

Postgraduate Doctoral Loan 2018-19

This leaflet aims to give 'Home' and EU students some basic information about funding. For new PhD students starting their course on or after 01/08/18, a Doctoral Loan of up to £25,000 will be available for PhD study.

The Doctoral Loan:

- is a contribution towards the costs of study e.g. tuition fees and maintenance costs.
- is available to UK nationals who are Ordinary Resident in 'England' and EU Nationals. This is unaffected by Brexit for doctorates beginning in 2018-19
- is available to students under 60 on the 1st day of the 1st academic year of the course e.g. 1st September, 1st January, 1st April, 1st July
- is available for those who **do not** already hold qualifications at PhD level.
- Maybe available to refugees or people under humanitarian protection (or a relative of either) We recommend that you speak to us if you feel this applies to you.
- is non-means tested (not based on income)
- is paid directly to the student into a UK bank account
- you can apply up to 9 months after the start date of the academic year
- is repaid together with other student loans (if applicable)
- can be combined with funding from your university or other sources, **but not** with a Research Council studentship, NHS funding or other direct Government funding.

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.

Eligible courses for funding are 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) **Note:** The course can 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. We recommend that you speak to us if you feel this applies to you.

Examples of postgraduate doctoral qualifications include:

PhD / DPhil (Doctor of Philosophy)

EdD (Doctor of Education)

Eng D (Doctor of Engineering)

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 can't 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 2018/19'

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 won't 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.

When will I expect to receive the payments from the Student Loan Company?

Payments of the Doctoral Loan will be split across the duration of your course. The maximum £25,000 loan is capped at £10,609 per academic year. Each year payments will be made in 3 instalments of 33%, 33% and 34%

The instalments of your Doctoral Loan are paid to you after you have completed your enrolment and University ID Check. It is only once your ID Check has been completed that the University can confirm to Student Finance England that you are enrolled and request your funding be released.

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/student-finance-register-login

Providing you started your PhD on or after 01/08/18 you can apply for the loan in any year of your course. However, if applying for the funding for the first time in your 2nd year you cannot request your First Years payments be backdated.

Will I be able to combine a PhD loan with other funding?

You cannot take out a PhD loan if you receive a studentship from one of the UK Research Council, NHS funding or other direct Government funding.

This applies to fees-only awards as well as full studentships. However you would also be able to receive funding from other 'independent' sources, such as your university, your employer or charities and trusts.

Will the PhD loan be able to cover all my living and course costs?

No. The £25,000 probably will not cover all fees and living costs for a full Doctorate. Therefore you will need to have alternative sources of funding to ease the burden of studying, so financial preparation is key!

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

Students can interrupt their course and resume their course at a later date. However, no loan payments are made during suspension periods. Withdrawals should be notified to the University immediately so that payments are not made when you are no longer in study.

How and when can the PhD Loan be repaid?

The repayment start date for PhD loan will be the first April after the course is completed (or following withdrawal). The repayment amount will be 6% of income above £21,000. If you already have a Postgraduate Master's Loan then you'll make a combined repayment of 6% covering both postgraduate loans. Interest rates can change year-on-year, based on inflation. The current rate is 6.1%, based on the Retail Prices Index (RPI) + 3%.

Are there other schemes that can provide financial help?

There are numerous scholarships, bursaries and some research grants. Check the website below for details and also speak to your faculty. www.mdx.ac.uk/courses/scholarships-and-bursaries email scholarships@mdx.ac.uk

For Research Funding email: research.enq@mdx.ac.uk or call 0208 411 5739 www.mdx.ac.uk/courses/postgraduate-research-degrees

For information on the Professional Career Development Loan (PCDL) and to order an application pack call the National Careers Advice on 0800 100 900, or go to: www.gov.uk/career-development-loans

Our learning provider registration number is: 2118

Funding should be organised **before** you enrol on your course, so you can comply with Middlesex University's fees policy.

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

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

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

Only restricted groups of full-time students 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?

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

Contact the Student Welfare Advice Team: welfare@mdx.ac.uk or 020 8411 3008

Welfare Advice Guides: unihub.mdx.ac.uk/welfare-guides

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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