

Postgraduate Doctoral Loan 2023-24

For new PhD students starting their course on or after 01/08/23, a Doctoral Loan of up to £28,673 will be available. This is a non-means tested Loan (not based on income) and is 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 have 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)
- Or you are an EU, EEA or Swiss national starting a course in England from August 2021 onwards, you will only be eligible for a Doctoral loan if you have EU settled or pre-settled status. You would need to 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.
- If you previously received 'Fees only' as a student you are likely to qualify for funding.

Please see the following link for further eligibility details:

www.gov.uk/doctoral-loan/eligibility

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', and Ukrainian/Afghan categories as well. If you are unsure whether you qualify for the Post Graduate Doc Loan, contact Student Welfare Advice Team (SWAT) 0208 411 3008

- You must be under 60 on the 1st day of the 1st academic year of the course e.g. 1st September, 1st January, 1st April, 1st July
- You must **not** already hold a qualification at PhD level

What courses can I apply for?

There are no restrictions on subject area. Doctoral Loans are available for both Full or Part-time doctorates awarded by universities across the UK. Only Student Finance England approved 'designated' PG Doctoral courses qualify for funding, which can be taught, research-based, or a combination of both. Courses must last between 3 to 8 academic years and be a full, standalone doctoral course (not a top-up course).

Examples of postgraduate doctoral qualifications include:

- PhD / DPhil (Doctor of Philosophy)
- EdD (Doctor of Education)
- EngD (Doctor of Engineering)

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

Also, there are complex rules regarding third party OfS registered Higher Education Providers and their validation and franchise arrangements with Middlesex University. We recommend that you speak to the Student Welfare Advice Team if you feel this applies to you/ as this can affect your funding entitlement.

What if I am initially registered for an MPhil will my PhD programme still be eligible for a Doctoral Loan?

Yes, Many PhD students are initially registered for the MPhil (Master of Philosophy) before being 'upgraded' to PhD candidates after a period of time. This is normal practice and will not affect your eligibility for a PhD loan. However, you cannot receive a Doctoral Loan for a standalone MPhil or Research Master's degree (MRes). You should apply for a Master's Loan instead. For further information see Welfare Advice Guide: 'Postgraduate Master's Funding'

What if my PhD programme also awards a Master's degree?

Some PhD courses also include 'integrated' Master's qualifications such as an MRes or an MPhil. This is fine, but the final qualification you receive a loan for must be a doctorate. You will not be able to apply for a PhD loan to complete solely the Master's component of a doctoral programme. Nor will you be able to apply for an additional Master's Loan on the basis that your PhD includes Master's-level work and qualifications.

How do I apply?

You can apply either online or on paper forms for the Doctoral Loan. You can use your existing SFE reference number if you have one. **www.gov.uk/doctoral-loan/apply** For support, contact, SFE Post Graduate Loan enquiry line: 0300 100 0031 8am-6pm Mon-Fri

When can I expect to receive the payments?

The loan is paid after your enrolment and has been confirmed to Student Finance England after 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' £28,673 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 six 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 I be able to combine a PhD loan with other funding?

You cannot apply for the Research Council studentship, NHS or Social work or other direct Government funding.

Students will **only** be eligible to receive funding from other 'independent' sources. For example the university's scholarships/bursaries or studentships, Erasmus + Turing schemes countries, or charities and trusts and your employer (but not NHS or Social work or degree apprenticeships funding).

Will the PhD loan 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 PhD Loan be repaid?

The repayment will be the 1st April after the course is completed (or following withdrawal). Information on repayment can be found via the following link: **www.gov.uk/repaying-your-student-loan/what-you-pay**

Is there any other Financial Support?

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

There are also scholarships, bursaries and some research grants. See the links below for details and also speak to your faculty and the Research Office Tel: 0208 411 5739

www.mdx.ac.uk/courses/postgraduate-research-degrees
www.mdx.ac.uk/courses/scholarships-and-bursaries

Students can also apply for the University's Living Cost Fund (LCF). This is a discretionary, fund targeted towards students experiencing hardship (not for help with fees).

You can also apply to trusts and charities: **www.turn2us.org.uk**

For students with a disability who have extra needs/costs that arise from being a student you can apply for Disability Students Allowance. For more information about DSA you can contact: 0208 411 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, such as lone parents and those with a disability, can claim certain benefits (see the Welfare Advice Guide: Student & Benefits). For benefits purposes a portion of your Doctoral Loan will be used as income.

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.

June 2023

Postgraduate Doctoral Loan

Produced by the Middlesex University Student Welfare Advice Team