

# 03a: POSTGRADUATE LOANS

**Academic Year 2019/20**

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<b>Academic Session:</b>	<b>2019/20</b>
<b>Document Reference</b>	<b>03a</b>
<b>Period of registration commencing:</b>	Between 01 August 2019 and 31 July 2020
<b>Duration of enforcement:</b>	2019/20 academic session
<b>Teaching Level(s):</b>	Postgraduate Taught
<b>Student Groups:</b>	All new and returning students studying at UWE and registering solely as UWE students
<b>Income Group(s):</b>	Home and European Union
<b>Related Documents:</b>	<b>TFP1920</b> – Tuition Fee Policy <b>SDP1920</b> – Student Debt Policy <b>FWP1920</b> – Fee Waiver Policy <b>01</b> – Deposits, Scholarships, Discounts And Bursaries <b>02</b> – Payment Of Fees <b>05</b> – Studying Away From The University <b>06</b> – Additional Charges <b>07</b> – Additional Modules And Retake Charges <b>08</b> –Withdrawal From The University
<b>Further Information:</b>	<a href="http://www.uwe.ac.uk/money">www.uwe.ac.uk/money</a>

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<b>Date of Publication:</b>	12/08/2019
<b>Current Version:</b>	V1.0
<b>Previous Version:</b>	V0.0
<b>Last updated:</b>	07/08/2019
<b>Document Owner</b>	Student and Academic Services

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# INTRODUCTION

This annex to the tuition fee policy provides the detailed information supporting the processes for exchange of data between the University and Student Finance. It also provides the detail of the requirements for reporting progression for the purposes of receiving funding.

## POSTGRADUATE LOANS (PGL)

This information is subject to change as information from the UK Government and Student Finance becomes available. Students affected by any changes notified to the university and this section will be revised.

New students starting a Masters course for the first time after 01 August 2016 can access a Postgraduate Loan (PGL) from Student Finance. The PGL is contributory support and is paid directly to the student, the university makes no assumptions about how a student in receipt of a PGL will choose to use the funds and students in receipt of a PGL will remain responsible for the payment of their tuition fees and will be treated and invoiced as a self-funding postgraduate student. See 02; Payment of Fees

### ELIGIBILITY

Not all postgraduate courses are eligible for PGL support. All listings for funding reflect the advertised duration on the UWE course listing at

<http://www1.uwe.ac.uk/study/courses/coursesa-z.aspx>

To be eligible students must,

- meet the Student Finances domicile criteria,
- be registering on an eligible and designated course,
- be studying for a full masters course not a course with a lower level of award such as a PGCert or PGDip,
- not already hold a masters level qualification (including integrated masters),
- not otherwise be eligible for statutory support,
- not be registering for the course on the basis of PEL or PCL.

The university is obliged to confirm certain information to Student Finance in order to release the payment of the PGL to the student,

- that a student has registered,
- that the student has commenced teaching,
- that the course they are registered on is the one for which they have taken funding,
- that the student has registered for the full masters,
- that the duration of the course is correct.

### DURATION AND PAYMENT

All course durations are defined as full time or full time equivalent. Full time equivalent can be usually understood to mean 'part time'. A part time course is one that can be completed in no more than twice the period ordinarily required to complete the full time course as defined by the course structure.

The calculation of part time duration is based on the actual duration of the full time equivalent course. For example, a 15 month full time course has a maximum part time equivalent duration of 30 months.

A course listed with duration noted as a range, will be recorded with the SLC at the maximum duration, it is not permitted to record possible shorter durations.

Courses exceeding the maximum duration will not be listed.

- **Full time courses** can be either 1 or 2 years in duration.
- **Full time equivalent (Part time) courses** can be 2, 3 or 4 years in duration.

**A course lasting 2 years can therefore be either full time or part time.**

Part time course duration is determined by the full time equivalent duration, e.g. a full time 1 year course will be a 1 year full time equivalent or 2 years part time. The exceptions to this are where the full time and part time courses are listed as separate courses (with unique course codes) or where there is no full time equivalent course.

A part time course that has no full time equivalent can be designated as a stand-alone part time course and can have a maximum duration of either 2 or 3 years.

**4-year part time courses that have a 1-year FTEC or have no FTEC are not eligible for funding.**

In order to receive funding students must have registered on their course and commenced teaching, PGL funds are released to students as follows,

- The first payment is made 3-5 working days after the first day of teaching for the course (assuming a student has registered and meets all qualifying criteria).
- The second payment is made on the last Wednesday in the 4<sup>th</sup> month after the start date.
- The third payment is made on the last Wednesday in the 7<sup>th</sup> month after the start date.

If a student registers on or after the first day of teaching for their course they will receive a funding payment 3-5 working days AFTER confirmation of registration is submitted to Student Finance.

Payments will be made according to the duration of the course as follows for students starting in 2017/18 ,

- Full time 1 year course – 3 payments in the first year of the course.
- Full time 2 year course – 3 payments in the first year of the course and a further 3 payments in the second year of the course.
- Part time 2 year course – 3 payments in the first year of the course and a further 3 payments in the second year of the course.
- Part time 3 year course – 3 payments in the first year of the course, a further 3 payments in the second year of the course and a further 3 payments in the third year of the course.
- Part time 4 year course – 3 payments in the first year of the course, a further 3 payments in the second year of the course, a further 3 payments in the third year of the course and a further 3 payments in the fourth year of the course.

Where the funding is split across years this refers to the actual course years rather than study years therefore if a student is recorded as repeating year 1 of the course in their second year

of study then the second tranche of payments will be deferred to the third year of study assuming the student progresses to the second year of the course, for example;

Course year	Study year	Payment	Progression
1	1	Yes	No, does not pass the course year, required to repeat
1	2	No	Yes, passes the course year and progresses
2	3	Yes	Completion

Students progressing to year 2 of a PGL funded course will continue to be paid according to the payment rule applicable to 2016/17 entry.

## DELAYS TO RELEASE OF PAYMENT(S)

Students not completing their registration before the start of teaching will not receive their first payment until after they have registered.

Transferring between courses may delay funding if the university has to determine the eligibility of the new course for funding.

The university will monitor student records and record suspensions, withdrawals and other changes with Student Finance, these changes may prevent further payments being made and in some cases may require repayment of funds already received by the student.

## MAXIMUM FUNDING

Students are not obliged to take the maximum funding available, the maximum amount that Student Finance will pay in the first year of a course lasting more than 1 year is £5,000. The balance will be paid in the second eligible year. Students may amend the amount of funding requested up to 9 months after the start of their final year of study.

## REGISTRATION CONFIRMATION FOR RELEASE OF PGL FUNDING

The first payment of PGL funding is released to students 3-5 working days after the University submits a registration confirmation to Student Finance. Students are responsible for ensuring that a complete and approved funding application is in place and that all necessary documentation, including a signed declaration, has been submitted to Student Finance.

Students expecting to receive a PGL should inform the university by providing a copy of their entitlement letter on or before registration. Assuming that students are fully registered and meet all criteria to qualify for the funding, they will receive payment as follows;

- **The first payment** will be made to students 3-5 days after the first day of teaching on their course.
- **The second payment** is made on the last Wednesday in the 4<sup>th</sup> month after the start date.
- **The third payment** is made on the last Wednesday in the 7<sup>th</sup> month after the start date.

## **PAYMENT PLANS**

Students in receipt of a PGL can arrange to pay their tuition fees in termly instalments by direct debit. This instalment plan allows students to make one direct debit payment in each term timed to reflect the payment of PGL instalments.

## **ACCESS TO OTHER FUNDING – STATUTORY SUPPORT**

Students on certain courses may be able access other forms of statutory support.

**RIBA Accredited Stage 2 Architecture courses** – Student are not eligible for the PGL for these courses where they are entitled to access the standard undergraduate support package. Only students registering on these courses that are ineligible or have been refused the undergraduate support package may apply for the PGL.

**Healthcare bursaries** – Student are not eligible for the PGL where they are eligible to apply for a healthcare bursary or are in receipt of a social work bursary from any of the following:

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

Students that have applied for but not been awarded one of the healthcare bursaries may then apply for the PGL.

## **ACCESS TO OTHER FUNDING – PRIVATE SPONSORSHIP**

Students may take additional funding from other sources such as PCDLs but it is the students' responsibility to check the requirements of that additional funding. The university offers no easements for students unable to secure additional funding.

## **WITHDRAWAL**

Withdrawal will result in the cancellation of all payments made or due after the withdrawal date that is submitted to Student Finance. If a withdrawal is backdated to a date before the most recent payment was made to a student, this payment becomes immediately due for repayment to Student Finance as an 'overpayment'. See 08; for further details