any of the following in respect of their designated PGD course:
 - any allowance, bursary or award of similar description made by UK Research and Innovation (UKRI), or
 - a healthcare bursary, or
 - any allowance under the Nursing and Midwifery Student Allowances (Scotland) Regulations 2007, or
 - any allowance, bursary or award of similar description made under section 67(4)(a) of the Care Standards Act 2000, or under section 46 of the Children and Social Work Act 2017, 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 a 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,
- are undertaking a distance learning course and are not undertaking the course in Wales (i.e. living in Wales) on the first day of the first academic year 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 a member of the armed forces serving outside of Wales),

- have previously received loan support for undertaking a PGD course from another United Kingdom (UK) government authority. Exceptions for CPRs apply, as detailed in the [Compelling personal reasons](#) section of this guidance,
- are undertaking a programme at Cardiff University leading to the award of a doctorate in educational psychology (which began on or after 1 August 2022) and are receiving support via the Welsh Government funded bursary scheme available for students on this programme.

Further detail on each of the student ineligibility reasons are detailed within the relevant sections below.

2.3 Age 60 limitation

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(3) 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 2026. Their 60th birthday falls on 10 September 2026. As they are under 60 on the first day of the first academic year of the course (1 September 2026), they are eligible for PGLD.

Paul's course start date is 10 January 2027. Their 60th birthday falls on 28 December 2026. As their 60th birthday falls before the first day of the first academic year of the course (1 January 2027), they are ineligible for PGLD.

Where an eligible student transfers to a course with a later academic year start, they remain eligible even where their 60th birthday falls before the start date of the first day of the first academic year of the designated course that they are transferring onto. 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. The student should not submit a new PGLD application and will receive the remaining balance of their PGLD for the course they transferred to.

For example:

Margaret's course start date is 3 October 2026 and their 60th birthday falls on 19 December 2026. As Margaret is under 60 on the first day of the first academic year of the course (1 September 2026), Margaret is eligible for PGLD. Margaret transfers in January 2027 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 despite having turned 60 prior to the first day of the first academic year of the course they transferred to.

There is no lower age limit for PGLD eligibility.

2.4 Applicants who breach any obligation to repay any previous student loan (arrears)

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 does not have any discretion in determining an applicant's eligibility in these circumstances.

Once a student is no longer in breach of their obligations, for instance a student has paid their arrears in full, SFW should reassess their eligibility for PGLD. 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. Note the student must be in study on their course at the point of reassessment.

If a student 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. For instance until the course is completed or the student's period of eligibility ends for any other reason (for example a withdrawal).

'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 income contingent repayment (ICR) student loan due to be repaid by Direct Debit (for example, 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).

The following do not make the student ineligible for PGLD:

- The student owes a loan or grant overpayment amount for another student loan product. (However, 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

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. 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. A separate ratification form is not required.

2.6 Ineligibility as a result of being deemed unfitted for support

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 student 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 student support.

Examples of where SFW might decide that a student is unfitted to receive student 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 unfitted to receive support under the Regulations.

Discretion may be applied by SLC in some circumstances related to a student's conduct and being unfitted for student support. See the AY 26/27 SFW 'Assessing Eligibility' guidance for more details about a student's conduct and being unfitted for student support.

2.7 Eligibility of prisoner students

Students who are imprisoned may be eligible for PGLD only if they meet the definition of an 'eligible prisoner' as set out in regulation 2, where they are a prisoner:

- who began 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 (regulation 3(3)(e)) while they are a prisoner.

Note that:

- A prisoner's domicile of ordinary residence is where they were ordinarily resident before they were imprisoned. However, if this can't be determined, the prisoner should be supported by the relevant funding body for the domicile where they are imprisoned.
- 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. Therefore, they do not have to satisfy the 'eligible prisoner' definition and are assessed in the same way as any other non-prisoner student.

Eligible prisoners' total entitlement is capped at the fee amount charged by their HE provider and is paid to their HE provider directly (regulation 13(2) and regulation 14(4)). For further information on the PGLD entitlement for prisoner students, please see section [Prisoner's entitlement](#).

2.7.1 Eligible prisoner application process

Eligible prisoners must apply via a paper PGD application form, rather than an online application. This is due to the fact that the paper application form must be accompanied by a form from the prison Governor, which grants approval for the student to undertake the course and confirms the student's earliest release date. Neither the application form nor the form from the Governor can be accepted digitally. Where an eligible prisoner student submits an online application, they will be sent a paper application form to complete, and their online application will be cancelled. 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 academic year) 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

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 an undergraduate (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,
- 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,
- enrolled on a postgraduate Master's (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 or Postgraduate Loans for Master's (PGLM) under the Education (Student Support) (Postgraduate Master's Degrees) (Wales) Regulations 2019 (as amended) 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/PG 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)). This provision does not prevent the student from moving between courses during an academic year but prevents the student from being eligible for PGLD for more than one eligible course at a time.

There are no restrictions for receiving PGLD and FE funding concurrently. Therefore, students may be eligible for PGLD (from SFW) and FE funding concurrently for different courses.

2.9 Students who have an equivalent or higher-level qualification

Students who already have a qualification which is equivalent to or higher in level than a PGD qualification are ineligible for PGLD (regulation 3(3)(g)). Please refer to the section on [Previous study](#) for further information.

2.10 Students in receipt of United Kingdom Research and Innovation (Research Council) funding

Under regulation 3(3)(l), students are not eligible for PGLD where they are in receipt of an allowance, bursary or award made by United Kingdom Research and Innovation (UKRI) towards their PGD 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).

A student's PGLD eligibility is only affected where they are in receipt of UKRI funding in connection with their PGD course. Funding received by a student 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.

2.11 Students in receipt of non-UKRI institutional Funding

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 provider's own criteria. Providing these funding sources are not derivative of UKRI, 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 sections [Students who are in receipt of a healthcare bursary](#) and [Students who are in receipt of a Social Work Bursary](#)).

2.12 Students who are in receipt of a healthcare bursary

Under regulation 3(3)(j), students are not eligible for PGLD if they are in receipt of a healthcare bursary in respect of their designated PGD course.

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 PGD courses are not double funded.

*'healthcare bursary' does not include:

- financial support from the National Institute for Health and Care Research (NIHR), or
- Continued Professional Development (CPD) funding from an NHS Trust.

2.13 Students who are in receipt of a Social Work Bursary

Under regulation 3(3)(j), students are not eligible for PGLD if, in respect of their designated PGD course, they are in receipt of:

- 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, or
- 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.

The Social Work Bursary available from Social Care Wales is only available to students who are ordinarily resident in Wales and studying approved social work PGD courses at HE providers in Wales.

There are only a limited number of Social Work Bursaries available under the regulation noted above, and eligibility to apply for a Social Work Bursary does not equate to an automatic award. Therefore, if the student has not been awarded a Social Work Bursary after applying

for one, they may apply for full PGLD. Students are required to provide evidence of a notification from Social Care Wales that they have not been awarded a Social Work Bursary. SLC may perform a sample check of students undertaking qualifying social work PGD courses. This is to ensure that students are not double funded.

SLC are obliged to recover support where students provide inaccurate information about their circumstances and any bursary they receive.

These students are eligible to apply for PG Disabled Students' Allowance even though they do not qualify for PGLD. Please see section [Postgraduate DSA](#) for more information on this product.

2.14 Cardiff University Educational Psychology Bursary

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.

2.15 Previous PG Doctoral loan support

Under regulation 3(3)(i) students are ineligible for PGLD from SFW where they have received a PGLD for undertaking a previous standalone 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 Student Finance England (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 PGD level (or higher) qualification, irrespective of whether that course was funded via government funding (see section [Previous study](#) for further information).

Where a student has previously received PGLD for undertaking a standalone PGD course and can demonstrate that they did not complete the previous course due to a CPR, they are eligible to receive further PGLD from SFW (see the [Compelling personal reasons](#) section of this guidance 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).

2.16 Time limit for applying for student support

Applicants submit a single application for PGLD for the duration of their PGD course. Under regulation 11(1), the application must be submitted within nine months of 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 2026. However, Ralph does not submit an application for PGLD until 1 July 2029 (during the third and final academic year of the course). The first day of the third and final academic year of the course is 1 September 2028. As Ralph has not submitted the application within nine months of that date, Ralph is outside the nine-month deadline (31 May 2029) for submitting the PGLD application and therefore is ineligible to apply for PGLD support.

Under regulation 11(3) SLC has the discretion to extend the window of application beyond the ninth month of the final academic year, for example where the student becomes eligible, or their course becomes designated after the start of the course.

For example:

Celine starts a three-year PGD course on 7 September 2026, but does not apply for PGLD until 20 July 2029, during the third and final academic year of their course. As the first day of the third and final academic year is 1 September 2028 and Celine has not submitted their application within nine months of that date, Celine is outside of the nine-month deadline (31 May 2029) for submitting the PGLD application and would normally be considered ineligible to apply for support. However, 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.

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

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 rate available in respect of the academic year in which their study 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 2026 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 2028 in the third year of their course and applies for PGLD on 16 October 2028. As this date is within nine 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 26/27 - £9,901

AY 27/28 - £9,901

AY 28/29 - £9,903

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 £14,850*, profiled as follows:

AY 25/26 - £0.00

AY 26/27 - £0.00

AY 27/28 - £14,850*

**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

Regulation 19 and Schedule 2 state that the applicant should provide such documentation as the Welsh Ministers may require to assess the 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) prior to SFW making payment of their PGLD, unless one of the exceptions detailed below applies.

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 payment of the second and any subsequent PGLD instalments 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.
- European Economic Area (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.
- European Union (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/specified British Overseas Territories (BOTs) for the last three years, with at least part of that residence in the BOTs.
- British citizens of Chagossian descent living in the UK, Islands and specified BOTs for the last three years, with at least part of that residence in the BOTs (residence outside of the UK and Islands being treated as BOTs residence for the purposes of this category).
- 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/EEA/Switzerland/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.
- Children 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 an overseas territory other than Gibraltar.
- Children of a Turkish worker where the child and worker were 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 other than Gibraltar.

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

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

SFW provides DSA to eligible PG students under the Education (Student Support) (Wales) Regulations 2017 (as amended) and the Education (Student Support) Regulations 2018 (as amended). Eligible students need to apply on a separate PG DSA application from their PGLD application.

See the separate AY 26/27 SFW 'Disabled Students' Allowance' guidance for more information on this support.

Students undertaking a PGD course are not eligible to apply for Grants for Dependants (Adult Dependants' Grant, Parents' Learning Allowance and Childcare Grant) available under the Education (Student Support) (Wales) Regulations 2017 (as amended) and the Education (Student Support) Regulations 2018 (as amended).

2.21 Benefits entitlement

Generally, where HE 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. DWP disregard 70% of PGLD.

However, this calculation may be subject to change, and students are advised to consult DWP as early as possible for clarification on how their benefit entitlement may be impacted by receiving PGLD.

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 Postgraduate Loans for Doctoral (PGLD) are broadly the same as those that apply to undergraduate Higher Education (HE) student support. See the Student Finance Wales (SFW) 'Assessing Eligibility' guidance for further details of regulatory residency categories for student funding. Please note that where the AY 26/27 SFW 'Assessing Eligibility' guidance 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.

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

- Welsh domiciled students, including UK nationals and other 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 academic year of the course 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 European Union (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 (for example, Refugee or Humanitarian Protection status).

This is not an exhaustive list. Please refer to the SFW AY 26/27 'Assessing Eligibility' guidance for more information where needed.

3.1 Three-year address history

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 and relevant family members,
- Humanitarian protection and relevant family members,
- Indefinite leave to enter or remain as a victim of domestic abuse or violence, and the child of such a person,
- Indefinite leave to enter or remain as a bereaved partner, and the child of such a person,
- Section 67 leave,
- Calais leave,
- Stateless persons and relevant family members,
- Leave to enter or remain as a relevant Afghan citizen and their family members,
- Leave to enter or remain under one of the Ukraine Schemes and their family members.

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 likely ineligible for PGLD from SFW, unless, for example, the student was deemed to be temporarily absent from Wales. Please consult the SFW 'Assessing Eligibility' guidance for full details on 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

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 moves to Wales specifically for the purpose of undertaking the current course, or a course which, disregarding any intervening vacation, 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 either:

- Scotland,
- Northern Ireland,
- England,
- the Channel Islands, or
- the Isle of Man,

and moves to Wales specifically for the purposes of studying a postgraduate Master's (PGM) 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) of Schedule 1 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 2025 and receives funding from Student Finance England (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 2026. In September 2026 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 2025 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 2025 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 2026 and in October 2026 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, the student's place of ordinary residence may have changed.

For example:

Colin starts a PGM course in England in September 2024 and receives funding from SFE, as they are considered to be ordinarily resident in England at the start of the first academic year of the course. In May 2025, 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 2026 and applies for a PGD course in England starting in September 2026. 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 2022 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 2025, remains in Wales after the end of the course, and is employed full-time in Wales, 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 2026. 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 2024 and receives funding from SFE as they are ordinarily resident in England at the start of the first academic year of the course. Ian completes the PGM course in May 2025 and returns to their permanent home address in England after the course end date. In September 2026 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.

For further guidance on establishing ordinary residency, please see the AY 26/27 SFW 'Assessing Eligibility' guidance.

3.3 Temporary or occasional absences

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 AY 26/27 SFW 'Assessing Eligibility' guidance for further details on temporary absences.

3.4 Provision where a student's leave status is lost during an academic year

Students who start PGD courses from AY 25/26 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 eligibility 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 EU Settlement Scheme (EUSS) is lost during the PGD course, or
- temporary protection under the Withdrawal Agreements is lost during the PGD course, for instance 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,
- 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,
- Indefinite leave to enter or remain as a victim of domestic violence or abuse,
- Indefinite leave to enter or remain as a bereaved partner,
- Leave to remain as a protected Ukrainian national,
- Categories where protected rights (evidenced by ongoing protected rights where an EUSS status has not yet been awarded) are required.

The termination provisions also apply to the relevant family members applicable to each category.

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.

For example:

James has Humanitarian Protection status. James begins a three-year PGD course in Wales in October 2026. James applies for and is awarded £29,705 PGLD for the full course from SFW.

In November 2027 (during AY 27/28, the second year of James' course), James' Humanitarian Protection status expires. Funding remains in place for the remainder of AY 27/28. In order to establish James' eligibility for funding for AY 28/29, SFW write out for evidence of a further valid status. James is granted settled status in March 2028, which is prior to the start of AY 28/29. Therefore, James remains eligible for PGLD for the remainder of the course. James' entitlement is as follows:

AY 26/27 – £9,901

AY 27/28 – £9,901

AY 28/29 – £9,903

For categories where protected rights (evidenced by ongoing protected rights where an EUSS status has not yet been awarded) are required, in order for funding to be available for future funding years, 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.

3.5 Armed forces personnel and their family members

Generally, students undertaking a distance learning course are required to be undertaking the course in Wales on the first day of the first academic year of the course (regulation 3(4)), and are more generally required to be undertaking the distance learning course in the United Kingdom (UK) throughout the duration of the course (regulation 3(6)).

However, an exception applies for armed forces personnel and their family members. Where a serving member of the armed forces or their eligible family member is undertaking a distance learning course with a UK HE provider whilst posted overseas or within another country in the UK, they may be eligible for PGLD from SFW (regulation 3(5) and Schedule 1, paragraphs (4) and (5)(a)).

This includes:

- armed forces personnel serving outside of the UK during their distance learning course,
- eligible family members living with armed forces personnel serving outside of the UK during their distance learning course,

- 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,
- 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.

For example:

Arnold is ordinarily resident in Wales and is a serving member of the armed forces who is serving overseas when starting a PGD course on a PT distance learning basis on 15 September 2026. Although Arnold is not undertaking the course in Wales on the first day of the first academic year of the course (or undertaking the course in the UK throughout the duration of the course) Arnold is eligible for full PGLD via their status as a member of the armed forces posted overseas.

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 2026 at Cardiff Metropolitan University. Although Sylvia will not be undertaking the course in Wales on the first day of the first academic year of their distance learning course, Sylvia would still be eligible to apply to SFW for PGLD via their status as a member of the armed forces posted in another UK domicile.

A 'family member', as defined in the Regulations includes:

- the student's spouse or civil partner,
- the parent living with either
 - a child,
 - 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 on that basis 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 by way of their/their family member's posting with the

armed forces, 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

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 AY 26/27 SFW 'Assessing Eligibility' guidance.

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 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 had previously been ordinarily resident in Wales but have not been living in the UK and Islands for three years prior to the first

day of the first academic year of the PGD course. SFW seeks further evidence, and Bridget provides the following address history:

France: 3 years

Prior to the start of the three-year period Bridget moved from Wales to France on 1 July 2020. Bridget returned from France to Wales and is ordinarily resident in the UK on the day on which the course begins. It was determined that Bridget had been ordinarily resident in Wales and settled in the UK immediately prior to moving to France. Bridget is eligible for PGLD from SFW as they left Wales to exercise their 'right to roam' in the European Economic Area (EEA)/Switzerland and did so prior to the end of the EU Exit transition period (for instance, Bridget exercised their right to roam on or before 31 December 2020). (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.)

Constance is a UK national who confirms that they had previously been ordinarily resident in Wales but 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. Constance provides the following address history (most recent address first):

Wales: 1 month

Germany: 2 years and 11 months

SFW seeks further evidence of Constance's residence history prior to the start of the three-year period. SFW determines that Constance moved from Wales to Germany on 1 April 2021 and that the residence period in Germany was not a temporary absence. Constance is ineligible for PGLD from SFW because they left Wales after 31 December 2020 and so are not considered to have exercised free movement rights in the EEA/Switzerland under the EU directives, and their residence in Germany was not a temporary absence.

Emma is a UK national who confirms that they had previously been ordinarily resident in Wales but 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, and they are ineligible for PGLD.

Lawrence is a UK national who confirms they had previously been ordinarily resident in Wales but 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 was a temporary work contract and they did not intend to stay in Australia indefinitely, the absence is deemed to be a temporary absence. Lawrence is therefore still considered to be ordinarily resident in Wales and is eligible to apply 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 most recently ordinarily resident there. As Jaime 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.

Please see the AY 26/27 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 eligible for Postgraduate Loans for Doctoral Degrees (PGLD) (regulation 3(3)(g)). This applies whether the qualification held is taught or research-based, was gained in the United Kingdom (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) do not affect eligibility for PGLD. UK post-secondary education qualifications are defined on different levels⁶, with level 4-8 denoting higher education qualifications. Doctoral qualifications are Level 8 on the Framework for Higher Education Qualifications (FHEQ) as laid out by the Quality Assurance Agency for Higher Education⁷.

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.

Students self-declare previously gained PG qualifications from the UK and overseas on the PGLD application. Checks may be carried out by Student Finance Wales (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. For the purposes of determining eligibility for PGLD, the following PG qualifications should be considered:

⁶ [What qualification levels mean: England, Wales and Northern Ireland - GOV.UK](#)

⁷ [The Frameworks for Higher Education Qualifications of UK Degree-Awarding Bodies](#)

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

*Including overseas equivalent qualifications

Note:

- UK doctoral degrees are aligned to European doctoral level qualifications under the Framework for Qualifications of the European Higher Education Area.
- The Student Loans Company Ltd (SLC) does 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 Higher Education (HE) and Further Education funding administered by SLC.

4.2 Previous PGLD received (no qualification achieved)

Under regulation 3(3)(i), if a student undertook a previous PGD course 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 compelling personal reason (CPR). If the student can demonstrate a CPR, they can access full PGLD funding for a new course. PGLD, approved owing to a 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. Therefore, where a student has previously received a PGLD from Student Finance England, they are ineligible for future PGLD from SFW, unless they can demonstrate a CPR.

Where a student cannot demonstrate a CPR for failure to complete a previous PGD course for which they received PGLD, then they are ineligible for future funding. For example:

Greta starts a three-year PGD course in September 2024 and withdraws from the course in December 2024, having received the first instalment of PGLD. Greta starts another PGD course in September 2026; however, they are not eligible for PGLD from SFW, as they are not able to demonstrate a CPR for not completing the first course.

If a student transfers to another PGD course they retain their eligibility for PGLD. See section [Transfers](#) for further information.

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.

If the student did not attend or undertake a PGD course, but received PGLD in error, they are eligible to receive another PGLD for a subsequent course 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 a HE provider but then inform the HE provider that they do not intend to undertake the course; however, the HE provider 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 for a future course.

4.3 No qualification achieved and no previous PGLD

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 PGD course](#).

If a student had previously intended to study a PGD course, applied for and was made eligible for support, but then withdrew from the PGD course before the start date of the course (and so received no payment), they remain eligible for PGLD.

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 a CPR for failing to complete the course is demonstrated

4.4 Requirement to undertake a full PGD course

Students are only eligible for PGLD where the student is undertaking a full PGD course (a full program of doctoral study). A full PGD degree course means a course which, independent of a student's previous experience or a 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 postgraduate Master's (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 or Postgraduate Loans for Master's (PGLM) 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. 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 HE provider 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+3' course models.

4.5 Compelling personal reasons

Under regulation 3(3)(i) and (k) students are ineligible for PGLD from SFW where they have received student support for undertaking a previous PGD course. However, access to a further PGLD may be available where the student did not complete their first course due to a CPR (regulation 3(9)). If the student is awarded funding due to a CPR, they will receive a full new entitlement up to £29,705 for the new PGD course.

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

Academic performance alone does not constitute a CPR, although SFW consider each case individually. There is not a definitive list of reasons that can be deemed a CPR. The student

must provide evidence to support a claim that a failure to complete a previous PGD course was due to a CPR, such as medical evidence or evidence of a personal/family crisis.

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

Refer to the AY 26/27 SFW 'Assessing Eligibility' guidance for further information about CPR evidence examples.

Policy rules surrounding CPRs exist to allow students that have already utilised their one-time access to a PGLD to access 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, for example, 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 subsequently starts a new full, standalone PGD course and is able to demonstrate that they failed to complete the first course owing to a CPR. 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 new course is not a full, standalone PGD course, Michael is therefore not eligible for PGLD support for the new course.

*When determining whether a previous instance of failing to complete a PGD course was due to a CPR, there is no requirement for a withdrawal notification to have been received by SFW to indicate a student's previous non-completion. There can be situations where SFW are satisfied that a student failed to complete a previous course in the absence of a formal withdrawal notification, and so a formal notification to SFW is not always necessary when determining whether a student has failed to complete their previous course.

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. Therefore, they would not qualify to have a CPR 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 resit exams, but then chose to withdraw without completing their resit exams and without being awarded an overall result.

Also, students in the following circumstances should be treated as suspending from their studies rather than withdrawing:

- where a student, with agreement with their HE provider, is looking to step off their PGD course for a period of time, and
- the student has an intention to return to the same course at the point in which they left off (possibly within a different intake).

For more information on suspensions see section [Suspension/resumption](#).

5 Course eligibility

5.1 Designated courses

Only designated Postgraduate Doctoral (PGD) courses attract Postgraduate Loans for Doctoral Degrees (PGLD). 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 are entered on the Courses Management Service (CMS), which is the Student Loans Company (SLC) course database. The courses entered on this system by Higher Education (HE) providers should meet the designation criteria; however, Student Finance Wales (SFW) must ensure that it is satisfied that all courses meet the designation criteria detailed within the Regulations. For detailed information on (HE course designation in Wales please see [Higher education course designation: overview for providers](#).

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.

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, the qualification must be awarded by the UK HE provider (or both the UK HE provider and the overseas HE provider), and 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 that 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.

To attract PGLD, the 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. For more information, please refer to section [Requirement to undertake a 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 (for instance, the student completes a one-year taught postgraduate Master's (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 £29,705 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 £29,705 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 the rules outlined in section [Compelling personal reasons](#).

*Whilst most structures of this type of study will be '1+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+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 one-year standalone PGM course and receives PGM support from SFW. After completing this course, Rick starts a PGD course, which is structured as a combined '1+3' doctoral degree. Rick is eligible for the full PGLD for the '1+3' doctoral degree even though they already hold a PGM degree and have received PGM support previously, 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 and is awarded full PGM support. Alice is paid the first two instalments but then transfers to the start of a four-year PGD course, which is structured as a '1+3' course. Alice does not utilise any of their study on the previous PGM course to bypass any aspects of the '1+3' PGD course, and so is

studying the full eligible PGD course. Alice is ineligible for the third instalment of PGM support, but can, from the point of transfer, apply for full PGLD. Alice is treated as a new student for PGLD and so 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 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 support or PGLD) and must submit a new application for funding where they start a new qualification.

5.2 Course duration

Under regulation 4(1)(a) PGD courses are only eligible for PGLD funding where the course length is between three and eight academic years 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 FT academic years or six PT academic years. 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.

There is no 'extra weeks' element of PGLD. 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

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 Higher Education providers

The regulations define the types of eligible provider in reference to the designation of courses. PGLD is only available from SFW for PGD courses offered by HE providers that are:

- automatically designated under regulation 4(1), or
- specifically designated by the Welsh Ministers under regulation 4(5).

For detailed information on HE course designation in Wales please see [Higher education course designation: overview for providers](#)

Publicly funded providers in Wales, Scotland or Northern Ireland or Approved (fee cap) providers with an Access and Participation Plan in England, including those operating under a franchise/validation arrangement with another publicly funded/registered provider in the UK or operating in conjunction with an overseas provider, have their courses automatically designated. Providers in England that are registered with the Office for Students (OfS), who hold a validation agreement with an Approved (fee cap) provider with an Access and Participation Plan also have their courses automatically designated. Publicly funded in this context is defined as ‘maintained or assisted by recurrent grants out of public funds’.

Regulation 4(5) provides the Welsh Ministers with the regulatory power to specifically designate PGD courses at HE providers who are required apply for designation and whose courses are not subject to automatic designation under regulation 4(1).

HE providers must apply to the Commission for Tertiary Education and Research (Medr) for specific designation. If students commence a course which has not been specifically designated, they will be ineligible for PGLD funding for that course. The Welsh Government/Medr inform SLC of any specifically designated courses through a [list of specifically designated courses](#) that is published and updated frequently on Student Finance Wales.

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. However, in any case where a course includes a period of overseas study, the qualification must be awarded by the UK HE provider (or both the UK HE provider and the overseas HE provider) and 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 R-DAPs via 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 R-DAPs via 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)

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 CMS.

On CMS, designated PGD courses are identified as between three and eight academic years in duration. The subject details and Higher Education Classification of Subjects code of each designated course should also be provided by the HE provider.

HE providers are responsible for uploading accurate course information on CMS, ensuring that courses added are designated for Welsh applicants. SLC may review the course lists uploaded by HE providers.

5.6 Distance learning

Students may be eligible for PGLD if they are undertaking the course:

- in attendance, or
- via 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. However, 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),
- 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, and
- be ordinarily resident in Wales (students must provide a Welsh address before the application is approved).

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)).

* 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](#).

6 Financial entitlement

6.1 Postgraduate Loans for Doctoral Degrees (PGLD) entitlement

New students starting designated Postgraduate Doctoral (PGD) courses in AY 26/27 are entitled to a maximum of £29,705 non-income assessed Postgraduate Loans for Doctoral Degrees (PGLD) (regulation 13(1)). All students (subject to the cap described in section [Yearly entitlement cap](#) and excluding eligible prisoners*) are entitled to the full amount of loan of £29,705.

**Please see section [Prisoner's entitlement](#) below for more information on loan amounts available for eligible prisoners.*

6.2 Prisoner's entitlement

Students who are imprisoned may apply for a 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 academic year).

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

6.2.1 Students who are eligible prisoners for the whole course

Eligible prisoners' total entitlement is capped at the fee amount charged to the student and is paid directly to the student's HE provider.

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:

- £29,705* (for AY 26/27) (regulation 13 (2)(b)), or
- the tuition fee charged (regulation 13(2)(a)).

*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 £29,705. See section [Yearly entitlement cap](#) for further information.

For example:

Sam is an eligible prisoner and applies for PGLD towards a PGD course starting in AY 26/27. Sam's PGD course lasts three academic years, and the HE provider charges a full course fee of £29,705. Sam is therefore entitled to the full PGLD amount of £29,705, to be paid directly to the HE provider.

Deborah is an eligible prisoner and applies for PGLD towards a PGD course starting in AY 26/27. Deborah's course lasts three academic years, and the HE provider charges a full course fee of £12,000. Deborah's PGLD entitlement is therefore £12,000, to be paid directly to the HE provider.

6.2.2 Students who become an eligible prisoner during the academic year

Where the student becomes an eligible prisoner during an academic year of their course, regulation 17(2) applies, whereby the revised total maximum PGLD amount will be the lesser of £29,705* 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 Income Contingent Repayment (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 HE provider (regulation 14(4)). 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 £29,705. 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.

6.2.3 Students who cease to be an eligible prisoner during their course

Where an eligible prisoner in receipt of support is released from prison during the academic year, they should notify Student Finance Wales (SFW). 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 (for instance, the maximum PGLD entitlement).

R equals the amount that the student qualified for as an eligible prisoner (for instance, the full fee charged).

M is the total duration in days of the course (for instance, 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).

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

For example:

Jake is an eligible prisoner and applies for the maximum PGLD available for a course beginning in AY 26/27. Jake's course lasts three academic years, and the HE provider charges a full course fee of £18,000. Jake is therefore entitled to a capped PGLD amount of £18,000 for the course at the point of application, to be paid directly to the HE provider.

The course starts on 23 September 2026 and is due to end on 28 May 2029. Jake is subsequently released from prison on 31 August 2027 and applies for the PGLD to be increased to the maximum amount available.

The calculation of the amount of loan increase for Jake is as follows:

$$((£29,705 (F) - £18,000* (R))/ 979**) \times 636*** (T) = £7,604.07$$

*the amount Jake qualifies for as an eligible prisoner

**the number of days remaining when Jake ceases to be an eligible prisoner

***the total number of days in Jake's course

Therefore, Jake can receive a total PGLD of £25,604.07

7 Payment and overpayment

7.1 Payment proportions

Payments of Postgraduate Loans for Doctoral Degrees (PGLD) are made directly to the eligible student (except in the case of eligible prisoners whose payments are paid directly to their HE provider) (regulation 14(4)) and in three instalments per academic year, split 33%/33%/34% of the total amount requested per academic year.

For example, a student on a three-year Postgraduate Doctoral (PGD) course, with a PGLD request of £29,705 is paid as follows:

Course Year	Loan (Total £29,705)
Year 1 Loan: £9,901	Payment 1. £3,267.33 Payment 2. £3,267.33 Payment 3. £3,366.34
Year 2 Loan: £9,901	Payment 1. £3,267.33 Payment 2. £3,267.33 Payment 3. £3,366.34
Year 3 Loan: £9,903	Payment 1. £3,267.99 Payment 2. £3,267.99 Payment 3. £3,367.02

A student on a four-year PGD course, with a loan request of £29,705 is paid as follows:

Course Year	Loan (Total £29,705)
Year 1 Loan: £7,426	Payment 1. £2,450.58 Payment 2. £2,450.58 Payment 3. £2,524.84
Year 2 Loan: £7,426	Payment 1. £2,450.58 Payment 2. £2,450.58 Payment 3. £2,524.84
Year 3 Loan: £7,426	Payment 1. £2,450.58 Payment 2. £2,450.58 Payment 3. £2,524.84

Year 4	Payment 1. £2,450.91
Loan: £7,427	Payment 2. £2,450.91
	Payment 3. £2,525.18

No payments are released until a valid National Insurance Number (NINO) has been received and verified (regulation 15). 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.

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)).

Where a student is requesting loan funding, the minimum loan amount that can be requested is £1.

The amount of loan requested can be amended up to nine months after the first day of the final academic year of the PGD course (regulation 11(2)). However, the amount requested cannot be reduced to less than the amount already paid to the student. If the student wishes to reduce their loan 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 later, should the student change their mind. Although a voluntary repayment of PGLD cannot be refunded, where the student has not yet requested the maximum loan amount available to them, they may still increase the loan request amount if they are within the time limit for doing so.

There is discretion to extend the deadline of amendments to the student's loan request amount beyond the ninth month of the final academic year (regulation 11(3)), for example where the student or their course becomes eligible/designated after the start of the course. Please see section [Loan request amendments](#).

7.1.1 Yearly PGLD entitlement split

PGLD entitlement is split evenly (where possible) over each year of a student's course depending on the student's PGD course length/number of funded years from the point of application (capped if necessary – see section [Yearly entitlement cap](#)). This applies regardless of the amount of loan requested. The duration consists of each academic year of the course that the student has an active application for PGLD.

Where non-whole numbers are returned when splitting entitlements equally across course years, entitlement amounts are rounded down to the nearest whole £1 in non-final course

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years, with the remainder paid in the final academic year (as shown for courses lasting four, seven, and eight academic years below).

A student requesting the maximum loan amount would have their entitlement split for their original course, assuming that the application was received at the outset of study, as follows:

Course length	Loan amount per academic year
Three AYs	Year 1 - £9,901 ; Year 2 - £9,901 ; Year 3 - £9,903 .
Four AYs	Year 1 - £7,426 ; Year 2 - £7,426 ; Year 3 - £7,426 ; Year 4 - £7,427 .
Five AYs	Year 1 - £5,941 ; Year 2 - £5,941 ; Year 3 - £5,941 ; Year 4 - £5,941 ; Year 5 - £5,941 .
Six AYs	Year 1 - £4,950 ; Year 2 - £4,950 ; Year 3 - £4,950 ; Year 4 - £4,950 ; Year 5 - £4,950 ; Year 6 - £4,955 .
Seven AYs	Year 1 - £4,243 ; Year 2 - £4,243 ; Year 3 - £4,243 ; Year 4 - £4,243 ; Year 5 - £4,243 ; Year 6 - £4,243 ; Year 7 - £4,247 .
Eight AYs	Year 1 - £3,713 ; Year 2 - £3,713 ; Year 3 - £3,713 ; Year 4 - £3,713 ; Year 5 - £3,713 ; Year 6 - £3,713 ; Year 7 - £3,713 ; Year 8 - £3,714 .

Payment of the loan entitlement is then split in the normal 33/33/34% payments for each payment point in each year, as follows:

Alan undertakes a three-year course in AY 26/27 and requests the maximum loan of £29,705. Alan is entitled to £9,901 in year one and two and £9,903 in year three. Payments for year one and two of the course are scheduled as follows:

Instalment 1: £3,267.33 (33% of £9,901)

Instalment 2: £3,267.33 (33% of £9,901)

Instalment 3: £3,366.34 (34% of £9,901)

Payments for year three of the course are scheduled as follows:

Instalment 1: £3,267.99 (33% of £9,903)

Instalment 2: £3,267.99 (33% of £9,903)

Instalment 3: £3,367.02 (34% of £9,903)

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

For example:

Dmitri starts a PGD course in September 2026, which lasts four academic years. Dimitri requests £18,250 PGLD in total (rather than the maximum available £29,705). Payments will be scheduled per academic year as follows:

- | | | |
|----|-------|--------|
| 1. | 26/27 | £4,562 |
| 2. | 27/28 | £4,562 |
| 3. | 28/29 | £4,562 |
| 4. | 29/30 | £4,564 |

Payments for in each of years one to four are scheduled as follows:

Instalment 1: £1,505.46 (33% of £4,562)

Instalment 2: £1,505.46 (33% of £4,562)

Instalment 3: £1,551.08 (34% of £4,562)

And in the final year they are scheduled as:

Instalment 1: £1,506.12 (33% of £4,564)

Instalment 2: £1,506.12 (33% of £4,564)

Instalment 3: £1,551.76 (34% of £4,564)

Students cannot elect to have their payments split differently from those outlined above (though payment may be brought forward on a case-by-case basis, for example if the student is in financial hardship – see section [Payment dates](#) for more information).

7.2 Yearly entitlement cap

Under regulation 14(5) the amount that can be paid in connection with one academic year of a student's course is capped at 50% of the full amount of PGLD. This is rounded down to the nearest whole £5 (where necessary)

A student cannot be paid more than the upper entitlement cap for each academic year in which they have an active application. Students who begin their PGD course in AY 26/27 are entitled to up to a maximum of £14,850. Students are considered to have an active PGLD

application for the academic year in respect of 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.

As a result, 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 26/27 but does not submit an application for PGLD until AY 28/29, in the third and final year of the course. Trish requests PGLD totalling £29,705.

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

AY 26/27 - £9,901

AY 27/28 - £9,901

AY 28/29 - £9,903

However, as Trish applied in the third and final academic year and only has one year of study remaining (and therefore only has an active application in respect of that year), Trish's loan amount is capped at £14,850 per year, meaning they can only access £14,850 of the loan, profiled as follows;

AY 26/27 - £0.00

AY 27/28 - £0.00

AY 28/29 - £14,850

Fiona starts a three-year PGD degree course in AY 26/27 but does not submit an application for PGLD until AY 27/28, in the second year of the course. Fiona requests PGLD totalling £29,705.

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

AY 26/27 - £9,901

AY 27/28 - £9,901

AY 28/29 - £9,903

Although Fiona applied in the second academic year and has two years of study remaining (and therefore only has an active application in respect of those years), Fiona's loan amount is capped at a maximum of £14,850 per year, meaning they can access £29,700 total loan, profiled as follows;

AY 26/27 - £0.00
 AY 27/28 - £14,850
 AY 28/29 - £14,850

David starts a five-year PGD course in AY 26/27 but does not submit an application for PGLD until AY 28/29. David requests the maximum PGLD amount totalling £29,705.

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

AY 26/27 - £5,941
 AY 27/28 - £5,941
 AY 28/29 - £5,941
 AY 29/30 - £5,941
 AY 30/31 - £5,941

However, as David applied in the third academic year and has only three years of study remaining (and therefore only has an active application in respect of those years), David's application is capped at £14,850 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 £14,850 cap per year, and so David remains entitled to the full amount of £29,705. David's entitlement is profiled as follows:

AY 28/29 - £9,901
 AY 29/30 - £9,901
 AY 30/31 - £9,903

7.3 Confirmation of study

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*, and
- is not in receipt of UKRI 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 Student Finance Wales (SFW).

**UKRI pays funding to the HE provider, who then allocates it to their doctoral students. 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 continuing study to SFW.

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

Manual confirmation of attendance is not acceptable. Where applicable, transfer notifications must be completed so that the student is confirmed as undertaking the course at the correct HE provider. Where the student transfers to a course at a different HE provider, the receiving HE provider must confirm the transfer.

7.4 Payment dates

The HE provider must provide the start date of each academic year of a designated PGD course. This date is then used as 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 is also 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.

First instalment: SLC furnish the HE provider with an electronic list of all students who have applied for support for a PGD 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.

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

Third instalment: SLC release the third instalment of PGLD at the start of the third term date supplied by the HE provider.

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 second or third 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. 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).

7.5 Late entrants

Under regulation 8(i) where a student starts a PGD course after the course start date but is undertaking a full standalone PGD course and isn't "topping up" (for instance, utilising previous study/research to bypass certain required elements of the PGD course), the student is still 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](#)).

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. Students who start a PGD course as a direct entrant are not eligible for PGLD.

Where the HE provider accepts students starting in multiple academic quarters of the academic year, the HE provider should submit a separate entry for each PGD course on CMS. This ensures that where, for example, some students start a PGD course in the academic year quarter commencing 1 September 2026 and others start in the academic year quarter commencing 1 January 2027, the student can be assigned to the correct course and assessed on the correct academic year driven eligibility criteria. This also ensures that loan payments are only made for the payment periods including and after the student's first date in study.

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

8 Change of circumstances

8.1 Transfers - general

Under regulation 6, students can transfer between designated Postgraduate Doctoral (PGD) courses and remain eligible for Postgraduate Loans for Doctoral Degrees (PGLD), providing the student's previous course has not ended and their period of eligibility has not ended (for example, because they have withdrawn from their course) (regulation 6(1)(c)). This rule applies whether the student transfers:

- to a different PGD course at the same HE provider, or
- to a different PGD course at a different HE provider.

In either case, the student/the student's HE provider should notify SLC of the course change (Schedule 2, paragraph 2(b)). Where the student transfers to a PGD 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 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 a compelling personal reason (CPR) (see section [Compelling personal reasons](#)).

When a student transfers courses, the amount of PGLD to which the student was entitled for their study and attendance in each relevant payment period, up to the effective date of their transfer, will remain in place. The student's remaining PGLD entitlement amount will then be spread over the remaining payment points and years of their new course following the effective date of the transfer. See examples in sections below in sections 8.2 to 8.4 below for more details.

If a student transfers from a designated course to a non-designated course (for instance, to a course which is not listed as a designated PGD course on Student Loans Company's (SLC's) Courses Management System (CMS)), they cease to be eligible for PGLD from the point of transfer and no further PGLD payments are 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. The student is treated by SLC as if they had withdrawn from the course for PGLD purposes. The student's loan entitlement at this point is calculated in line with the rules detailed in the section [Withdrawal](#).

Students who transfer from a non-designated course to a designated PGD course may submit a new application for support. For example, if a student starts a qualification which is a lower level than a PGD course, they are not eligible to apply for PGLD. If they then transfer to a PGD course, they may apply for funding at that point. They are eligible to apply for PGLD from the point of commencing the eligible course and, for the purposes of PGLD, they are treated as a new student starting a designated course from the point when they start the designated course. PGLD is only available for full standalone PGD courses and not partial PGD course where previous study/experience is accepted by the HE provider. See section [Requirement to undertake a full PGD course](#) for further information on full courses.

For example:

Paige commences a four-year PGD course in October 2026. In June 2027 Paige transfers to a course starting in October 2027. 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. Although neither period of study in respect of each individual PGD represents a full course for funding purposes, as Paige is undertaking a full PGD course across both courses, they are eligible for the remainder of their PGLD.

8.2 Multi-academic quarter transfers

Students may transfer to a course which starts in a later academic year quarter. However, the maximum entitlement available to the student will not increase. Any remaining entitlement due to the student will be aligned to and spread over the remaining payment periods on the new course following the effective date of the transfer.

For example:

Nathan starts a three-year PGD course in September 2026 (Course A) and requests the maximum PGLD of £29,705. Nathan's academic year quarter start date is 1 August 2026. Entitlement amounts are scheduled as follows:

Year 1	£9,901
Year 2	£9,901
Year 3	£9,903

During term one, Nathan submits a transfer to a three-year course starting in January 2027 (Course B). Nathan's remaining entitlement is then spread over each remaining entitlement point in Course B following the effective date of the transfer.

Year of study	Entitlement Course A	Entitlement Course B
Year 1 – term 1 (previous course – Sept start)	£3,267.33	-
Year 1 (new course – Jan Start)	-	£8,812.67*
Year 2	-	£8,812
Year 3	-	£8,813

**Where there is pence remaining following a multi academic quarter transfer this will be applied to current year to ensure the total paid is a round number.*

Entitlements in AY 26/27 for this student would be scheduled as follows

Payment	Payment Period AY 26/27 (Course A)	Entitlement Amount (Course A)	Payment Period AY 26/27 (Course B)	Entitlement Amount (Course B)
1	September 2026	£3,267.33	January 2027	£2,908.18
2	January 2027	£0	April 2027	£2,908.18
3	April 2027	£0	July 2027	£2,996.31

The entitlement in years two and three of the new course will be split 33%/33%/34% for each payment period in each academic year in the normal way.

8.3 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 entitlement available to the student does not increase. In addition, all assessment criteria and maximum entitlement package amounts are based on the applicable academic year of the student's original course. Any remaining entitlement due to the student will be aligned to and spread over the remaining payment points on the new course following the effective date of the transfer.

For example:

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Toby commences a three-year PGD course in September 2026 (Course A) and requests the maximum PGLD of £29,705. Entitlement amounts are split over the years of the course as follows:

Year 1	£9,901
Year 2	£9,901
Year 3	£9,903

The entitlement is then spread over the payment periods in each year in the normal 33%/33%/34% as follows:

Payment	Payment Period 26/27 AY	Entitlement Amount	Payment Period 27/28 AY	Entitlement Amount
1	September 2026	£3,267.33	September 2027	£3,267.33
2	January 2027	£3,267.33	January 2028	£3,267.33
3	April 2027	£3,366.34	April 2028	£3,366.34
Payment	Payment Period 28/29 AY	Entitlement Amount		
1	September 2027	£3,267.99		
2	January 2028	£3,267.99		
3	April 2028	£3,367.02		

At the end of their first year, Toby transfers to year one of a new three-year PGD course starting in September 2027 (Course B). As Toby has already received £9,901, the remaining £19,804 will be spread across the remaining years of the new course as follows:

Year of study	Entitlement Course A	Entitlement Course B
Year 1 – (previous course)	£9,901	-
Year 1 (new course)	-	£6,601
Year 2	-	£6,601
Year 3	-	£6,602

The entitlement will then be spread over the remaining payment periods in each year of the new course, after the effective date of the transfer, and will be split 33%/33%/34% as follows:

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Payment	Payment Period 27/28 AY	Entitlement Amount	Payment Period 28/29 AY	Entitlement Amount
1	September 2027	£2,178.33	September 2028	£2,178.33
2	January 2028	£2,178.33	January 2029	£2,178.33
3	April 2028	£2,244.34	April 2029	£2,244.34
Payment	Payment Period 29/30 AY	Entitlement Amount		
1	September 2029	£2,178.66		
2	January 2030	£2,178.66		
3	April 2030	£2,244.68		

8.4 Change of course length

Students may transfer between PGD courses of different durations, providing they remain on a course between three and eight academic years in length. The total maximum support available is £29,705 (for those who began studying/their studies from AY 26/27) for the whole period of study (assuming the maximum loan was requested and subject to the PGD yearly cap). Any remaining entitlement following the transfer will be aligned to and spread over the remaining payment points on the student's new course after the effective date of the transfer.

For example:

Jackson starts a three-year PGD course in academic year 26/27 (Course A) and requests the maximum £29,705 PGLD. Jackson's entitlement is split over the years of the course as follows:

Year 1	£9,901
Year 2	£9,901
Year 3	£9,903

At the end of the second academic year of the course, Jackson transfers to year three of a five-year course (Course B). Jackson's remaining entitlement will be split into equal amounts per remaining academic year of the new course. As Jackson has already received paid £19,802 entitlement in total for the previous course, they are entitled to the remaining £9,903 for the new course. SLC will re-profile Jackson's remaining entitlement over the remaining course length as follows:

Year of study	Entitlement Course A	Entitlement Course B
Year 1	£9,901	-
Year 2	£9,901	-
Year 3	-	£3,301
Year 4	-	£3,301
Year 5	-	£3,301

The entitlement amounts for year three, four and five of the new course will be split 33%/33%/34% for each payment period in each academic year in the normal way.

Eve starts a six-year PGD course (Course A) and requests £20,000 PGLD. Eve's entitlement is split over the years of the course as follows:

Year 1	£3,333
Year 2	£3,333
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 year one of a three-year PGD course (Course B). As Eve has already received £3,333 for Course A, the remaining £16,667 entitlement is split equally over the remaining academic years of Course B as follows:

Year of study	Course A	Course B
Year 1 (Course A)	£3,333	-
Year 1 (Course B)		£5,555
Year 2	-	£5,555
Year 3	-	£5,557

The entitlement amounts for year one, two and three of the new course will be split 33%/33%/34% for each payment period in each academic year in the normal way.

8.5 Loan request amendments

The amount of loan requested can be amended up to nine months after the start of the final academic year of the course (regulation 11(2)). Subject to regulation 11(3) the student cannot amend their loan amount beyond this point. The amended loan amount is also subject to the yearly entitlement cap.

As with applications for support, under regulation 11(3) there is discretion to extend the window of application beyond the ninth month of the final academic year, for example where the student becomes eligible, or their course becomes designated after the start of the course.

8.5.1 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 2026 which lasts three academic years. Lydia requests £15,000 PGLD in total. Payments will be scheduled per academic year, as follows:

AY 26/27 - £5,000

AY 27/28 - £5,000

AY 28/29 - £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 26/27 - £5,000

AY 27/28 - £5,000

AY 28/29 - £3,332 (interim) + £6,668 (scheduled)

Susan starts a PGD in October 2026 which lasts five academic years. Susan applies for PGLD in September 2026 and requests £5,000. Susan's entitlement is calculated as follows:

AY 26/27 - £1,000

AY 27/28 - £1,000

AY 28/29 - £1,000

AY 29/30 - £1,000

AY 30/31 - £1,000

Susan subsequently submits a loan request amendment to increase their loan amount to £29,705 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 26/27 - £5,941

AY 27/28 - £5,941

AY 28/29 - £5,941

AY 29/30 - £5,941

AY 30/31 - £5,941

As Susan's yearly entitlement never exceeds £14,850, an interim payment is scheduled to pay Susan's additional entitlement for years one and two (totalling £9,882). Susan's future payments from year three onwards are scheduled in line with their updated yearly entitlement of £5,941. Susan's payment profile for her PGD course is as follows:

AY 26/27 - £1,000

AY 27/28 - £1,000

AY 29/30 - £9,882 (interim) + £5,941 (scheduled)

AY 30/31 - £5,941

AY 29/30 - £5,941

8.5.2 Decreasing 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.

8.6 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.

No payments are made during repeat periods of study. There is no change to the student's total entitlement. The HE provider should inform SLC of any instance where the student is undertaking a period of repeat study (regulation 14(12)(b)).

Whilst payments are not made during periods of repeat study, the student receives 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. HE providers should confirm this to SLC and payments will recommence.

For example:

Cliff starts a four-year PGD course in September 2026. 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 AY 27/28, whilst Cliff is repeating the taught element of the course, Cliff will not receive any funding from Student Finance Wales (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.

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 (which the student must evidence) or if the student can supply evidence of a CPR.

If a student is repeating elements of a course alongside progression, they remain eligible to receive payment throughout this period.

Repeat study includes any instances where students are required to repeat failed milestones/examinations. For example, where a 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).

8.7 Suspension/resumption

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. Students who have suspended their PGD 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](#).

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.

8.7.1 Loan payments following suspensions

If a student suspends study with the agreement of their HE provider, the default position is that no further PGLD payments are 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 financial hardship, or of a CPR (regulation 16(2)). The student will not in any case receive more than the maximum PGLD entitlement for the academic year in which their study began (£29,705 for AY 26/27).

For example:

Sarah starts a PGD course in September 2026 and suspends in December 2026. Payment 1 has been released. Future payments are blocked while Sarah remains suspended. Sarah supplies evidence of financial hardship, which is accepted, in February 2027. SLC releases payment 2 in February 2027. Sarah resumes their studies in March 2027 and receives their final loan instalment for the academic year in payment period 3, as originally scheduled.

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

Suspends and resumes in the same payment period	Support not affected
Suspends and resumes in the following payment period	Payments scheduled at the beginning of the payment period following their suspension are held until SLC receive notification that the student has resumed their studies, at which point SLC release the held payments.
Suspends for a full payment period	No payment is made during the payment period. All payments due until the point of resumption, (including any missed payments) are made on resumption

For example:

Ingrid commences a three-year PGD course in September of AY 26/27. Ingrid requests £29,705 PGLD.

Ingrid subsequently suspends study on 23 March 2027 and the PGLD payments are stopped. To this point Ingrid has received two PGLD payments totalling £6,534.66 (66% of £9,901). Reviewing Ingrid's individual circumstances, SFW determines that Ingrid's PGLD should not be paid during the period of absence through the suspension.

Ingrid is absent from the course for 40 days, returning to the course on 1 May 2027 (for instance, after the start of the third payment period). As Ingrid has resumed the course, the PGLD entitlement for the academic year remains the full entitlement of £9,901 loan and the course £29,705. The remaining payment of £3,366.34 (34% of £9,901) is paid following resumption of studies, ensuring that Ingrid receives the full PGLD amount.

This also applies in situations where the student extends their study following resumption. For example:

Carlton commences a three-year PGD course in September of AY 26/27. Carlton requests £15,000 PGLD.

Carlton subsequently suspends study on 23 March 2027 and so PGLD payments are stopped. To this point Carlton has received two PGLD payments totalling £3,300 (66% of £5,000). Reviewing Carlton's individual circumstances, SFW determines that Carlton's PGLD should not be paid during the period of absence through the suspension.

Carlton is absent from the course for 40 days, returning to the course on 1 May 2027 (for instance, after the start of the third payment period). The student arranges with the HE provider to extend their study to 30 December 2029 and therefore into AY 29/30. As Carlton has resumed their course, the PGLD entitlement for the academic year remains £5,000 (due to the loan request amount of £15,000 PGLD for the entire course), regardless of the extension of study. As with resumptions of study where no extension of study has occurred, the remaining payment of £1,700 (34% of £5,000) PGLD is paid, ensuring that Carlton receives the full PGLD amount appropriate to the requested loan amount. Carlton retains the ability to request the remaining £14,705 PGLD as a loan increase, subject to the usual deadlines.

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 demonstrates 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. 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.

8.8 Withdrawal

Under regulation 5(4), a student's eligibility for PGLD terminates at the end of the day on which an eligible student withdraws from their PGD course. Under schedule 2, paragraph 2 of the Regulations, if the student withdraws from the course the student is under an obligation to notify their HE provider and SLC immediately to ensure that the next payment of PGLD is not released. HE providers are also expected to notify SLC as soon as they are notified of a student's withdrawal under regulation 14 paragraphs (10) and (11).

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. As 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 for the purposes of student finance.

8.8.1 Withdrawal and overpayment

Under regulation 18, where an eligible student has been paid an amount of PGLD, which exceeds the amount to which the student is entitled to, the student must repay the excess amount, and SLC should recover this amount under regulation 18(3).

Where a student withdraws from their course, their period of eligibility ends, and therefore all future payments of PGLD are cancelled (regulation 5(4)). The PGLD 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 for payments made in respect of payment periods starting prior to the withdrawal. 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. For instance, 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 under regulation 3(3)(g),
 - the student does not satisfy the residency requirements for PGLD detailed in Schedule 1 of the Regulations,
 - the student was incorrectly confirmed as studying on a designated course under regulation 14.

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, the student's maximum PGLD entitlement is reduced to the maximum amount the student was entitled to for the payment 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 2026. Brian applies for the full amount available of £29,705, prior to starting year one of their course. Brian's entitlement is split over the years of the course as follows:

AY 26/27 - £9,901

AY 27/28 - £9,901

AY 28/29 - £9,903

Brian's entitlement is then split over the payment points in each year of the course via the normal 33/33/34% amounts as follows:

Payment	Payment Period	Entitlement	Payment Period	Entitlement
	AY 26/27	Amount	AY 27/28	Amount
1	September 2026	£3,267.33	September 2027	£3,267.33
2	January 2027	£3,267.33	January 2028	£3,267.33
3	April 2027	£3,366.34	April 2028	£3,366.34
Payment	Payment Period	Entitlement		
	AY 28/29	Amount		
1	September 2028	£3,267.99		
2	January 2029	£3,267.99		
3	April 2029	£3,267.02		

SLC are notified during payment period two of year two (AY 27/28) that Brian withdrew from the course during payment period one of that year. Brian's entitlement is reduced to £13,168.33 (year one entitlement (£9,901) plus 33% of the year two entitlement (£3,267.33)). However, Brian has been paid £16,435.66. This is due to the fact that the second payment period instalment of £3,267.33 for year two was paid before the withdrawal notification was received, but after Brian had withdrawn from his course. Therefore, Brian has been overpaid by £3,267.33.

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

8.8.2 Overpayments owed from a previous course of study

Where 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.

8.9 Thesis submission

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 26/27. 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 £29,705 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 £29,705 entitlement.

Note that students retain their £29,705 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.

9 Annexes

9.1 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 of a person with protected rights, a United Kingdom National (including those who have resident status in Gibraltar granted by the Government of Gibraltar), a person settled in the United Kingdom or an EU national who has a right of residence in Gibraltar arising under the EU withdrawal agreement (specifically this applies to those people described in paragraphs 10A(1)(a), 10B(1)(a), 10C(1)(a), 10D(1)(a) or 10D(2)(a) of Schedule 1);
 - the student becomes person settled in the United Kingdom (specifically this applies to those described in paragraphs 2(1)(a), 2A(1)(a), 3(1)(a) or 10BB of Schedule 1);
 - the student becomes a person with protected rights or a frontier worker who is an EEA migrant worker or an EEA self-employed person, a Swiss employed person or a Swiss self-employed person, an EEA frontier worker or an EEA frontier self-employed person or a Swiss frontier employed person or a Swiss frontier self-employed person (specifically this applies to those described in paragraph 7A(1)(a) of Schedule 1);
 - the student becomes the child of a Swiss national who is entitled to support in the United Kingdom by virtue of Article 18(2) of the Swiss citizens' rights agreement (specifically this applies to 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.

9.2 Annex B: Update log

Date	Updates
30/04/2026	<p>V0.1 drafted.</p> <p>The following updates have been incorporated into this guidance:</p> <ul style="list-style-type: none"> • AY 26/27 rollover changes, loan rates and figures updated, and wording amended for consistency throughout. • Added detail to NIHR and CPD not being included as a healthcare bursary for consistency. (section 2.12, Students who are in receipt of a healthcare bursary, page 17) • Added detail to the benefits entitlement section to bring into line with the content in the PGM guidance (section 2.21, Benefits Entitlement, page 23-24). • Updated wording for where a course is studied in conjunction with an overseas HE provider to be more consistent with the wording in the PGM guidance (section 5.1, Designated courses, page 41).
11/05/2026	V1.0 signed off by stakeholder and sent for publishing.