

Postgraduate Master's Funding 2023-24

This leaflet aims to give prospective postgraduate 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/MSc in Nursing have separate funding bodies. For more information see Welfare Advice Guides: PGCE Students, Social Work Students, Nursing and Midwifery Students, Home Status & Funding and EU Students & Funding.

The 2023/24 Postgraduate master's loan is:

- Up to £12,167 and non-means tested loan (not based on income)
- Paid directly to the student into a UK bank account

Please note: Students must apply no more than 9 months after the 1st day of the 1st academic year of their course if they're studying a one-year course. Or, if their course is longer than one year, no more than 9 months after the first day of the 2nd year of their course.

Am I eligible?

The Postgraduate master's loan (PGL) is available for:

- UK nationals who are ordinarily resident in 'England' and lived in the UK, Channel Islands or Isle of Man during the previous three years (or students that have 'Indefinite Leave to Remain' category and living in the UK). you normally live in England
- Or are an EU, EEA or Swiss national starting a course in England from August 2021 onwards, you will only be eligible for a postgraduate loan if you have EU settled or pre-settled status.
- Have been living in the UK before 31 December 2020.
- From the 2023-24 academic year onwards, EU, EEA (Norway, Iceland and Lichtenstein) and Swiss students will usually only be eligible for postgraduate loans if they were living in the UK before 31 December 2020 and have applied for EU settled status.

There are many other 'eligible residential categories' that are not listed here; as a 'family member of an eligible person' and 'non-UK' but has 'long residence', Ukraine and Afghan categories as well. If you are unsure whether you qualify for the PGL, contact Student Welfare Advice Team (SWAT) 0208 411 3008

- PGL is available to students under 60 on the 1st day of the 1st academic year of the course e.g. 1st Sept or 1st January
- If you previously received 'Fees only' as a student you are likely to qualify for funding.

What courses can I apply for?

Only Student Finance England approved designated courses will attract support. They may be taught or research based, e.g. MSc, MA, MPhil, LLM (Master of Law) MBA etc. They must start on or after 1st August 2023. You can study:

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

Note: The course may have an overseas element but this cannot exceed 50% of the total course. There may be exceptions to this if you are serving in the armed forces.

Also, there are complex rules around 'third party' OfS registered Higher Education Providers and their validation and franchise arrangements with Middlesex University. Contact Student Welfare if you feel this applies to you as this can affect your funding entitlement.

How do I apply for the Postgraduate Master's Loan?

You can apply either online or on paper from June 2023 at:

www.gov.uk/masters-loan/apply If required you can call SFE PG loans Monday to Friday 8am – 6pm Tel: 0300 100 0031

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

The loan is normally paid in the first teaching week after your enrolment and has been confirmed to Student Finance England when you have completed your ID check with the University. The payments will be made in 3 instalments of 33%, 33% and 34% in one academic year.

The 'total amount' of £12,167 will be based on the course length (divided) rather than the mode of study.

Can I pay my tuition fees in instalments?

Yes, students can pay their fees in full, two, three, or 6 equal instalments. Full details on the instalment plans and how to set them up can be found at the following link:

<https://unihub.mdx.ac.uk/support/fees-payments-funding/fees/postgraduate-fees-and-finance>

If you have any questions about the instalment plans you can contact MDX Finance: Tel: 0208 411 6400

Will the Master's Loan on its own be able to cover all my living and course costs?

No, therefore you will need to have alternative sources of funding to ease the burden of studying, so financial preparation is key!

How and when can the PGL be repaid?

The repayment will be the 1st April after the course is completed (or following withdrawal). There will be a 6% deduction from annual income when it exceeds £21,000. 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. 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 MA Social Work students who 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: **call 020 8411 6400 option 1**

Does the University offer anything to graduates of Middlesex University?

Yes. If you have already completed an Undergraduate degree at Middlesex University, you may be entitled to a 20% Alumni discount. Notify finance when you pay as this normally come off the 2nd terms instalment.

Are there any other funds I can apply for?

There are numerous scholarships, bursaries and some research grants, visit: www.mdx.ac.uk/courses/scholarships-and-bursaries for details and also speak to your subject school. For Research Funding email: research.enq@mdx.ac.uk or call 0208 411 5739 www.mdx.ac.uk/courses/postgraduate-research-degrees

After enrolling students can also apply for the **University's Living Cost Fund (LCF)**. This is a discretionary, fund targeted towards students experiencing hardship. You can also apply to trusts and charities: www.turn2us.org.uk

For students with a disability who have extra needs can apply for the Disability Student Allowance (DSA) for more information you can contact: 020 8411 2502, or email disability@mdx.ac.uk

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

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.

Any questions?

Contact the Middlesex University Student Welfare Advice Team on 020 8411 3008 between 11am - 1pm and 2pm - 4pm Mon to Fri, or submit an enquiry at <https://unihub.mdx.ac.uk/support/unihelp> (use the subject Student Welfare Advice in the enquiry) or make an appointment at <https://unihelponline.mdx.ac.uk/#/offlineBookAppointmentService/MzAw//MTY=/>

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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Produced by the Middlesex University Student Welfare Advice Team