

# Postgraduate Master's Funding 2018-19

This leaflet aims to give postgraduate 'Home' and EU students some basic information about funding while studying for Postgraduate degrees at Middlesex. Please note PGCE (Teacher Training course), MA Social Work or PG Diploma in Nursing have separate funding bodies. For more information see Welfare Advice Guides 2018/19 PGCE Students, Social Work Students, Nursing and Midwifery Students, Home Status & Funding and EU Students & Funding.

From the 2018/19 academic year, a loan of up to £10,609 per student will be available for postgraduate Master's study.

The key points are:

- a contribution towards the costs of study. You can use the loan towards fees, maintenance costs or other costs
- available to UK nationals who are Ordinary Resident in 'England' and EU Nationals
- under 60 on 1st day of 1st academic year of the course e.g. 1st Sept or 1st January
- non-means tested (not based on income)
- paid directly to the student into a UK bank account
- can apply up to 9 months after the start date of academic year
- can change the loan amount 1 month before the end of the academic year, but cannot request less than has been paid
- repaid concurrently with other student loans (if applicable)

## What courses can I apply for?

Eligible courses may be taught or research based, e.g. MSc, MA, MPhil, LL.M (Master of Law) and MBA. They must start on or after 1st August 2018. You can study:

- One and two year full-time courses
- Part-time
- Distance learning (in England)

**Note:** The course may have an overseas element but this cannot exceed 50% of the total course. You can apply either online or on paper forms for PGL in the summer 2018.

## When will I expect to receive the payments from the student loan company?

No payments will be released until you have supplied your

National Insurance Number (NINO). If you don't already have an NINO you will need to telephone the Jobcentre Plus NI Allocation Service helpline on 0845 600 0643 (have your passport or identity card available). Payments of PGL will be made in three equal instalments per academic year, scheduled as follows:

- Payment 1: Course start date as advised by the HE Provider\*
- Payment 2: Four months after the course start month (last Wed of month)
- Payment 3: Seven months after the course start month (last Wed of month)

\*Payment on this date depends on the HE Provider confirming the student is an enrolled student.

Students who are able to provide evidence of being in receipt of a postgraduate loan will be permitted to pay their fees in three equal instalments if they register on the University's recurring card payment scheme. Email your request and evidence to: [stufees@mdx.ac.uk](mailto:stufees@mdx.ac.uk)

- **33% around the beginning of October 2018 £3500.97**
- **33% end of February 2019 £3500.97**
- **34% in 1st week of June 2019 £3607.06**

**Instalment plans will not be available to students on a PGCE course.**

## What if I need to interrupt or withdraw from my course?

If you temporarily interrupt, your funding is put 'on hold' and will be re-instated at the same point the following year. Note you will only be fully funded for a repeat year if you have compelling personal reasons (CPR) eg ill health or bereavement. Students can also interrupt their course for up to 2 years and resume their course as no payments are made during suspension periods. Withdrawals should be notified to the University immediately so that payments are not made when the student is no longer in study.

## How and when can the PGL be repaid?

The repayment start date for PGL will be the 1st April after the course is completed (or following withdrawal) and when your annual income exceeds £21,000 (£1750 a month, £404 per week).

The £21,000 threshold will be frozen until April 2021; any future changes to the thresholds will be confirmed in due course. The repayment amount will be 6% of income above the relevant threshold. Repayments will be made concurrently with any other student loan repayments due, i.e. borrowers repaying both loans will have a 15% total deduction taken from their salary. Those who are repaying from overseas will have a threshold applied which is based on the cost of living in their country of residence. Repayments from overseas will be made directly to SLC. Any unpaid balance after 30 years will be written off.

### What are the reasons I could be refused a PGL?

PGL's will only be available when you are studying on a full standalone Master's course, not a partial Master's course requiring a lesser number of credits e.g. a 'top-up' course. Students completing a postgraduate 'top-up' course either as a result of previous study or work experience would not be eligible for a PGL.

You will not be eligible for PGL if you have outstanding student loan 'arrear' (non-payment from undergraduate courses) or have previously been found to be 'unfit' for student support.

Students who already hold a Master's qualification (or an equivalent or higher level qualification) will not be eligible for PGL. This applies even if the previous qualification was entirely self-funded and/or achieved outside the UK. You cannot get a PGL for PG certificate or PG Dip courses, or any course that is funded by undergraduate student finance e.g. PGCE or Integrated Masters, or where students can apply for a health care or social work bursary. Only social work students that were refused the Bursary can apply for the PGL. Prospective students with lower level qualifications such as Postgraduate Diplomas or Postgraduate Certificates of Education (PGCE) will not affect eligibility for PGL.

**Note:** If you are refused a PGL you will have to look for alternative funding options. This should be organised **before** you enrol on your course, so you can comply with Middlesex University's financial policies. For information about how and where to pay: [stufees@mdx.ac.uk](mailto:stufees@mdx.ac.uk) or call 020 8411 6400 option 1.

### Are there other schemes that can provide financial help?

**Yes.** There is the Professional Career Development Loan (PCDL). For further information and to order an application pack call the National Careers Advice on 0800 100 900, or go to : [www.gov.uk/career-development-loans](http://www.gov.uk/career-development-loans). Our learning provider registration number is: **2118**

### Does the University offer anything to graduates of Middlesex University?

**Yes.** There are numerous scholarships, bursaries and some research grants (too many to list here). Check the website for details and also speak to your subject school.

Email [scholarships@mdx.ac.uk](mailto:scholarships@mdx.ac.uk) or visit

[www.mdx.ac.uk/courses/scholarships-and-bursaries](http://www.mdx.ac.uk/courses/scholarships-and-bursaries)

For Research Funding email: [research.enq@mdx.ac.uk](mailto:research.enq@mdx.ac.uk) or call 0208 411 5739 [www.mdx.ac.uk/courses/postgraduate-research-degrees](http://www.mdx.ac.uk/courses/postgraduate-research-degrees)

### Can I claim welfare benefits while studying on a Postgraduate course?

The rules relating to UK students and benefits are the same whether you are studying at undergraduate or postgraduate level. Only restricted groups of full-time students can claim certain benefits, but part-time students can often apply as long as they meet the rules of entitlement for their particular benefit (see the Welfare Advice Guide: Student & Benefits). For benefits purposes 30% will be taken as income from the maximum entitlement of Postgraduate loans.

### Are there any other funds that I can apply for once I am on the course?

**Yes.** After enrolling students can apply for the University's **Student Support Fund (SSF)**. This is a discretionary income-assessed fund targeted towards students experiencing hardship. You can also apply to trusts and charities: [www.turn2us.org.uk](http://www.turn2us.org.uk)

For students with a disability who have extra needs/costs that arise from being a student you can contact: 020 8411 2502, or email [disability@mdx.ac.uk](mailto:disability@mdx.ac.uk)

### Any questions?

Student Finance England, Post Graduate Loan enquiry line: 0300 100 0031 8am-6pm

Contact the Student Welfare Advice Team: [welfare@mdx.ac.uk](mailto:welfare@mdx.ac.uk) or 020 8411 3008

Welfare Advice Guides: [unihub.mdx.ac.uk/welfare-guides](http://unihub.mdx.ac.uk/welfare-guides)  
[www.mdx.ac.uk/courses/postgraduate-funding](http://www.mdx.ac.uk/courses/postgraduate-funding)

Middlesex University Student Welfare Advice Team have made every effort to ensure that the information contained in this leaflet is accurate. Middlesex University however cannot be held responsible for any omissions or errors. This publication can only be a guide and is not intended to replace the complex and diverse legislation covered. Statutes and regulations may change during the year without notice. If in doubt seek independent advice.

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