

# POSTGRADUATE TUITION FEE LOAN (PG TFL)

## Policy Summary - Edition 1

From AY2017/18, the Department for the Economy will for the first time provide a tuition fee loan of up to £5,500 per course for postgraduate study.

Postgraduate Tuition Fee Loan (PG TFL) for postgraduate study will be:

- a tuition fee loan;
- non-means tested;
- paid directly to the Higher Education Provider (HEP).

**Cohorts:** Students starting a course in AY2017/18 or later (i.e. on or after 1st August 2017)

**Domiciles:** Northern Ireland/EU

**Destinations:** UK ('Northern Ireland domiciled' students) Northern Ireland ('EU domiciled' students).

**Note:** Students studying in the Republic of Ireland are not included within the PG TFL Policy.

**HE Providers:** Authority funded HE Providers in the UK

**Courses:** Postgraduate Courses (Master's Degrees, Postgraduate Certificates, Postgraduate Diplomas) that are:

- Full time or Part time
- In attendance or distance learning
- Taught or research based

**Repayment:** To be repaid under income contingent repayment terms

## Personal Eligibility

**Residency:** PG TFL will be available to UK Nationals (and individuals with settled status in the UK) who have been ordinarily resident in the UK and Islands for three years on the first day of the first academic year of their course. They must have been most recently resident in Northern Ireland, and must not have moved there from elsewhere in the UK and Islands solely for the purpose of attending the course. Temporary absences from the home address, such as for education or travelling, will not prevent an applicant being eligible for PG TFL.

## Personal Eligibility

Individuals may be eligible if they are an EU national or if they have the residency status of refugee, leave to enter or remain, EEA or Swiss migrant worker, a family member of any of the previous categories, or a child of a Swiss national, or child of a Turkish worker.

**Age Criteria:** There is no age limit, upper or lower, for this product.

**Application:** Students will submit a loan application **for each AY year of the course**. The application must be submitted within 9 months of the first day of each AY of the course.

Applicants will not be eligible for PG TFL if they have outstanding student loan arrears or have previously been found to be 'unfit' for student support (e.g. because of attempted fraud).

Students who already hold a postgraduate qualification (or an equivalent or higher level qualification) will be eligible for PG TFL unless that qualification was funded using a PG TFL from Northern Ireland as students will only be eligible to take out one PG TFL.

Students who have already received PG TFL funding, from Northern Ireland, for a postgraduate course will not be eligible for repeat funding, even where they did not complete the course, unless they have a compelling personal reason.

Other sources of postgraduate funding (including bursary funding) will **not** affect Eligibility for PG TFL.

**Eligible Prisoners:** Prisoner students (whether on remand or sentenced, distance learning or attending the course in person) are **not** eligible for PG TFL. Note that in the year that the student enters or leaves prison, this rule does not apply.

## Course Eligibility

**Qualification Level:** PG TFL will be available for the following postgraduate courses (level 7 on the QAA Framework of HE qualifications):

- Postgraduate Master's courses (taught or research);
- Postgraduate Diplomas;
- Postgraduate Certificates;
- top-up from a Postgraduate Certificate to a Postgraduate Diploma or a Master's; and
- top-up from a Postgraduate Diploma to a Master's.

Master's courses that are currently funded by the undergraduate support system, such as integrated Master's and Master of Architecture, will not be eligible for PG TFL.

Eligible courses may be taught or research based and there are no subject restrictions

The course may have an overseas element but this cannot exceed 50% of the total course.

The student can attend an eligible course anywhere in the UK or study an eligible course by distance learning in Northern Ireland (subject to restrictions on personal eligibility).

## Course Eligibility

**Course Duration:** The course must last **no more than three AYs** whether studied full time or part time. Courses that can be completed **in less than one full AY** are eligible for PG TFL.

A partial AY will be treated like a full AY for maximum loan eligibility and payment profiling purposes.

**HEP Portal Services:** *Eligible courses for NI PG TFL are entered separately via the Courses Management Service (CMS). Courses are entered as either Full time or Part time and required fields include 3 sets of term dates and the total fee for the course per year.*

## Payment

**Maximum PG TFL:** The maximum PG TFL available is £5,500 per course, capped as follows:

Course Length (AYs)	Max PG TFL per AY		
	Year 1	Year 2	Year 3
1	£5,500		
2	£2,750	£2,750	
3	£1,833	£1,833	£1,834

At no time can the fee loan in respect of the designated PG course exceed £5,500 for the entire course.

**Fee Charged:** Postgraduate fees charged are **uncapped** (in all UK territories), so students will have to self fund the difference in fees where the fees charged exceed the maximum loan amount available.

Where the fee charged in an AY is less than the maximum PG TFL amount available, PG TFL funding is capped at the fee charged.

Where the course lasts longer than one AY, no more than the maximum PG TFL per AY will be available, even where the fee is higher in individual AYs. For example, if the total fee is £5,500 for a two year course, and is split with a £3,000 fee in year one and a £2,500 fee in year two, the student will still only be able to access a maximum of £2,750 in each AY.

Where a student has requested less than the maximum available PG TFL amount in an AY, they cannot request the unclaimed amount for that AY in a later AY. Students can amend the amount of loan requested up to one month before the end of the academic year, but cannot request less than has been paid.

**Direct Entrants:** Direct entrants are those students entering straight into year 2 or 3 of a designated course due to prior experience. Direct entrants will be awarded support based on the length of the course they are entering i.e. if they are entering year 2 of a 3 year course they will be subject to the yearly caps for a 3 year course of £1833 and £1834.

## Payment

**Payment to HEPs:** Payments of PG TFL will be made to the HEP in three instalments per AY. The total amount requested per AY will be split 25% / 25% / 50%, as per undergraduate Tuition Fee Loan. Note that payments in an AY are scheduled across three AY quarters, even when the study period in the AY is shorter.

No more than the maximum PG TFL of £5,500 will be paid on behalf of the student, unless the student is eligible for repeat funding due to Compelling Personal Reasons.

No payments will be released until the applicant has supplied their valid National Insurance Number (NINO) where they have one.

## Attendance Confirmation

Payments will be released following receipt of confirmation from the HE Provider that the student has enrolled and has been undertaking the course for two weeks. HE Providers should also confirm that the student is on track to complete the course within three academic years or less. For part time courses, no intensity of study is required to be confirmed.

**Full time courses:** **Three** confirmations of study are required per AY, one each term, before each payment is released. Where the course is full-time but less than a year in length, three confirmations of attendance are still required.

**Part time courses:** **One** confirmation of study is required per AY, before the first payment is released. Subsequent payments in that AY do not require further attendance confirmations, payments will be released as long as the student has not withdrawn from or suspended study on the liability date.

Each term start date provided by the HEP will form the liability dates for PG TFL, for attendance confirmation as described above.

***HEP Portal Services: The HEP is to ensure that for both full time and part time study the student has enrolled and has been undertaking the course for at least two weeks, prior to submitting attendance confirmation. If the student has not been in attendance for at least two weeks the HEP should not confirm a positive attendance as there is no entitlement to PG TFL.***

## Change of Circumstance

Transfers, withdrawals, fee changes, suspensions and resumptions should be notified by the student/HEP in the relevant AY.

**Repeat years of study:** will generally not be funded (even where the student did not complete a previous postgraduate course, or requested less than the maximum loan amount).

Further funding is not available where the student does not complete the course in the specified length. However students can suspend and resume their course (no payments are made during suspension periods).

## Change of Circumstance

**Compelling Personal Reasons (CPR):** If the student did not complete a course due to CPR, they may be able to access repeat PG TFL funding for a new course. CPR can be awarded only once to a student.

**Withdrawal and loan overpayment:** Where a student withdraws from their course, all future payments of PG TFL will be cancelled. The loan payment made for the term in which the student withdrew will remain in place.

Examples of Loan Overpayment that may occur:

- The tuition fee charged by the HEP to the student is reduced
- Confirmation is received that the student withdrew on a date prior to a payment liability date.

**Suspension:** If a student suspends, no further PG TFL payments are released whilst the study remains suspended. Note: PG TFL payments are **not** payable for any full term for which the student is suspended. Once the student resumes study, loan payments will resume.

## Repayment

For NI domiciled students (and EU students who studied in Northern Ireland), **Plan 1** repayment terms apply to PG TFL (as per all other ICR student loans borrowed by NI domiciled students).

The Statutory Repayment Due Date (SRDD) (when the loan enters repayment) for PG TFL will be the

start of the tax year following the course end date of the postgraduate course (or withdrawal date where the student withdrew). PG courses will have a separate SRDD from any loans previously taken for undergraduate courses.

Where the student is repaying an undergraduate student loan, and is also repaying a PG TFL, a single repayment of 9% above the Plan 1 repayment threshold will be taken each month, i.e. PG TFL repayments will not be concurrent with and separate to undergraduate loan repayments.

Where a student is undertaking a postgraduate course and has an undergraduate loan balance that is in repayment status, repayments will be taken for the undergraduate loan balance if the student is also working and earning over the repayment threshold.