

# Postgraduate Support for Master's Courses - Wales

**Higher Education Student Finance in Wales Academic Year (AY) 2022/23 – v3.0 09/03/2022**

## Summary

Attached is the 'Postgraduate Support for Master's Courses - Wales' Guidance for AY 2022/23.

## Regulation References

As of academic year (AY) 2019/20 there are two sets of Regulations governing Postgraduate funding in Wales. References to "the Regulations" in this document mean the Education (Student Support) (Postgraduate Master's Degrees) (Wales) Regulations 2019 (as amended). These Regulations contain the regulatory rules governing the payment of Postgraduate Grants and Loans for students starting courses in AY 19/20 and later. These regulations are separate from the Education (Postgraduate Master's Degree Loans) (Wales) Regulations 2017 (as amended), which govern the payment of Postgraduate Loans for students starting courses in AY 17/18 and AY 18/19. These Regulations are separate to the Education (Student Support) (Wales) Regulations 2018 that govern eligibility and entitlement to undergraduate student support.

The repayment terms for Postgraduate Loans are contained within the Education (Student Loans) (Repayment) Regulations 2009 (as amended) following the Repayment of Student Loans and Postgraduate Master's Degree Loans (Amendment) Regulations 2017 coming into force on 5 September 2017. Repayment terms for Postgraduate Loans for master's degrees are described in the separate document "Repayment Guidance".

Please note this guidance is for Student Finance Wales (SFW) students only.

**Any queries on the contents of this Guidance should be addressed to the SLC:**

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## Disclaimer

This Guidance is designed to assist with the interpretation of the Regulations as they stand at the time of publication. It does not cover every aspect of student support, nor does it constitute legal advice or a definitive statement of the law. Whilst every endeavor has been made to ensure the information contained is correct at the time of publication, no liability is accepted with regard to the contents and the Regulations, as detailed above, remain the legal basis of the PG support for master's degrees arrangements for the academic year 22/23. In the event of anomalies between this guidance and the Regulations, the Regulations prevail. Please note the Regulations are subject to amendment.

## Abbreviations

Abbreviation	Full
AY	Academic Year
CMS	Courses Management Service
CPR	Compelling Personal Reasons
DAP	Degree Awarding Power
DHSSPS	Department of Health, Social Services and Public Safety
DSA	Disabled Students' Allowance
DWP	Department for Work and Pensions
EEA	European Economic Area
EU	European Union
FE	Further Education
FHEQ	Framework for Higher Education Qualifications
FT	Full Time
FTE	Full Time Equivalent
HE	Higher Education
HECOS	Higher Education Classification of Subjects
HEFCW	Higher Education Funding Council for Wales
HEP	Higher Education Provider
HHI	Household Income
HMPO	Her Majesty's Passport Office
HO	Home Office
ICR	Income Contingent Repayment
ITT	Initial Teacher Training
KESS 2	Knowledge Economy Skills Scholarships 2

## Postgraduate Master's Funding AY 2022/23

MAY	Multi Academic Year
MoJ	Ministry of Justice
NHS	National Health Service
NHS BSA	National Health Service Business Services Authority
NI	Northern Ireland
NINO	National Insurance Number
OD	Ordinary Duration
PC	Previous Course
PG	Postgraduate
PG Master's Funding	Postgraduate Master's Loan and Grant
PGL Doctoral	Postgraduate Loans for Doctoral Degrees
PT	Part Time
QAA	Quality Assurance Agency
rUK	Rest of the UK
RIBA	Royal Institute of British Architects
SAAS	Student Awards Agency Scotland
SFE	Student Finance England
SFNI	Student Finance Northern Ireland
SFW	Student Finance Wales
SLC	Student Loans Company
SRDD	Statutory Repayment Due Date
UC	Universal Credit
UK	United Kingdom
UG	Undergraduate
WG	Welsh Government

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## INTRODUCTION

The Welsh Government provides support of up to £18,430, as a combination of loan and grant, to eligible students commencing study on designated PG master's courses in AY 22/23.

PG Master's Funding is a contribution towards course costs, rather than funding specifically required to be used for fees or maintenance (it will be at the student's discretion as to how to use the funds) and is normally paid directly to the student. The grant element of the support package is calculated with reference to the student's household income (HHI), with the additional amount of loan available up to the maximum total support level of £18,430. This guidance describes the regulatory policy rules for PG Master's Funding, including:

- Personal eligibility requirements
- Course designation requirements
- Grant and loan entitlement
- Calculation of household income
- Changes of student's circumstances

References to separate guidance documents for undergraduate students are made within this document, where that guidance contains more detailed information on existing policy rules that apply to both undergraduate student funding and PG Master's Funding.

## STUDENTS STARTING COURSES IN PREVIOUS ACADEMIC YEARS

This guidance chapter offers guidance in relation to the support package available to eligible PG master's students starting courses in AY 22/23.

For guidance related to eligible students commencing PG master's courses in previous AYs, please refer to the guidance chapter for the relevant AY.

## PERSONAL ELIGIBILITY

The personal eligibility criteria for PG Master's Funding are set out in Regulations 9 and 10 and Schedule 2 of the Regulations.

PG Master's Funding will be available to eligible students who satisfy the personal eligibility criteria and who:

- Begins a designated course on or after 1st August 2019; and
- Has not transferred to the current course from a course beginning before 1st August 2019.

### **DISCRETION IN THE APPLICATION OF ELIGIBILITY RULES**

PG Master's Funding is only available to eligible students in respect of courses that satisfy regulatory personal eligibility and course designation criteria. The Student Loans Company (SLC) should not therefore apply discretion in the application of PG funding policy rules, other than the limited discretion outlined in this document, including SLC discretion as to when to award extra support for compelling personal reasons (CPR).

### **ELIGIBILITY EXCLUSIONS - GENERAL**

Students are ineligible for PG Master's Funding under Regulation 10 if they:

- Are aged 60 or over on the first day of the first AY of the course;
- Are in breach of any obligation to repay any student loan;
- Have reached the age of 18 and have not ratified any agreement for a loan made when they were under 18;
- Have shown themselves by their conduct to be unfitted to receive support;
- Are a prisoner; (unless they are an eligible prisoner – for more information on eligible prisoners, see section “Prisoner Students (Eligibility)”);
- Are already enrolled on and in receipt of support for another eligible PG master's course **or** are enrolled on a course which is a designated course under;
  - Regulation 5 (Designated Courses), Regulation 66 (Designated Distance Learning Courses) or Regulation 83 (Designated Part-Time Courses) of the Education (Student Support) (Wales) Regulations 2017; or
  - Regulation 5 (Designated Courses) of the Education (Student Support) (Wales) Regulations 2018; or
  - Regulation 4 (Designated Courses) of the Education (Postgraduate Master's Degree Loans) (Wales) Regulations 2017; or
  - Regulation 4 (Designated Courses) of the Education (Postgraduate Doctoral Degree Loans) (Wales) Regulations 2018

and are receiving student support for their course under the applicable regulations;

- Have already received an equivalent or higher level qualification;



- Have previously received PG Master's Funding (including any loan support received in respect of a PG course under the Education (Postgraduate Master's Degree Loans) (Wales) Regulations 2017) but excluding any Disabled Students' Allowance the student has received). Note that exceptions for CPR apply, as detailed in the "Compelling Personal Reasons (CPR)" section of this guidance;
- Has been bestowed upon or paid the following in respect of their designated PG course:
  - a healthcare bursary;
  - any allowance under the Nursing and Midwifery Student Allowances (Scotland) Regulations 2007;
  - any allowance, bursary or award of similar description made under section 67(4)(a) of the Care Standards Act 2000, or under section 46 of the Children and Social Work Act 2017, save to the extent that the student is eligible for such a payment in respect of travel expenses;
  - any allowance, bursary or award made under the KESS 2 Scheme: or
  - any allowance, bursary or award of a similar description made under section 116(2)(a) of the Regulation and Inspection of Social Care (Wales) Act 2016 (i.e. a 'Social Work Bursary' available from Social Care Wales) save to the extent that the student is eligible for such a payment in respect of travel expenses. **Note that this exception only applies to students who are receiving a Social Work Bursary from Social Care Wales and who started their course before 1<sup>st</sup> August 2022. For more information on students who started their course after 1<sup>st</sup> August 2022, please see section "Students who are eligible to apply for a Social Work Bursary."**
- Are undertaking a distance learning course and are not undertaking the course in Wales on the first day of the first AY of the course unless they are outside of Wales as a result of being in the Armed Forces (or are an eligible family member living with them) or as a result of the SARS-CoV-2 pandemic (i.e. the 'coronavirus pandemic');
- Have previously received loan support for undertaking a PG master's course from another UK government authority. Note that exceptions for CPR apply, as detailed in the "Compelling Personal Reasons (CPR)" section of this guidance

Further detail on each of the student ineligibility reasons are detailed within the sections below.

**AGE 60 LIMITATION**

To qualify for PG Master's Funding, eligible students must be aged under 60 on the first day of the first AY of the course (Regulation 10 (Exception 11)). The AY is defined in Schedule 1 (Paragraph 1) and is the period of twelve months starting on:

- 1st September, where the course begins on or after 1st August and before 1st January;
- 1st January, where the course begins on or after 1st January and before 1st April;
- 1st April, where the course begins on or after 1st April and before 1st July;
- 1st July, where the course begins on or after 1st July and before 1st August.

For example:

**Maureen's** course start date is 17th October 2022. Her 60th birthday falls on 9th September 2022. As she is under 60 on the first day of the first AY of the course (1st September 2022), she is eligible for PG Master's Funding.

**James's** course start date is 10th January 2023. His 60th birthday falls on 23rd December 2022. As his 60th birthday falls before the first day of the first AY of the course (1st January 2023), he is ineligible for PG Master's Funding.

Where a student transfers to a course with a later AY start, they will remain eligible even where their 60th birthday falls before the start date of the course that they are transferring onto. (The student must transfer and be continuing in the same continuous period of study, rather than withdraw from the first course and apply as a new student.)

For example:

**Laura's** course start date is 2nd October 2022. Her 60th birthday falls on 17th December 2022. As she is under 60 on the first day of the first AY of the course (1st September 2022), she is eligible for PG Master's Funding. She transfers in January 2023 to a course which starts in that month. As she is a continuing student and was eligible for support on the first day of the first AY of the first course, she remains eligible for PG Master's Funding.

Note that there is no lower age limit for PG Master's Funding eligibility.

### **APPLICANTS WHO BREACH ANY OBLIGATION TO REPAY ANY PREVIOUS STUDENT LOAN (ARREARS)**

The Regulations provide that a person shall not be eligible for support if they are in breach of any obligation to repay any loan (Regulation 10 (Exception 1)). Student Finance Wales (SFW) does not have any discretion in determining an applicant's eligibility in these circumstances.

Once an applicant is no longer in breach, i.e. has paid their arrears in full, SFW should reassess their eligibility for the PG master's course in question. Any such reassessment is for the whole course, not from the date on which the student ceased to be in breach of any such obligation.

If an applicant has received a notification that they are eligible for PG Master's Funding but subsequently breaches any obligation to repay any previous student loan, the student will remain eligible for support for their PG master's course to which the notification applies.

'Arrears' are considered to include any breach in the student's obligation to repay the following:

- Any repayments of student loan due for an overseas period of residence;
- Any repayments of ICR student loan due to be repaid by Direct Debit (e.g. where the student is considered to be less than two years from paying the loan balance in full);
- Any 'mortgage-style' loan (generally payable to students who started their course prior to 1998).

Note that the following will not make the student ineligible for PG Master's Funding:

- The student owes a loan or grant overpayment amount (however, existing loan overpayments may be deducted from the maximum PG Master's Funding entitlement amount where an overpayment is identified).
- The student has a loan balance which is in repayment, has a repayment status of 'found' or 'unmatched' and has failed to respond to SLC's request for information to determine whether repayments are due to be made.

### **APPLICANTS WHO HAVE REACHED THE AGE OF 18 AND HAVE NOT RATIFIED A PREVIOUS STUDENT LOAN FOR WHICH THEY WERE ASSESSED UNDER THE AGE OF 18**

(Regulation 10 (Exception 2)) provides that a student is not eligible for PG Master's Funding if they have reached the age of 18 and have not ratified any agreement for a loan taken when under the age of 18. A separate ratification form is not required; by signing a new student loan declaration the student acknowledges and agrees that they are automatically ratifying all student loans that they borrowed before reaching the age of 18.

**INELIGIBILITY ON CONDUCT GROUNDS OF UNFIT TO RECEIVE SUPPORT**

A student is not eligible for PG Master's Funding if, in SFW's opinion, the student has shown themselves by their conduct to be unfit to receive student support (Regulation 10 (Exception 3)). The power to deem a student as unfit for student support may be used at any stage in the process of assessing a student's eligibility, but once a student has been notified that they are eligible this power may not be used. However, SFW may terminate eligibility for similar reasons under Regulation 13 (1) – which allows for the termination of eligibility where SFW is satisfied that the student's conduct is such that they are no longer fit to receive support.

Examples of where SFW might decide that a student is unfit to receive support may be where it comes to light that the student has committed fraud in applying for support, or that the student has been found to have committed fraud against other government departments such as the Department for Work and Pensions. However, each case is considered on an individual basis, and there is not a definitive list of reasons that can be deemed to make a student unfit to receive support under the Regulations.

Discretion may be applied by SLC in some circumstances related to a student's conduct and being unfit for student support. See the SFW "Assessing Eligibility" Guidance chapter for more details about a student's conduct and being unfit for student support.

**PRISONER STUDENTS (ELIGIBILITY)**

In AY 21/22 students who are imprisoned may be eligible for PG Master's Funding only if they meet the definition of an 'eligible prisoner' in Schedule 1 (Paragraph 3), i.e. they are a prisoner:

- who is serving a sentence of imprisonment in the UK (including in a young offender institution or psychiatric unit);
- who has been authorised by the prison Governor or Director or other appropriate authority to study the designated course; and
- whose earliest release date is within 4 years of the first day of the first AY of the designated course.

Student prisoners who do not satisfy the definition of an 'eligible prisoner' are ineligible for PG Master's Funding (Regulation 10 (exception 4)).

Note that:

- A prisoner's place of ordinary residence is their place of ordinary residence before they were imprisoned, only if this can't be determined should the prisoner be supported by their place of imprisonment.
- Where a prisoner is ordinarily resident in Wales, but due to their imprisonment at a prison outside of Wales are not living in Wales on the first day of the first AY of a distance learning course, the student is not eligible for support for that course under Regulation 10(1).
- Where a prisoner has been given an indeterminate sentence, the MoJ considers the minimum period of imprisonment set at trial (the sentence tariff) as the earliest release date, rather than waiting for a direction from the parole board. This is subject to the governors determining whether a prisoner is on track to meet their sentence requirements.
- A prisoner who is on remand cannot be an 'eligible prisoner' as they are not serving a custodial sentence and do not have an earliest release date. Prisoners on remand are therefore not eligible for PG Master's Funding.
- A person who has been paroled is not considered a prisoner for the purposes of PG Masters' Funding and therefore does not have to satisfy the 'eligible prisoner' definition, they will be assessed as per any non-prisoner student.

Eligible prisoners' total entitlement is capped at the fee amount charged by their HEP and is paid to their HEP directly (Regulation 31(3) and Regulation 33(4)). For further information on the PG Master's Funding entitlement for prisoner students, please see section "Eligible Prisoner's Entitlement."

#### **STUDENTS WHO ARE UNDERTAKING MORE THAN ONE COURSE (CONCURRENT STUDY)**

Under Regulation 10 (Exception 5 and Exception 7), a student can only be eligible for support for one designated PG master's course at a time. This provision does not prevent the student from moving between courses during an AY but prevents the student from being eligible for PG Master's Funding for more than one eligible course at a time. This includes any students enrolled on a course designated by the Education (Postgraduate Master's Degree Loans) (Wales) Regulations 2017 – students cannot receive PG Master's Funding for a course designated by the Regulations at the same time as they are receiving a PG Master's Loan under the aforementioned 2017 PG Master's Loan Regulations.

Students are not eligible to receive HE undergraduate support or PG Doctoral support at the same time as PG Master's Funding where they are enrolled on a course designated by the Education (Student Support) (Wales) Regulations 2017, the Education (Student Support) (Wales) Regulations 2018 or the Education (Postgraduate Doctoral Degree Loans) (Wales) Regulations 2018, and are receiving support under those regulations for that course.

A student can only receive PG Master's Funding for one designated master's course, even where they are undertaking more than one master's course simultaneously (Regulation 10 (Exception 7)).

Note, however, that students may be eligible for PG Master's Funding and FE funding concurrently.

Students in receipt of funding for another course may become eligible for PG Master's Funding (payable at the maximum rate) once they are no longer enrolled on/receiving funding under the aforementioned regulations for the other course in question, whether this is within the same or a different AY as the start of their designated PG Master's course.

#### **STUDENTS WHO HAVE AN EQUIVALENT OR HIGHER-LEVEL QUALIFICATION**

Students who already have a qualification which is equivalent to or higher in level than a PG master's qualification are ineligible for PG Master's Funding (Regulation 10 (Exception 6)). Please refer to the section on "[Previous Study](#)" below for further information.

#### **STUDENTS WHO ARE ELIGIBLE TO APPLY FOR A HEALTHCARE BURSARY**

Under Regulation 10 (Exception 9) students are not eligible for PG Master's Funding if they have been bestowed upon or paid, in respect of their designated course:

- a healthcare bursary;
- any allowance under the Nursing and Midwifery Student Allowances (Scotland) Regulations 2007; or
- any allowance, bursary or award of similar description made under section 67(4)(a) of the Care Standard Act 2000 save to the extent that the student is eligible for such a payment in respect of travel expenses;

#### **STUDENTS WHO ARE ELIGIBLE TO APPLY FOR A SOCIAL WORK BURSARY**

The Social Work Bursary available from Social Care Wales is only available to students that are ordinarily resident in Wales and studying approved social work master's degree courses at HEPs in Wales. Eligibility rules for PG Master's Funding from SFW where students are

receiving this funding depends on when the student started their qualifying social work master's degree course.

### **Students who started their course before 1<sup>st</sup> August 2022**

Regulation 10 (Exception 9A) provides that students who started their course before 1<sup>st</sup> August 2022 are not eligible for PG Master's Funding if they have been bestowed upon or paid, in respect of their designated course:

- any allowance, bursary or award of a similar description made under section 116(2)(a) of the Regulation and Inspection of Social Care (Wales) Act 2016 (i.e. a 'Social Work Bursary' available from Social Care Wales) save to the extent that the student is eligible for such a payment in respect of travel expenses.

### **Students who started their course from 1<sup>st</sup> August 2022**

From AY 22/23, students who are receiving the Social Work Bursary available from Social Care Wales are no longer considered as ineligible. In theory they could apply for a reduced PG master's loan from SFW towards their designated PG master's course if the Social Work Bursary amount were low enough. This would be in addition to their Social Work Bursary from Social Care Wales. However, for the AY 22/23 the Social Work Bursary is £25,430\* and this is greater than the total amount of PG Master's Funding available (£18,430) so no reduced PG master's loan is available.

These students do not qualify for PG master's grant support and are not subject to the assessment of HHI. For more information see the section on 'Social Work Bursary Students' Entitlement'.

For students who started in any AY, there are only a limited number of Social Work Bursaries available under the regulations noted above, and eligibility to apply for a Social Work Bursary does not equate to an automatic award. Therefore, if the student has not been awarded a Social Work Bursary after applying for one, they may apply for full PG Master's Funding. Students will be required to provide evidence of a notification from Social Care Wales that they have not been awarded a Social Work Bursary. SLC may perform a sample check of students undertaking qualifying social work master's courses. This is to ensure that students are not double funded.

SLC will be obliged to recover support where students provide inaccurate information about their circumstances and any bursary support they receive.

**Please note:** These students are eligible to apply for PG Disabled Students' Allowances even though they do not qualify for PG master's loan for AY 22/23. Please see section "PG Disabled Students' Allowances (DSA)" for more information on this product.

*\*This was a late change just prior to the start of AY 22/23 as the Social Work Bursary was initially set to be £13,280, meaning that the reduced PG master's loan would have been £5,150.*

## **KESS 2 FUNDING**

Under Regulation 10 (Exception 9) students are not eligible for PG Master's Funding if they have been bestowed upon or paid, in respect of their designated course any allowance, bursary or award made under the KESS 2 Scheme.

KESS 2 funding is targeted support for PG Master's students, which is routed through the Welsh Government. It is primarily funded through the European Social Fund. The funding project is led by Bangor University; however, funding of this type is available from all Welsh HEP's. All KESS 2 funded courses are undertaken in Wales.

As part of the terms and conditions the student must sign in respect of their KESS 2 funding, students will confirm that they are not in receipt of PG Master's Funding.

Students applying for PG Master's Funding from SLC may be asked to declare that they are not in receipt of KESS 2 funding, to determine their eligibility for support.

## **PREVIOUS PG MASTER'S FUNDING**

Under Regulation 10 (Exception 8) students are ineligible for PG Master's Funding from SFW where they have received student support for undertaking a previous standalone PG Master's course. This restriction will only be relevant if the student has not already successfully completed a PG Master's course and received a PG Master's qualification; students are ineligible under the Regulations if they already hold a PG Master's qualification irrespective of their previous funding. For more information regarding previous funding/study where no qualification has been achieved, see the "Previous Study – No Qualification Achieved" section of this guidance.

Where a student has previously received support for undertaking a standalone PG Master's course and can demonstrate that they did not complete the previous course due to CPR, they are eligible to receive further PG Master's Funding from SFW (see "Compelling Personal Reasons (CPR)" section of this guidance for further information).



**TIME LIMIT FOR APPLYING FOR STUDENT SUPPORT**

Applicants will submit a single application for PG Master's Funding for the duration of their course. Under Regulation 19(1), the application must be submitted within nine months of first day of the final AY of the course.

Students can apply for PG Master's Funding in any year of the course and are eligible to apply for the full funding amount regardless of when they apply, providing they comply with this deadline.

For example:

**Kaye** starts a four-year PG Master's course on 10th October 2022. However, she does not submit an application for PG Master's Funding until 1st July 2026 (during the fourth AY of the course). The first day of the fourth AY of the course is 1st September 2025; as Kaye has **not** submitted her application within nine months of that date, she has missed the deadline to apply and is therefore ineligible for support.

Note that under Regulation 19(2) there is discretion to extend the window of application beyond the ninth month of the final academic year, for example where the student becomes eligible, or their course becomes designated after the start of the course.

**Laurence** starts a two-year PG Master's course on 7th September 2022, but he does not apply for PG Master's funding until 20th July 2024, during the second AY of the course. As the first day of the final AY is 1st September 2023, and Laurence has not submitted his application within nine months of that date, he is outside of the deadline for submitting his PG Master's application and would therefore not normally qualify for support. However, Laurence can demonstrate that the reason for submitting his application late was beyond his control and therefore SFW exercise their discretion and Laurence is considered to be eligible for support.

**STUDENTS WHO BECOME ELIGIBLE AFTER AN EVENT**

Under Regulations 15 and 16, students may become eligible for PG Master's Funding after the start of the first AY of the course as long as they become eligible before the last day of the course (in line with the time limits set out above).

Where the student becomes eligible after an event which occurs after the first day of the first AY and within the time limits above, the student becomes eligible for the full funding amount available (applicable to the AY their course began) and not a lesser prorated loan amount. Please see Annex A for a list of the "events" under the Regulations.

For example:

**Tony** starts a one-year course on 15th September 2022 and was at that point ineligible for funding as he did not satisfy regulatory residency requirements within the Regulations. He is recognised as a refugee on 15th October 2022. As this date is within the time limits set out above, and Tony now satisfies regulatory residency requirements, he is eligible to apply for PG Master's Funding.

Where the student becomes eligible or the student's course becomes designated after the course start date, discretion under Regulation 19(2) can be used to extend the nine-month application period to start from the date that eligibility commences. For example, if a student becomes a refugee on 15th October and the final year of their course started on 15th September, the application window may be extended to nine months from 15th October rather than nine months from the AY start date of 1st September at SFW's discretion.

## DOCUMENTATION REQUIREMENTS

Regulation 18 states that the applicant should provide such documentation as the Welsh Ministers may require to assess the application. SFW will verify an applicant's British passport details with Her Majesty's Passport Office (HMPO) via the Government Secure Intranet where possible. Where this is not possible, SFW will verify alternative evidence of identity, such as a student's valid national ID card, passport, or birth certificate (Regulation 22(2)).

PG Master's Funding applicants are required to provide their valid UK National Insurance Number (NINO) (Regulation 41) for the provision of any requested loan amount. However, EU nationals who have not been issued a NINO by the Department of Work and Pensions (DWP) may be exempted from the requirement to provide a NINO with their application.

## CONTACT DETAILS

In line with regulation 22(1)(c), for any purpose relating to the repayment of a loan, students will be requested to provide details of two contacts residing at different addresses from each other as part of the loan application. Only one contact may reside at the same address as the student. A minimum of one contact is mandatory and will be required prior to loan approval. Contacts who reside at non-UK addresses can be accepted.

## PG DISABLED STUDENTS' ALLOWANCES (DSA)

SLC provides DSA to eligible PG students under the Education (Student Support) (Wales) Regulations 2017 (as amended) and the Education (Student Support) (Wales) Regulations

2018 (as amended). Eligible students will need to apply for PG DSA on a separate application from their PG Master's Funding application.

See the separate SFW "Disabled Students' Allowance" Guidance chapter for more information on this support.

Note that students undertaking a PG master's course are not eligible to apply for the Adult Dependants' Grant, Parents' Learning Allowance and Childcare Grant available under the Education (Student Support) (Wales) Regulations 2018.

## BENEFITS ENTITLEMENT

As PG Master's Funding is a **contribution towards course costs**, rather than funding exclusively for tuition costs or maintenance costs, the DWP will apportion elements of the PG Master's Funding, when assessing a student's entitlement to means-tested social security benefits.

When assessing an individual's entitlement to social security benefits, DWP will treat the entirety of a student's base grant (i.e. the £1,000 non-income assessed element of PG Master's Funding) and 30% of the maximum PG master's loan available as student income. Further statutory disregards also apply. Note however that this calculation may be subject to change, and students are advised to consult DWP as early as possible for clarification on how their benefit entitlement may be impacted by receiving PG Master's Funding. Further advice regarding Universal Credit for students is available on the [Gov website](#) and further information for students is also available via the Universal Credit helpline: 0800 328 5644 / 0800 328 1744 (for Welsh language calls).

## RESIDENCY

Regulatory residency requirements for PG Master's Funding are broadly the same as those that apply to UG student support. See the undergraduate SFW "Assessing Eligibility" Guidance chapter for further details of regulatory residency categories for student funding.

PG Master's Funding (both loan and grant support – including the income assessed contribution to costs grant) is available to the categories of students described in Schedule 2 of the Regulations. These can be summarised as follows:

- Wales domiciled students, i.e. those students who have been ordinarily resident in the UK and Islands for the three years prior to the first AY start date and most recently in Wales (unless they have moved to Wales from elsewhere in the UK and Islands solely for the purposes of attending the course);

- EU nationals (including ROI citizens) and their family members who fall under a paragraph of Schedule 2 of the Regulations and meet the relevant eligibility criteria.
- Other groups of applicants who satisfy the regulatory residency requirements in the Regulations, including certain forms of qualifying Home Office leave to remain statuses (e.g. Refugees status/Humanitarian Protection Status).

Please note that where the SFW 'Assessing Eligibility' guidance chapter denotes that a student is eligible for fee support only under the Education (Student Support) (Wales) Regulations 2018, these students are eligible for full support under the PG Master's regulations, as there is no distinction between fee only and full support in PG Master's.

### **THREE-YEAR ADDRESS HISTORY**

Generally, all applicants\* must provide details of their home addresses covering the three-year period prior to the first day of the first academic year of the course.

\*Students applying under one of the following eligible residency categories are not required to provide three years of address history:

- Refugee status
- Humanitarian protection
- Leave to Remain as a victim of domestic abuse or violence
- Leave to Remain as bereaved partner
- Section 67
- Calais Leave
- Stateless Person
- a person with leave to enter or remain as a relevant Afghan citizen
- a person with leave to enter or remain under one of the three Ukraine schemes

Instead, where a student holds one of the residency statuses listed above, they are required to provide details of their addresses for the period covering the date they were granted their status (or their status was renewed) with the Home Office up to the first day of the first AY of the course.

The home address of the parents of the applicant, where this differs from the applicant's address, will not be taken as the place of ordinary residence of the applicant.

Evidence of address history may be required from applicants as part of a sample check during the AY. The overall size of the sample, and the sample size used for specific applicant

groups, may be varied at any time. For example, where applicants are required to be ordinarily resident in Wales on the first day of the first AY of the course, but state that they have been living in Wales for three months or less prior to the first day of the first AY of the course, all such applicants may be asked to provide evidence of their address history so that SFW can ascertain if the student moved to Wales solely for the purposes of attending the course; if this is the case, the student will be ineligible for PG Master's Funding from SFW (unless, for example, the student was deemed to be temporarily absent from Wales). See the section 'Residency Examples' below for further details.

### **STUDENTS WHO MOVE TO WALES FROM ELSEWHERE IN THE UK AND ISLANDS IN ORDER TO ATTEND A COURSE**

Paragraph 11(1) of Schedule 2 of the Regulations provides that where a student is ordinarily resident in England, Scotland, Northern Ireland, or the Islands and moves to Wales specifically for the purpose of undertaking the current course, or a course, disregarding any intervening vacation, that the student was undertaking immediately\* before the current course, the student should be regarded as being ordinarily resident in the place from which they have moved. This rule applies where a student was ordinarily resident in Scotland, Northern Ireland, England, the Channel Islands, or the Isle of Man, and moves to Wales specifically for the purposes of studying an undergraduate course. In practice, if the student was to immediately progress to a PG Master's course following the completion of their previous course, they would remain ordinarily resident in the territory from which they moved (rather than becoming ordinarily resident in Wales).

*\*"immediately" generally means when a student starts a PG master's course in the semester/term that follows the end of their previous course.*

For example:

**Terry** starts an undergraduate degree in Wales in September 2019. He receives funding from Student Finance England as he is ordinarily resident in England at the start of the first AY of the course. He completes the undergraduate degree in May 2022. In September 2022 he starts a PG master's degree course in Wales. He is not eligible for PG Master's Funding from SFW as he is still considered to be ordinarily resident in England, having only moved to Wales for the purpose of undertaking his undergraduate course and then progressed immediately to his PG master's course. (Note that he is ineligible for PG Master's from SFW whether he returned to England or remained in Wales during the intervening vacation period.) Terry may be eligible for a PG Master's Funding from Student Finance England.

**Suzanne** starts an undergraduate degree in England in September 2018. She receives funding from Student Finance Wales as she is ordinarily resident in Wales at the start

of the first AY of the course. She completes the undergraduate degree in June 2022. In October 2022 she starts a PG master's degree in Scotland. She is eligible for PG Master's Funding from SFW as she is still considered to be ordinarily resident in Wales, having only moved to England and then Scotland for the purposes of undertaking a course and progressed immediately from her undergraduate to her PG master's course.

Where a student doesn't immediately progress to their PG master's course, the student's place of ordinary residence may have changed during the intervening period and will be reassessed.

For example:

**Karen** starts an undergraduate degree in Wales in October 2019. She receives funding from Student Finance NI as she is ordinarily resident in Northern Ireland at the start of the first AY of the course. She completes the undergraduate degree in June 2022. She stays in Wales after the end of the course as she is employed full-time in Wales and her home address in Wales is now her permanent place of residence. She applies for a master's course in Wales starting in March 2023. As her ordinary residence during the intervening period has changed to Wales, she may be eligible for PG Master's Funding from SFW.

**Jonathan** starts an undergraduate degree in Wales in September 2019. He receives funding from Student Finance England as he is ordinarily resident in England at the start of the first AY of the course. He completes the undergraduate degree in May 2022. He returns to his permanent home address in England after the course end date. In January 2023 he starts a PG Master's course in Wales. As he is still ordinarily resident in England at the start of the new course, he is ineligible for PG Master's Funding from SFW. Jonathan may be eligible for a PG Master's Funding from Student Finance England.

For further guidance on establishing ordinary residency, please see the SFW "Assessing Eligibility" guidance chapter.

## TEMPORARY OR OCCASIONAL ABSENCES

When considering whether an applicant has been ordinarily resident in a territory during a prescribed period, temporary or occasional absences will not normally affect ordinary residence. SFW should make decisions on whether an absence affects a person's ordinary residence on a case-by-case basis.

Temporary absences may include (but are not restricted to) temporary employment, employment with the Armed Forces, periods of study and extended holidays/travelling.

See the SFW “Assessing eligibility” guidance chapter for further details on temporary absences.

## ARMED FORCES PERSONNEL AND THEIR FAMILY MEMBERS

Where a serving member of the armed forces or their qualifying family member\* is undertaking a distance learning course outside of Wales (either within another UK domicile or overseas), they will be eligible for the full amount of PG Master's Funding (Regulation 10 (Exception 10)). Armed forces personnel serving outside their home domicile on the first day of the first AY of the course will be considered to have satisfied the condition of the Regulations that students must be undertaking their course in their home domicile on the first day of the first AY of that course.

\* Note that family member of a serving member of the armed forces, is defined in the Regulations (Schedule 1 (Paragraph 3)) as:

- a spouse or civil partner living with a member of the armed forces serving outside of Wales; or
- a person ordinarily living with a member of the armed forces serving outside of Wales as if they were their spouse or civil partner
- a child, step-child or adoptive child under the age of 25 living with a parent who is a member of the armed forces serving outside of Wales.
- a dependent parent living with either;
  - a child who is a member of the UK Armed Forces serving outside of Wales; or
  - the child's spouse or civil partner who is a member of the UK armed forces serving outside of Wales

For example:

**Arnold** is ordinarily resident in Wales and is a serving member of the Armed Forces who is serving overseas when he starts a PT distance learning course on 15 September 2022. He is eligible for full PG Master's Funding.

**Anna** is a serving member of the Armed Forces domiciled in Wales but has been posted to England. Anna wishes to study a PG master's course on a distance learning basis at Cardiff Metropolitan University. Anna would still be eligible to apply to SFW for funding.

Once a student, studying a distance learning course overseas or within another country in the UK, is eligible for student support by way of their / their family member's posting with the Armed forces, they will remain eligible to the end of their period of eligibility, even if they, or their family member, leaves the Armed Forces.

**RESIDENCY EXAMPLES**

This section outlines some examples of when a student will be considered eligible or ineligible depending on their residency circumstances and history. Please note that these examples are for illustration only and do not cover all scenarios. For the full list of residency categories, refer to Schedule 2 of the Regulations.

**UK Nationals who have lived in another UK domicile during the preceding three years**

**John** is a UK national who confirms that he has been living in the UK and Islands for three years prior to the first day of the first AY of his PG master's course in Wales. He provides the following address history (most recent address first):

Wales: 2 months

Scotland: 2 years and 10 months

John's residence in Scotland is not deemed to be temporary (as he was ordinarily resident in Scotland and was not living there for a temporary purpose such as education). SFW concludes that he moved to Wales for the purposes of starting the course. He is therefore ineligible for PG Master's Funding from SFW.

**Simon** is a UK national who confirms that he has been living in the UK and Islands for three years prior to the first day of the first AY of the course. He provides the following address history (most recent address first):

Wales: 2 years

England: 1 year

As Simon is a UK national who is ordinarily resident in Wales on the first day of the first AY of the course and who has been ordinarily resident in the UK and Islands for three years prior to the first day of the first AY of the course, he is eligible for PG Master's Funding.

**UK Nationals who have lived outside of the UK during the preceding three years**

**Grace** is a UK national who confirms that she has not been living in the UK and Islands for three years prior to the first day of the first AY of her PG master's course. She provides the following address history (most recent address first):

Wales: 1 month

France: 2 years and 11 months

Grace returned from France to Wales in order to start the course. However, she was resident in Wales prior to living in France; she is therefore eligible for PG Master's



Funding as she left Wales to exercise her 'right to roam' in the EEA / Switzerland and did so prior to the end of the EU Exit transition period (i.e. she left on or before 31<sup>st</sup> December 2020). (Note that if she was ordinarily resident in a different UK territory prior to leaving the UK, she should apply to that territory for support rather than SFW.)

**Gemma** is a UK national who confirms that she has not been living in the UK and Islands for three years prior to the first day of the first AY of her PG master's course. She provides the following address history (most recent address first):

USA: 1 year

Wales: 2 years

She returns to Wales to start the course. As her residence in the USA is not deemed to be a temporary absence, she is ineligible for PG Master's Funding.

**Liam** is a UK national who confirms that he has not been living in the UK and Islands for three years prior to the first day of the first AY of his PG master's course. He provides the following address history (most recent address first):

Wales: 1 month

Australia: 6 months

Wales: 2 years 5 months

As his residence in Australia is a temporary work contract and he demonstrates that he did not intend to stay in Australia indefinitely, it is deemed to be a temporary absence and he is still considered to be ordinarily resident in Wales. He is therefore eligible for PG Master's Funding from SFW.

### EU Nationals

**Jose** is a Spanish national who has settled status under the EU Settlement Scheme and confirms that he has been living in the UK and Islands for three years prior to the first day of the first AY of his PG master's course. He provides the following address history (most recent address first):

Wales: 1 year

Scotland: 2 years

Jose is treated as a Wales domiciled student due to being ordinarily resident there. As he has been ordinarily resident in the UK and Islands for three years prior to the first day of the first AY of the course, has settled status under the EU Settlement

Scheme and is ordinarily resident in Wales, he is eligible to apply for PG Master's Funding from SFW.

**Anna** is an Estonian national who confirms that she has not been living in the UK and Islands for three years prior to the first day of the first AY of her PG master's course. She provides the following address history (most recent address first):

Germany: 2 years

Estonia: 1 year

She comes to Wales to start the course. She does not have citizens' rights under the Withdrawal Agreement as she moved to the UK after 31 December 2020 and does not therefore have a status under the EU Settlement Scheme. She is ineligible for PG Master's Funding.

Please refer to the AY 22/23 SFW 'Assessing Eligibility' guidance chapter for more information on (and examples of) eligible residency criteria.

## PREVIOUS STUDY

### QUALIFICATION ACHIEVED

Students who already hold a qualification which is equivalent to or higher in level than a PG master's level qualification will not be eligible for PG Master's Funding (Regulation 10 (Exception 6)). This applies whether the qualification held is taught or research based, gained in the UK or overseas, and publicly or privately funded.

Any lower-level qualifications that the student holds will not affect eligibility for PG Master's Funding. If the applicant holds a PG Initial Teacher Training (ITT) qualification (e.g. a PGCE), a PG certificate or a PG diploma at Level 7 (or an overseas equivalent), this will not make them ineligible for PG Master's Funding. PG Master's Funding will only be available where the student is undertaking a full standalone PG master's course, not a partial PG master's course requiring a lesser number of credits, either as a result of the student's previous study or experience.

Students will self-declare previously gained PG qualifications from the UK and overseas on the PG Master's Funding application. Checks may be carried out by SFW on the equivalency of overseas qualifications declared by applicants. Where SFW cannot ascertain whether an overseas qualification declared by an applicant is equivalent to or higher than a UK master's qualification, the applicant must provide proof of the qualification level. For the purposes of eligibility for PG Master's Funding, the following PG qualification levels framework should be used:

## Postgraduate Master's Funding AY 2022/23

HE qualification held*	FHEQ** level	Student eligible for PG Master's Funding?
Doctoral degrees (e.g. PhD/DPhil, EdD, DBA, DClInPsy)	8	No
Master's degrees (inc. MPhil, MLitt, MRes, MA, MBA, MSc)	7	No
Integrated Master's degrees (e.g. MEng, MChem, MPhys, MPharm)		
Postgraduate Diplomas	7	Yes
Postgraduate Certificates (inc. Postgraduate Certificates in Education (PGCE))		

(\*Including overseas equivalent qualifications)

(\*\*Framework for Higher Education Qualifications)

Note that: -

- where an applicant holds a MA\* awarded by a Scottish HE Provider, they may be eligible for PG Master's Funding as Scottish MAs are undergraduate degree qualifications (the title of 'Master of Arts' is conferred on some undergraduate Scottish degrees for historical reasons);
- where an applicant holds an MA\* awarded by Oxford, Cambridge or Trinity College, Dublin, they may be eligible for PG master's as this qualification does not require any PG study; students who have completed an undergraduate honours degree at one of these institutions may have their degree 'upgraded' to an MA after a period with no requirement for any PG study.

\*MAs that require PG level study are not awarded by these providers. Where a PG master's qualification awarded by these providers requires PG level study, it will be given a different

qualification title such as MLitt or MPhil; holding such a qualification will make the student ineligible for PG Master's Funding, as per any other master's level academic qualification.

### **NO QUALIFICATION ACHIEVED**

Eligibility for PG Master's Funding is not affected by previous PG study (any level and qualification, taught and non-taught) where the student did not achieve the qualification and did not receive PG Master's Funding. Note, however, that in order to receive PG Master's Funding the student must undertake a full PG master's degree course and not a partial course topping up from previous study or experience. Students entering courses as "direct entrants" i.e. bypassing required components of the PG master's programme of study due to previous study / prior attainment are ineligible for support, as they are not undertaking a full eligible PG master's course.

Under regulation 10 (1) (exception 8), if a student undertook a previous PG master's course and received PG Master's Funding for that course (either under the Regulations or under the Education (Postgraduate Master's Degree Loans) (Wales) Regulations 2017 (as amended)) but did not receive the qualification, they will be ineligible for PG Master's Funding for another course (even where they did not receive full payment of PG Master's Funding), unless they demonstrate that they did not complete the course due to a compelling personal reason (CPR). If they demonstrate a CPR, they can access further PG Master's Funding for a new course. See 'Compelling Personal Reasons' section for more details.

For example:

**Vicky** starts a one-year PG master's course in September 2021. She withdraws from the course in December 2021 having received the first instalment of PG Master's Funding. She starts another PG master's course in September 2022; however, she is not eligible for any further PG Master's Funding. (She does not demonstrate a CPR for not completing the first course.)

The provision in relation to previous funding under regulation 10 (1) (exception 8) also applies to instances where individuals have received student support in the form of a loan provided out of funds provided by another government authority within the United Kingdom for undertaking a previous standalone PG master's course. PG loan support includes tuition, maintenance and/or contribution to costs support. This includes PG master's loan support available to England domiciled students under the Education (Postgraduate Master's Degree Loans) Regulations and tuition fee loan support available to Northern Ireland domiciled students for a PG master's course available under the Education (Student Support) Regulations (Northern Ireland) 2009. This restriction applies even where the applicant is now ordinarily resident in Wales. As noted previously, this is subject to CPR provisions.

This restriction does not apply where the applicant has received:

- integrated master's support, which is funded under the UG student support system (the student will be ineligible under the existing ELQ rules if they hold an integrated master's); or
- support for undertaking a PG diploma (PG Dip) or certificate (PG Cert) (funding is available to students for these courses from the funding authorities in Scotland and Northern Ireland, as well as for PG Certificates in Education (PGCE) from all four UK domiciles).

Where a student withdraws from a course before the start date of the course and receives no payment, they will still be eligible for future PG Master's Funding. Furthermore, if a student transfers to another PG master's course, they will retain their eligibility to PG Master's Funding.

The following table offers a summary of previous qualification / previous funding rules:

<b>Equivalent or higher-level qualification achieved?</b>	<b>PG Master's Funding previously received?</b>	<b>PG Master's Funding available?</b>
NO	NO	YES
NO	YES	NO*
YES	NO	NO
YES	YES	NO

(\*unless CPR awarded)

#### **REQUIREMENT TO UNDERTAKE A FULL PG MASTER'S COURSE**

An eligible student will only be able to access PG Master's Funding where they are undertaking a full, standalone master's course (a minimum of 180 credits) and not 'topping up' from a lower-level course. Students are not eligible where they are undertaking a partial master's course where previous study and/or work experience has been taken into account, allowing the student to bypass certain aspects/modules of the full master's course.

PG Master's Funding is designed as a contribution to the costs associated with a full master's course and there is no prorated support available where less than a full standalone master's course is undertaken. The student must be enrolled on the full master's course.

For example:

**Oliver** holds a PG certificate (PGCert) which is worth 60 credits. In September 2022, Oliver begins to undertake a PG master's course, using his previous study towards the award, allowing him to bypass certain elements of the course. As Oliver is not undertaking the full 180 credits of the PG master's course, Oliver is not eligible for PG Master's Funding.

If a student transfers from one eligible PG master's course to another and is allowed to bypass certain elements on the second course because of the transfer but will undertake 180 credits in total across both courses, they will remain eligible for funding on the second course.

For example:

**Serena** commences a one-year PG master's course beginning in September 2022 and applies for PG Master's Funding. In December, after completing 60 credits Serena transfers to a different one-year master's course starting in March 2023. Serena's provider allows her to bypass 60 credits on the new course due to her work on the first course, meaning she will only be required to undertake 120 credits on the new course. Serena remains eligible to continue receiving funding as she is undertaking an aggregated 180 credits across both PG master's courses.

## COMPELLING PERSONAL REASONS (CPR)

Under Regulation 10 (Exception 8) students are ineligible for PG Master's Funding from SFW where they have received student support for undertaking a previous standalone PG master's course. However, access to further PG Master's Funding may be available where the student did not complete the previous course due to compelling personal reasons (CPR) (Regulation 10 (Exception 8)). If the student is awarded funding due to CPR, they will receive a full new entitlement for the new course.

Repeat PG Master's Funding due to CPR may only be awarded once per student (Regulation 10(3)).

Academic performance alone will not constitute a CPR, although SFW will consider each case individually. Note that there is not a definitive list of reasons that can be deemed as a 'CPR'. The student must provide evidence to support a claim that withdrawal from a previous course was for a CPR, such as medical evidence or evidence of a personal or family crisis.

Repeat funding is not available for a repeat year or part year of a course that the student is currently undertaking.

Refer to the SFW “Assessing eligibility” Guidance for further information on the assessment of CPR.

Please note, policy rules surrounding CPR exist to allow students that have already utilised their one-time access to PG Master's Funding another full round of funding. This may be required following any instance where a student's first period of eligibility for support has ended and the student has not achieved a PG master's qualification, including where a student withdraws from their course. If a student returns to their course following a withdrawal and can demonstrate CPR, as the student is starting a new period of eligibility, the student must be undertaking the full PG master's course to be eligible for PG Master's Funding.

For example:

**Lee** starts a PG master's course in September 2020. He withdraws from the course in December 2021 because of a CPR. Lee starts another full, standalone PG master's course in September 2022 and can demonstrate CPR for not completing the first course. Lee is therefore eligible for full PG Master's Funding for the new course.

**Michael** starts a PG master's course in September 2021. He withdraws from the course in January 2022. Michael can demonstrate CPR for not completing his first course. Michael returns to study a partial master's course using previous study. As the course is not a full, standalone master's course, Michael is therefore not eligible for PG Master's Funding for the new course.

Note that where a student is looking to step off their course for a prolonged period of time and has an intention to return to the same course at the point in which they left off (possibly within a different intake), and the student has an agreement with their HEP to do so, students in these circumstances should be treated as suspending from their studies rather than withdrawing. For more information on suspensions see the ‘Suspension/Resumption’ section.

## COURSE DESIGNATION

### DESIGNATED COURSES

Only designated PG master's courses will attract support. Regulations 5, 6, 7 and 8 of the Regulations set out provisions in relation to the designation of courses for PG Master's Funding.

Courses that are designated for PG Master's Funding will appear on the Courses Management Service (CMS) (the SLC course database). The courses entered on this system

by HEPs should meet the designation criteria; however, SFW must ensure that it is satisfied that all courses meet the designation criteria detailed within the regulations.

A course may be designated for PG Master's Funding if it is a standalone PG master's course (taught or research-based). There are many different types of PG master's degree, but all such degrees are expected to meet the outcomes identified in the qualification descriptors required by the QAA and set out in 'The framework for higher education qualifications in England, Wales and Northern Ireland (FHEQ), 2008' or 'The framework for qualifications of higher education institutions in Scotland, 2001.' This framework is a Qualification Characteristics Statement about the characteristics of PG master's degrees. It describes the distinctive features of master's degrees in the UK. It became a reference point for the purposes of reviews coordinated by QAA from August 2016. Qualification Characteristics Statements are a component of the UK Quality Code for Higher Education.

An illustrative list of available master's qualifications is provided below:

- MSc (Master of Science)
- MA (Master of Arts)
- MPhil (Master of Philosophy)
- MRes (Master of Research)
- LLM (Master of Law)
- MLitt (Master of Letters)
- MFA (Master of Fine Arts)
- MED (Master of Education)
- MBA (Master of Business Administration)

Note also that the designated course must be a full, standalone master's course and not a 'top up' from a lower-level course, or a partial master's course undertaken where previous study and/or work experience has been accounted for. PG Master's Funding is designed as a contribution to the costs associated with a full master's course and there is no prorated support available where less than a full standalone master's course is undertaken; the student must be enrolled on the full master's course.

**Courses incorporating a lower-level qualification:** Where the master's course incorporates a lower-level PG qualification, the master's course is designated for PG Master's Funding. For example, a Master of Law (LLM) is a designated course whether it incorporates a Legal Practice Course (LPC) (*the LPC being a PG Diploma qualification*) or not.

**Course duration:** Under Regulation 6 (Condition 2), the course must be at least one AY in duration and must be either:

- a full-time course lasting one or two AYs; or
- a part-time course lasting two, three or four AYs.



Note that one-year courses will always be undertaken on a full-time basis, but two-year courses may be full-time or part-time.

**Subject:** There are **no subject restrictions** on master's courses designated for PG Master's Funding subject to them meeting all other designation criteria.

The course may be provided wholly in the UK or in conjunction with an institution outside the UK. Therefore, students may undertake periods of attendance abroad during the master's course. The qualification must be awarded by the UK HEP and at least 50% of the teaching and supervision completed within the UK (Regulation 6 (condition 4)).

### INTERCALATED MASTER'S DEGREE COURSES

Students may intercalate a master's degree (i.e. take a year out during an undergraduate degree in order to undertake a master's degree as a separate qualification). No undergraduate support is provided for the intercalated year; however, the student can apply for PG Master's Funding for the intercalated master's degree as per students who are studying master's degree courses that are not intercalated (if the student meets all of the standard eligibility criteria).

### PG HEALTHCARE COURSES – WALES DOMICILED STUDENTS STUDYING IN ENGLAND

Wales domiciled students studying a PG Healthcare course in England are not eligible to apply for a healthcare bursary\* for pre-registration Nursing, Midwifery and Allied Healthcare Profession Subjects. As such, Wales domiciled students, studying a PG Healthcare course in England, may now be eligible to apply for PG Master's Funding from SFW, subject to standard eligibility rules.

\*Students on these courses may qualify for support available under the NHS Learning Support fund from NHS England (via the NHSBSA), however receipt of this funding does not impact eligibility for PG Master's Funding.

### PG COURSES THAT ARE NOT DESIGNATED FOR PG MASTER'S FUNDING

PG Master's Funding is not available for:

- PG Doctoral degrees;
- Master's degrees that are undertaken as an integral part of a PG Doctoral Degree;
- Other PG level courses (taught or non-taught) including PG Certificates (PGCert) and PG Diplomas (PGDip)\*;

- Courses with a PG element where students on these courses are currently eligible for undergraduate support (e.g. Initial Teacher Training (ITT), Integrated Master's, Master's of Architecture (MArch)\*\*, Scottish MAs).
- Top-up courses to convert lower-level PG courses (such as PGCerts and PG Dips) to master's degrees with the addition of extra credits,

\*Note that students may be awarded PG Master's Funding to undertake a PG master's course but may fail to attain that qualification. If they do not achieve any qualification or are awarded a lower-level qualification instead of a master's (e.g. a PGDip), PG Master's Funding that is already paid will *not* be clawed back. However, future PG Master's Funding will not be available unless the student can demonstrate a CPR for failing to complete their previous PG course.

\*\*Students may be eligible for PG Master's Funding for a Master's of Architecture course where they are ineligible for undergraduate support for this course, for example because the gap between RIBA parts 1 and 2 is deemed to be too long. Please see the SFW "Assessing Eligibility" guidance for further information.

Where a student starts a PG course which is not a PG master's course (e.g. a PGDip) and transfers to a PG master's course, they may become eligible for PG Master's Funding from the point of transfer (however, the student must be undertaking the full master's course and not a partial course, topping up from previous study or experience). Conversely, where a student transfers from a PG master's course to a different qualification, they will cease to be eligible for PG Master's Funding from the point of transfer. See section on 'Transfers' below for more details.

## HIGHER EDUCATION PROVIDERS

For courses beginning in the 22/23 AY, the Regulations define the types of eligible provider in reference to the designation of courses. The type of provider determines the route by which a course may be designated, either;

- automatically under Regulation 6; or
- specifically under Regulation 8

Publicly funded providers in Wales, Scotland or Northern Ireland or Approved (fee cap) providers with an Access and Participation Plan in England, including those operating under a franchise/validation arrangement with another publicly funded/registered provider in the UK or operating in conjunction with an overseas provider, will have their course automatically designated. Providers in England which are registered with the OfS who hold a validation agreement with an Approved (fee cap) provider with an Access and Participation

Plan will also have their course automatically designated. Publicly funded is defined as “maintained or assisted by recurrent grants out of public funds”.

Regulation 8 provides the Welsh Ministers with the regulatory power to specifically designate courses not automatically designated by Regulations 5, 6 and 7.

Private/alternative providers, including those operating under a franchise/validation arrangement with a publicly funded provider in the UK or operating in conjunction with an overseas provider, can apply to have their course(s) specifically designated. Providers must apply to the Higher Education Funding Council for Wales (HEFCW) for specific designation. If students commence a course which has not been specifically designated, they may be ineligible for funding for that course. The Welsh Government/HEFCW will inform SLC of specifically designated courses. [List of specifically designated courses](#) is published and is updated frequently.

### COURSES MANAGEMENT SERVICE (CMS)

Courses that meet the criteria to be considered **automatically** designated under the regulations can be uploaded to CMS by providers. The Welsh Government may approve the **specifically** designated courses that can be entered on the CMS and may review the course lists uploaded by HEPs.

On the course database:

- designated full-time PG courses will be identified as 1 or 2 years in duration;
- designated part-time courses will be identified as:
  - o 2 years in duration
  - o 3 years in duration
  - o 4 years in duration

Both part-time and full-time courses will be listed with the qualification type of:

- ‘taught master’s degree’; or
- ‘research master’s degree’

Note that ‘professional master’s degree’ courses will not be captured as a separate qualification type as these can be categorised as either ‘taught’ or ‘research’ master’s. Where a course contains both ‘taught’ and ‘research’ elements, it will be at the HE Provider’s discretion as to how to list the qualification.

The subject details and HECOS code of each eligible course should also be provided by the HEP.

### DISTANCE LEARNING

Students may be eligible for PG Master's Funding if they are undertaking the course:

- in attendance; or
- via distance learning.

Where the course is a distance learning course, the student must be resident in Wales on the first day of the first AY of the course (i.e. they are undertaking the course in Wales on that date) (Regulation 10 (Exception 10))\*.

The student must confirm that they are undertaking the course in Wales on the first day of the first AY and will continue to remain in the United Kingdom whilst undertaking the course.

If the student subsequently moves to an address which is:

- elsewhere in the UK, they will continue to be eligible for student finance until the end of their course;
- outside the UK, they will cease to be eligible for support from the first date on which they undertake their course outside the United Kingdom (Regulation 12 (2)).\*

*\* Except for Armed Forces personnel and their family members (see "Armed Forces section" above).*

## **FINANCIAL ENTITLEMENT**

New students starting designated courses in AY 22/23 are entitled to a maximum of £18,430 as a combination of grant and loan. The maximum grant amount of up to £6,885 is available dependent on the student's household income. The remainder of the support is topped up by a loan amount up to the maximum total support amount of £18,430.

All students (excluding eligible prisoners) are entitled to the full amount of support of £18,430. The calculation of household income will only determine the student's loan / grant split, rather than the maximum amount of total support available. For more information on the calculation of household income, please refer to the section "Calculation of Household Income."

## **PG MASTER'S GRANT ENTITLEMENT**

All students eligible under Schedule 2 of the Regulations can apply for an income assessed non-repayable grant\* award determined as follows:

- a maximum grant of £6,885 available where the student is assessed as having a household income of £18,370 and below, or where the student is assessed to be an

- eligible Care Leaver (Regulations 25, 27 (1) & 27(2)) (for further information on care leavers' entitlement, please see section "Care Leaver's Entitlement")
- For every £6.937 of extra household income above £18,370 and up to £59,200, the student's grant entitlement will be reduced by £1 (Regulation 27(3))
- A minimum grant amount of £1,000 available where the student is assessed as having a household income of £59,200 and above (Regulation 25 & Regulation 27(4))

In addition, students that choose not to provide household income assessment details will be awarded the minimum £1,000 grant available.

*\*Note that eligible prisoners are not entitled to apply for an income assessed grant amount (Regulation 26). Eligible prisoners may be entitled to the minimum non-income assessed grant amount (£1,000) (Regulation 25)). For further information, see section "Eligible Prisoner's Entitlement."*

## PG MASTER'S LOAN ENTITLEMENT

A maximum loan of up to £17,430 is available to eligible PG master's students (Regulation 31(2))(excluding eligible prisoners).\* The student's total loan entitlement represents the maximum loan amount (£17,430) **minus** any grant entitlement that exceeds £1,000 (Regulation 31(1)).

### Examples

**Claudia** is studying a designated PG master's course in AY 22/23 and applies for the maximum amount of income assessed grant available to her. Claudia provides the necessary income assessment details and is assessed as having a household income of £18,000. As Claudia's household income is below £18,370, Claudia is entitled to the maximum grant amount available (£6,885). Claudia's loan entitlement is calculated by deducting £5,885 from the maximum available loan amount (£17,430). Claudia is therefore entitled to a maximum loan amount of £11,545.

**Jordan** is studying a designated PG master's course in AY 22/23. Jordan opts to be non-income assessed, and therefore does not provide the necessary income assessment details. As Jordan has not provided any household income details, Jordan's maximum grant entitlement is £1,000. As Jordan is not entitled to a grant amount exceeding £1,000, Jordan's loan entitlement is not reduced. Jordan is therefore entitled to a maximum loan amount of £17,430.

**Nancy** is studying a designated PG master's course in AY 22/23 and applies for the maximum amount of income assessed grant available to her. Nancy provides the necessary income assessment details and is assessed as having a household income of £45,000. Nancy's maximum grant entitlement is calculated by reducing £6,885 by £1 for every £6.937 of extra

household income above £18,370. Nancy is therefore entitled to a maximum grant amount of £3,047. Nancy's loan entitlement is calculated by deducting £2,047 (the amount of grant entitlement that exceeds £1,000) from the maximum loan amount of £17,430. Nancy is therefore entitled to a maximum loan amount of £15,383. \* *An eligible prisoner's maximum loan entitlement is capped at the fee amount charged by their HEP minus their £1,000 non-income assessed grant entitlement. For further information on eligible prisoners' PG Master's Funding entitlement, see section "Eligible Prisoner's Entitlement."*

## CARE LEAVER'S ENTITLEMENT

Where a student is identified as being under 25 and a **care leaver** on the first day of the first AY of their course, the student is entitled to the full grant amount (£6,885) without being subject to an assessment of household income (Regulations 25 & 27(2)(b)).

"Care leaver" is defined in Regulation 29 of the Regulations. For further guidance on the definition of a care leaver, please refer to the "Assessing Financial Entitlement" guidance.

## SOCIAL WORK BURSARY STUDENTS' ENTITLEMENT

For students in receipt of a Social Work Bursary from Social Care Wales (who start their course on or after 1<sup>st</sup> August 2022), the amount of PG master's loan they are entitled to is calculated as follows (per regulation 31A(1) of the Regulations )—

*Maximum available PG Master's Funding support package (£18,430 in AY 22/23)*

*Minus*

*Amount of Social Work Bursary bestowed on or paid to the student (£25,430 in AY 22/23).*

*Equals*

*-£7000 for AY 22/23 so the total loan available is £0.00.\**

*\*Initially the Social Work Bursary amount for AY 22/23 was set to be £13,280 and so the above calculation would have meant that a reduced PG master's loan of £5,150 would have been available to these students. However, the Social Work Bursary was increased just prior to the start of the AY but there was no requirement to make an amendment to the Regulations.*

The amount of loan requested by a Social Work Bursary student (if a loan was available to them) can be amended up to nine months after the first day of the final AY of the course (regulation 31A (2)); however, the amount requested cannot be reduced to less than the amount already paid to the student.

Social Work Bursary students are **not entitled to any amount of grant support from SFW** towards their PG Social Work master's course (regulations 24A and 26). This includes the non-income assessed £1,000 base grant amount.

Note that students that started their courses prior to 1<sup>st</sup> August 2022 and are in receipt of Social Work Bursary support from Social Care Wales are **ineligible** for PG Master's Funding from SFW (regulation 10(1) Exception 9A).

**Please note:** These students remain eligible to apply for PG Disabled Students' Allowances even though they do not qualify for PG master's loan. Please see section "PG Disabled Students' Allowances (DSA)" for more information on this product.

#### **ELIGIBLE PRISONER'S ENTITLEMENT**

Eligible prisoners' total entitlement is capped at the fee amount charged and is paid directly to the student's HEP. However, prisoners do not qualify for **income assessed grant support** (Regulation 26).

In AY 22/23, students who are eligible prisoners at the start of the first AY of the course can apply for an amount of PG Master's Funding which is capped at the lower of:

- **£18,430** (made up of £1,000 grant support and £17,430 loan support) (Regulation 24, 25 and 31(3)(b)); or
- The **tuition fee charged** (made up of £1,000 grant support and the eligible prisoner's remaining loan entitlement amount up to the total tuition fee amount charged) (Regulation 24, 25 and 31(3)(a)),

and is paid directly to the student's HEP (Regulation 33(4)).

For example:

**Sam** is an eligible prisoner and applies for PG Master's Funding in AY 22/23. Sam's course lasts two academic years, and the HEP charges a full course fee of £18,430. Sam is therefore entitled to the full PG Master's Funding amount of £17,430 loan support and £1,000 grant support, to be paid directly to the HEP.

**Deborah** is an eligible prisoner and applies for PG Master's Funding in AY 22/23. Deborah's course lasts two academic years, and the HEP charges a full course fee of £12,000. Deborah's PG Master's Funding entitlement is therefore £11,000 of loan support and £1,000 grant support, to be paid directly to the HEP.

**Eligible Students who become eligible prisoners during the AY**

Where an eligible student in receipt of support becomes an eligible prisoner during the AY, the revised maximum PG Master's Funding entitlement amount will be:

- The amount of PG Master's Funding entitlement already paid to the student; plus
- The fee amount still to be paid to the HEP on behalf of the student (regulation 31(3)).

Note that the HEP will have to confirm this amount before a payment can be released. In all instances, the total maximum PG Master's Funding entitlement **cannot exceed £18,430**.

Future scheduled payments of support will be paid directly to the student's HEP (regulation 33(4)).

Where the student was subject to an income assessment, they should be reassessed as a non-income assessed eligible prisoner from the date they entered prison.

- All future payments of income assessed grant should be cancelled (regulation 36(2)(a)); and
- All previous payments of income assessed grant should remain in place.

Students who become eligible prisoners during the AY will remain entitled to the remainder of their non-income assessed base grant amount.

**Students who are eligible prisoners at the start of the course and are released from prison during the AY**

Where an eligible prisoner in receipt of support is released from prison during the AY, the student should notify SLC. Evidence that the student is no longer an eligible prisoner is required before entitlement is recalculated.

Students who are eligible prisoners who are released from prison during the AY can apply for an increased amount of support in respect of the remainder of their course. The maximum PG Master's Funding available to students who cease to be an eligible prisoner during the course is calculated as follows:

- The amount of fee charged; **plus**
- An increased amount of loan, as calculated by the formula in regulation 36(10);
- A pro-rated amount of income assessed grant (if requested), as calculated by the formula in regulation 36(6).

In all instances, the total maximum PG Master's Funding entitlement **cannot exceed £18,430**.



## CALCULATION OF HOUSEHOLD INCOME

The provisions for the calculation of household income for PG Master's Funding are set out in Schedule 3 of the Regulations. The regulatory provisions in relation to calculation of household income mirror those that apply to undergraduate HE student support. Throughout this section, reference will be made to the undergraduate SFW "Assessing Financial Entitlement" guidance chapter which contains further details on the regulatory requirements for calculating household income. "Assessing Financial Entitlement" represents the primary source of guidance on the assessment of household income by SFW – the following guidance is supplementary and is designed to offer guidance on certain considerations that may be particularly prevalent in the assessment of household income for PG students.

Household income is calculated as follows;

1. **Determining the student's household make-up** (i.e. whose income forms part of the household income)
2. **Determining the taxable income** of each member of the household (i.e. determining the taxable income of each person whose income is included within the household)
3. **Determining the residual income** of each member of the household (i.e. making any permitted deductions from the taxable income)

Once the residual income of each member of the household is determined, these amounts are aggregated to return the student's household income for the purposes of income assessment.

## DETERMINING THE STUDENT'S HOUSEHOLD MAKE-UP

As per schedule 3 (Paragraph 3(1)), determining whose income forms part of the household income assessment is based on whether the student is a dependent or independent student:

Student Type	Income to include in the household assessment
<u>Dependent</u> student	<ul style="list-style-type: none"> <li>- <u>Natural / adoptive parent(s)</u>; plus, where applicable</li> <li>- <u>The parent's spouse / civil partner / cohabiting partner</u>; plus</li> <li>- The student</li> </ul>

<u>Independent</u> student	<ul style="list-style-type: none"> <li>- <u>Spouse / civil partner</u>; or</li> <li>- <u>Cohabiting partner</u>; plus</li> <li>- The student</li> </ul> <p>Note that as per Schedule 3 (Paragraph 8) of the Regulations, where a student ('Student A') has a spouse / civil partner / partner, and either Student A or their spouse / civil partner / partner is sponsoring a child student, the spouse/civil partner/partner's income is not taken into account in the income assessment of Student A.*</p>
<u>Single Independent</u> student (no partner)	<ul style="list-style-type: none"> <li>- The student</li> </ul>

**\*For example, Student A** starts a PG master's course in AY 22/23 and is an independent student. Student A is married to **Sponsor X**. Sponsor X's income is also being taken into account for the income assessment of a child studying a master's course in AY 22/23. Sponsor X's income remains applicable to the income assessment of their child, however Sponsor X's income **is not included** as part of Student A's household income assessment, as Sponsor X is already sponsoring a child student in respect of AY 22/23.

**Student B** starts a PG master's course in AY 22/23 and is an independent student. Student B is married to **Sponsor Y**. Neither Student B nor Sponsor Y is sponsoring a child student in respect of AY 22/23. Sponsor Y's income should therefore be included as part of Student B's household income assessment.

A student's household make-up should be determined in relation to the "current academic year." Current academic year is defined in Paragraph 3 of Schedule 1 of the Regulations as the "academic year of the designated course in which the student applies for support" (i.e. **at the point the student applies for income assessment**).

Where a student on a course of two AY's or more initially applies for PG Master's Funding within an earlier AY of their course but at the point of application does not request an income assessment, before subsequently requesting an income assessment during a later AY, the student's household make-up should be determined in relation to the AY during which the income assessment is requested. **For example:**

**Dolores** applies for PG Master's Funding in August 2022, for a four-year course commencing in September 2022. Dolores does not apply to be income assessed and

is awarded the minimum grant entitlement of £1,000 and the maximum loan entitlement of £17,430. Dolores is 24 years old on the first day of AY 2022.

In September 2024 (the third AY of her course), Dolores subsequently applies to be income assessed. The determination of Dolores household make-up is taken in respect of the third AY of her course (i.e. the AY in which she is applying to be income assessed). As Dolores is over 25 on the first day of the AY in respect of which she is applying to be income assessed, Dolores is therefore considered an independent student for the purposes of the income assessment. Note that Dolores entitlement for her entire period of eligibility will be based on this income assessment (i.e. amounts will not be pro-rated for the period of study undertaken prior to the income assessment).

**Parents who are separated:** Where SFW determines that the student's parents are separated, paragraph 6(3) of schedule 3 provides SFW with discretion to determine which parent's income should be used for the household income assessment. This will normally be the parent with whom the student lives; however, SFW will consider each case on its own merits.

**Independent students:** Parental income (including, where applicable, parent's partner's income) should not be included in the income assessment where the student is an independent student (under step 1 of Schedule 3 (Paragraph 3) of the Regulations).

Cases where students are determined to be independent eligible students are set out in Paragraph 4 of Schedule 3 of the Regulations. Students aged 25 or over at the start of the AY in respect of which the student applies to be income assessed are independent students under the Regulations (Schedule 3 Paragraph 4 (Case 1)). For a full list of other cases where a student may be determined to be an independent student, please refer to the SFW "Assessing Financial Entitlement" guidance chapter.

## DETERMINING THE TAXABLE INCOME

Once the student's household make-up has been determined, the taxable income of each person included within the household is calculated.

The tax year to be used for income assessment purposes will be the tax year appropriate to the **current AY** (i.e. the year the student is applying to be income assessed);

- Where the **sponsor's** (parent's or partner's ) income is being assessed, '**prior tax year**' income is used, i.e. the tax year before the tax year that ended before the start of the current AY (Schedule 3 Paragraph 16(2))

Note that sponsor's current year income may be used in certain circumstances – see section "Current-Year Income Assessments" for further information

- Where the **student's** income is being taken into account, income in respect of the current AY is taken into account (Schedule 3 Paragraph 10)

As sponsor income will be calculated based on the immediate prior year tax calculation available at the start of the AY in respect of which the student is applying to be income assessed, where a student on a course of two or more AYs duration applies for income assessed funding in a later AY of their course, their "prior tax year" information will be based on the year of income assessment, rather than the first year of their course. For example:

**Ellie** applies for PG Master's Funding in October 2023, during year two of her course which commenced in AY 22/23. Ellie is an income assessed student. Ellie's sponsor's income assessment is based on the prior year tax amount calculation available at the start of the AY in respect of which Ellie is requesting an income assessment (i.e. the prior year tax calculation available at the commencement of year two of her course); which is tax year 20-21.

**Aaron** applies for PG Master's Funding in September 2022, at the start of a two-year course. Aaron does not request an income assessment and is awarded the minimum grant entitlement. Aaron subsequently requests an income assessment in October 2023, during year two of the course. Aaron's sponsor's income assessment is based on the prior year tax calculation available at the start of the AY in respect of which Aaron is requesting an income assessment (i.e. the prior year tax calculation available at the commencement of year two of his course); which is tax year 20-21.

"Taxable income" is defined in Part 3, Paragraph 9 of Schedule 3 of the Regulations. For further information on the definition of taxable income, please refer to the SFW "Assessing Financial Entitlement" guidance chapter.

Note that under the Regulations, the definition of taxable income includes any income from employment that the sponsor/student may have earned in the applicable year. However, under paragraph 11 of Schedule 3 (Deduction A), earnings from employment paid to the student in the current academic year are not included when calculating the taxable income of the student (excluding any income earned under an employer release scheme). SLC will therefore not capture income from employment in the current AY of the student for the purposes of the income assessment, excluding any income earned under employer release scheme.

### **Employer Release**

Where the student is on a leave of absence from their employer in order to undertake their designated course (i.e. an employer release scheme), any wages received in respect of those

periods of leave of absence to study the designated course in the current AY are **included** for the purposes of the income assessment (Schedule 3, Paragraph 11 (Deduction A)). For further information on “employer release” please refer to the SFW “Assessing Financial Entitlement” guidance chapter.

### **Pension Arrangements Order**

Pension income paid to an ex-partner under an attachment order made pursuant either to the Matrimonial Causes Act 1973 or the Civil Partnership Act 2004 should be excluded from the taxable income for the purposes of the income assessment (Schedule 3, Paragraph 9(3)).

Conversely, where the income is received under a pension arrangement made under an attachment order pursuant to the above legislation, it must be included in the household income of the student (Schedule 3, Paragraph 10) and/or the sponsor (Schedule 3, Paragraph 14) where appropriate.

This ensures that only pension income that is available to a household is included in the income assessment.

## **DETERMINING THE RESIDUAL INCOME**

Once the taxable income of each person included within the household has been determined, the appropriate deductions are made to determine the **residual** income of each individual.

### **Deductions from sponsor's taxable income**

In determining the residual income of the sponsor (parent of partner), the following deductions may be made from the sponsor's taxable income:

- The gross amount of certain pension premiums (not in respect of pensions payable under a life assurance policy) that qualify for tax relief and certain equivalent payments (Schedule 3, Paragraph 15).
- £1,130, where the parent/partner is an eligible student **and** is also the parent of an eligible student, or £1,130 where the parent/partner is in receipt of a statutory award in respect of the academic year of the applicant's income assessment (Schedule 3, Paragraph 15).

### **Deductions from the student's taxable income**

In determining the residual income of the student, the following deductions may be made from the student's taxable income:

- Earnings from employment during the AY (Schedule 3, Paragraph 11), excluding earnings from an employer release scheme (see above section "Determining the Taxable Income" for more information on employer release)
- The gross amount of certain pension premiums (not in respect of pensions payable under a life assurance policy) that qualify for tax relief and certain equivalent payments (Schedule 3, Paragraph 11).

In addition to the above, certain capital allowances may be deducted where the student/sponsor is subject to a self-assessment. For further information on self-assessment, please refer to the SFW "Assessing Financial Entitlement" guidance chapter.

### AGGREGATION OF RESIDUAL INCOME

Once the residual income of each individual whose income is included in the household income has been calculated, the residual incomes are added together.

Under Paragraph 3 (Step 2) of Schedule 3, a further deduction of **£1,130** is then taken from the aggregate amount for each child who is wholly or mainly financially dependent on:

- The student or their partner (where the residual income of the partner is being taken into account): or
- The student's parent or their parent's partner (not including the student themselves)

The resulting total household income amount is then used to assess the student's PG Master's Funding grant/loan entitlement.

### CURRENT-YEAR INCOME ASSESSMENTS

Under paragraph 16(3) of Schedule 3, where residual sponsor income in the current tax year (i.e. the tax year beginning immediately before the start of the AY in respect of which the student is applying for income-assessed PG Master's Funding) is likely to be not more than 85% of their residual income in the prior tax year, current tax year income may be used for the purposes of the household income assessment. Note that where a student is on a course of two or more AYs duration, current-year income assessments will not be available in respect of later AYs of the course beyond the AY in respect of which the student initially applied for an income assessment.

For further information on current-year income assessments, please refer to the SFW "Assessing Financial Entitlement" guidance chapter.

## REASSESSMENTS OF HOUSEHOLD INCOME

Students will submit one application for funding for their entire period of eligibility/duration of their PG master's course. Students on courses longer than one AY will not be reassessed on a "per AY" basis – the student's full course entitlement will be based on a single income assessment taken in respect of the AY in which the student applies for income assessed funding, irrespective of the duration of the course in AYs.

Income assessed applicants, once income assessed, will not be subject to a reassessment of household income due to a change in income during their period of eligibility. The income assessment and loan/grant entitlement will apply for the duration of the student's period of eligibility.

Students will also not be subject to a reassessment of household income following a course transfer, including where the student has:

- Changed study modes from a designated full-time to a designated part-time course (and vice versa)
- Transferred to a course with a different duration (for example from a one-year course to a four-year course)

Where there are certain material changes to the student's circumstances in respect of their **initial income assessment**, SFW may reassess the student's household income accordingly.

Potential reasons for a reassessment of a student's household income include:

- Where SFW is notified of an inaccuracy in a student's initial income assessment
- Where a student's parent dies during the relevant year of income assessment (i.e. the 12 month AY in respect of which the student is income assessed) leaving a surviving parent and the deceased parent's income has been taken into account for the purposes of determining the household income. As per Paragraph 5(2) of Schedule 3, the student's household income should be calculated proportionately based on the number of weeks of the year where both parents were alive and the subsequent number of weeks of the year from the point that the student has only one parent living.
- Where a student's parents are separated during the relevant year of income assessment (i.e. the 12 month AY in respect of which the student is income assessed) and both parents' incomes have previously been taken into account for the purposes of determining the household income. As per Paragraph 6(2) of Schedule 3, the student's household income should be calculated proportionately based on the number of weeks of the year where both parents were not separated and the subsequent number of weeks of the year from the point that the student's parents

were separated. As per Paragraph 6(3) of Schedule 3, SFW will determine which parent is appropriate to consider in relation to the student's household income following the separation.

- Where a student separates from their partner or a student's parent separates from their partner during the relevant year of income assessment (i.e. the 12 month AY in respect of which the student is income assessed) and the partner's income has previously been taken into account for the purposes of determining the household income. As per Paragraph 7(2) of Schedule 3, the student's HHI should be calculated proportionately based on the number of weeks of the year where the partner was part of the household prior to the separation and the subsequent number of weeks of the year from the point of the separation.
- Where there is a material change to the personal circumstances of the student leading to a reassessment of the household make-up (such as where both of the student's parents have died). For further information on establishing a student's dependency status, please refer to the SFW "Assessing Financial Entitlement" guidance chapter.
- Where a sponsor is granted a current year income assessment under paragraph 16(3) of Schedule 3 – for further information on current-income assessments, please refer to the SFW "Assessing Financial Entitlement" guidance chapter.

## PAYMENT AND OVERPAYMENT

### PAYMENT PROPORTIONS

Payments of PG Master's Funding are made directly to the eligible student (except in the case of eligible prisoners) and will be made in three instalments per AY, split 33%/33%/34% of the total loan/grant amounts requested per AY.

For example, a student on a one-year course, with a loan entitlement of £13,430 and a grant entitlement of £5,000 and will be paid as follows;

Course Year	Loan (Total £13,430)	Grant (Total £5,000)
<b>Year 1</b>		
Loan: £12,489	Payment 1. £4,431.90	Payment 1. £1,650
Grant: £5,000	Payment 2. £4,431.90	Payment 2. £1,650
	Payment 3. £4,566.20	Payment 3. £1,700



A student on a two-year course, with a loan entitlement of £17,430 and a grant entitlement of £1,000 will be paid as follows:

Course Year	Loan (Total £17,430)	Grant (Total £1,000)
<b>Year 1</b> Loan: £8,715 Grant: £500	Payment 1. £2,875.95 Payment 2. £2,875.95 Payment 3. £2,963.10	Payment 1. £165 Payment 2. £165 Payment 3. £170
<b>Year 2</b> Loan: £8,715 Grant: £500	Payment 1. £2,875.95 Payment 2. £2,875.95 Payment 3. £2,963.10	Payment 1. £165 Payment 2. £165 Payment 3. £170

No loan payments will be released until a **valid National Insurance Number (NINO)** has been received and verified, with exceptions for those students in certain eligible residency categories who are not issued a NINO. (Non-UK nationals who come to the UK for the purposes of study are not currently issued a NINO by the DWP.) Where the student has already had their NINO verified as part of an earlier application, the NINO does not require to be verified again.

Payments of PG Master's Funding will be made directly to the student except in the case of eligible prisoners – payments of prisoner's entitlement will be paid directly to the student's HEP.

SLC generally require that the student must supply details of a UK bank or building society account which is in their own name before payments can be released.

Where a student is requesting loan funding, the minimum loan amount that can be requested is £1 (however, students can choose to take grant support only).

The amount of loan requested can be amended up to nine months after the first day of the final AY of the course (regulation 19(1) (non-Social Work Bursary students) / regulation 31A(2) Social Work Bursary Students); however, the amount requested cannot be reduced to less than the amount already paid to the student. If the student wishes to reduce their loan to an amount which is less than has already been paid, they can make a voluntary repayment directly to SLC. The voluntary repayment cannot be refunded later, should the student change their mind. (Note that although a voluntary repayment of PG Master's Funding cannot be refunded, where the student has not yet requested the maximum loan amount available to them, they may still increase the loan request amount if they are within the time limit for doing so.)

Note that there is discretion to extend the deadline of amendments to the student's loan request amount beyond the ninth month of the final AY (Regulation 19(2)), for example where the student or their course becomes eligible/designated after the start of the course.

### Maximum Loan and Grant payments per AY

PG Master's Funding is capped in each AY, dependent on the student's course length/number of funded years. Where the student is studying the course over one year, they are entitled to up to £18,430 loan and grant support, scheduled over the course of the year.

Where a student is studying a course over two to four AYs, their grant/loan entitlement is split equally across course years (where non-whole numbers are returned, entitlement amounts are rounded down to the nearest whole £1 in non-final course years, with the remainder paid in the final AY).

For example, a student with a maximum grant and minimum loan entitlement would have their entitlement split as follows:

<b>Course Length</b>	<b>Loan Amount per AY (Total - £11,545)</b>	<b>Grant Amount per AY (Total - £6,885)</b>
One AY	£11,545	£6,885
Two AYs	Year 1 – £5,772 Year 2 – £5,773	Year 1 – £3,442 Year 2 – £3,443
Three AYs	Year 1 – £3,848 Year 2 – £3,848 Year 3 – £3,849	Year 1 – £2,295 Year 2 – £2,295 Year 3 – £2,295
Four AYs	Year 1 – £2,886 Year 2 – £2,886 Year 3 – £2,886 Year 4 – £2,887	Year 1 – £1,721 Year 2 – £1,721 Year 3 – £1,721 Year 4 – £1,722

A student with a minimum grant and maximum loan entitlement would have their entitlement split as follows:

Course Length	Loan Amount per AY (Total - £17,430)	Grant Amount per AY (Total - £1,000)
One AY	£17,430	£1,000
Two AYs	Year 1 – £8,715 Year 2 – £8,715	Year 1 – £500 Year 2 – £500
Three AYs	Year 1 – £5,810 Year 2 – £5,810 Year 3 – £5,810	Year 1 – £333 Year 2 – £333 Year 3 – £334
Four AYs	Year 1 – £4,357 Year 2 – £4,357 Year 3 – £4,357 Year 4 – £4,359	Year 1 – £250 Year 2 – £250 Year 3 – £250 Year 4 – £250

**Note that if the total PG Master's loan amount requested is less than the maximum amount, loan payments are capped equally across course years.**

For example:

**Danny** starts a three-year course in AY 22/23 and is non income assessed. Danny requests £9,000 loan support (total entitlement = £9,000 loan and £1,000 grant). Payments are scheduled as follows:

Year 1: £3,000 loan & £333 grant

Year 2: £3,000 loan & £333 grant

Year 3: £3,000 loan & £334 grant

**Oliver** starts a four-year course in AY 22/23. Oliver is income assessed and is entitled to £5,210 of grant support. Additionally, Oliver requests £8,000 loan support. Payments are scheduled as follows:

Year 1: £2,000 loan & £1,302 grant

Year 2: £2,000 loan & £1,302 grant

Year 3: £2,000 loan & £1,302 grant

Year 4: £2,000 loan & £1,304 grant

## CONFIRMATION OF STUDY

Payments will be released following receipt of confirmation from the student's HEP that the student is in study, on track to complete the course within the standard course duration (i.e. not undergoing periods of repeat study) and is not (to the best of the HEP's knowledge) in receipt of any source of funding that would impact the student's eligibility for support (such as KESS 2 funding\* or NHS Bursary Support).

*\*KESS 2 funding is administered by the student's HEP, and the HEP has a record of students who have been awarded this funding.*

One confirmation of study is required from the HEP for each AY (up to four years) before payment of PG Master's Funding will be released for that AY.

Manual confirmation of attendance will not be acceptable. Transfer notifications must be completed so that the student is confirmed as undertaking the course at the correct HEP. Where the student transfers to a course at a different HEP, the receiving HEP must confirm the transfer.

## PAYMENT DATES

The HEP must provide the start date of each academic year of an eligible course. This date will be the first scheduled payment date of the academic year. Three term start dates are also supplied by the student's HEP. The second and third payments are released at the start of terms two and three respectively. The course end date is also supplied by the HEP to ensure that payments due in the final AY of the course are scheduled over the period that the student is in study in that year.

**1st instalment:** SLC will furnish HEPs with an electronic list of all students who have applied for support for a course with that HEP up to 30 days prior to the course start date in each academic year. This will allow the HEP to confirm that students are in study in time to make

the first PG Master's Funding payment at or near the course start date in each academic year.

**2nd instalment:** SLC will release the 2nd instalment of PG Master's Funding at the start of the second term date supplied by the HEP.

**3rd instalment:** SLC will release the 3rd instalment of PG Master's Funding at the start of the third term date supplied by the HEP.

Note that the release of payments for each AY of the course will rely on the HEP confirming that the student is in study in that AY. The HEP should notify SLC if the student is no longer continuing in study prior to the 2nd or 3rd instalment date to ensure that loan overpayments are not made.

SLC may bring forward payment dates on a case-by-case basis, for example if the student is in financial hardship. Note that the first instalment of the AY cannot be brought forward to a date that is prior to the course start date (and will not in any case be released until a confirmation of study has been received).

## LATE ENTRANTS

Where a student starts a course after the course start date, but is undertaking a full standalone master's course and isn't "topping up" (i.e. utilising previous study to bypass certain required elements of the master's course), the student will still be entitled to the full entitlement amount for that AY (£18,430 for a one year course).

Where the HEP accepts students starting in multiple academic quarters of the AY, the HEP should submit a separate entry for each course to the course database. This ensures that where, for example, some students start a course in the AY quarter commencing 1 September 2022 and others start in the AY quarter commencing 1 January 2023, the student can be assigned to the correct course, assessed on the correct AY driven eligibility criteria and loan payments will only be made for the payment periods including and subsequent to the student's first date in study.

Note that students who start a PG master's course as a direct entrant are **not** eligible for PG Master's Funding.

## CHANGES OF CIRCUMSTANCES

### TRANSFERS

Under Regulation 17, students can transfer between eligible PG master's courses and remain eligible for PG Master's Funding. This rule applies whether the student transfers:

- to a different course at the same HEP; or
- to a different course at a different HEP.

In either case, the student / the student's HEP should notify SLC of the course change.

Where the student transfers to a course at a different HEP:

- future payments should not be made until the new HEP has confirmed the course change to SLC.
- Where the new HEP has confirmed the course change to SLC, the student does not need to subsequently confirm this change to SLC if they have not done so already.

If a student transfers from a designated course to a non-designated course (i.e. to a course which is not listed on the designated courses database) they will cease to be eligible for PG Master's Funding from the point of transfer and no further PG Master's Funding payments will be made. Previous payments made where the student was attending the designated course will not be reassessed. The student will be treated by SLC as if they had withdrawn from the course for PG Master's Funding purposes. The student's grant and loan entitlement at this point will be calculated in line with the rules detailed in the section "Withdrawal and Grant/Loan Overpayment."

Students who transfer from a non-designated course to a designated PG master's course may submit a new application for support. For example, if a student starts a qualification which is lower level than a PG master's course, they will not be eligible to apply for PG Master's Funding. If they then transfer to a PG master's course, they may apply for funding at that point. They will be eligible to apply for PG Master's Funding from the point of commencing the eligible course and, for the purposes of PG Master's Funding, they will be treated as a new student starting an eligible course from the point when they start the eligible course. Note that PG Master's Funding is only available for full standalone master's courses and not partial master's course where previous study/experience is taken into account.

### MULTI ACADEMIC YEARS

Students may transfer to a course which starts in a later AY quarter. However, the maximum funding available to the student will not increase. Any remaining payments due to be made will be aligned to the payment period dates for the new course. For example:

**Mike** starts a one-year course on 15<sup>th</sup> September 2022. His AY start date is 1<sup>st</sup> September 2022. He subsequently submits a transfer to a course starting in January 2023. Payments will be made as follows:

Payment 1: September 2022 (*payment period one of course one*)

*Mike then transfers to a one-year course starting in January 2023. No payment is made for the payment period starting January 2023 as Mike has already received his payment period one payment.*

Payment 2: May 2023 (*payment period two of course two*)

Payment 3: August 2023 (*payment period three of course two*)

### CROSS ACADEMIC YEAR TRANSFERS

Students may transfer to a course which starts in a different AY. Students will retain their full course entitlement, however, the maximum funding available to the student will not increase. In addition, all assessment criteria will be based on the applicable AY of the student's original course, or in the case of the income assessment, the original AY in respect of which the student applied to be income assessed. Any remaining payments due to be made will be aligned to the payment period dates for the student's new course.

For example:

**Colin** commences a two-year PG master's course in September 2022 and requests the maximum funding of £18,430 and chooses not to be income assessed. His payment dates are scheduled as follows:

Payment Period	Payment Date 22/23 AY	Payment Amounts	Payment Date 23/24 AY	Payment Amounts
<b>1</b>	September 2022	£2,875.95 Loan £165 Grant	September 2023	£2,875.95 Loan £165 Grant
<b>2</b>	January 2023	£2,875.95 Loan £165 Grant	January 2024	£2,875.95 Loan £165 Grant
<b>3</b>	April 2023	£2,963.10 Loan £170 Grant	April 2024	£2,963.10 Loan £170 Grant

At the end of his first year, Colin transfers to year one of a new two-year master's course starting in September 2023. As he has already been paid £9,215 of his overall entitlement in year 1 of the initial course, the remaining £9,215 will be paid in year two of the new course.

Payment Period	Payment Date 23/24 AY	Payment Amounts	Payment Date 24/25 AY	Payment Amounts
1	September 2023	£0 Loan £0 Grant	September 2024	£2,875.95 Loan £165 Grant
2	January 2024	£0 Loan £0 Grant	January 2025	£2,875.95 Loan £165 Grant
3	April 2024	£0 Loan £0 Grant	April 2025	£2,963.10 Loan £170 Grant

Where students are required to repeat any periods of study following a transfer to a course which starts in a different AY, the student should not receive further payment until they are considered to be progressing on their course. See section 'Repeat Study' for further information.

## REPEAT STUDY

Repeat periods of study are not funded. Repeat periods of study represent periods where the student is required to repeat a module or similar unit of work\* **and** is not progressing on their course. No payments will be made during repeat periods of study. There will be no change to the student's total entitlement. The HEP should inform SLC of any instance where the student is undertaking a period of repeat study. Whilst payments will not be made during periods of repeat study, the student will receive their remaining entitlement, in line with their payment schedule, once confirmation is received that they are no longer repeating, and are progressing on their course.

*\*A **similar unit of work** is considered to be any period of the course equivalent to the period already completed on the current course or any previous course prior to a transfer. For example, where the student has undertaken the PG Cert element of a master's course then transfers to a different course and is required to complete the PG Cert element of the new*



*course before being able to progress, the student should not receive further payment until they complete the PG Cert element of the new course and are confirmed as progressing.*

For example:

**Louise** starts a two-year part-time PG master's course in October 2022. At the end of the first year, Louise has not met the required academic standards to progress on to the second year of the course and must re-sit the full year before progressing. Louise will repeat the first year in AY 23/24. As Louise is repeating modules of her course with no progression, she will not receive payment in AY 23/24. Once it's confirmed that Louise is progressing on the course, payment will resume. Any payment(s) missed during the repeat period of study will be released when SLC receive notification that Louise is progressing on the course.

**Jan** starts a one-year PG master's course in September 2022. At the end of term one, Jan has not achieved the required standards to pass that element of the course (PGCert level). As a result, Jan is required to re-sit the full term before being able to progress on her course. As Jan is repeating previous modules and is not progressing on the course, further payment will be held. Once it is confirmed that Jan is progressing on the course, payment will resume. Any payment(s) missed during the period of repeat study will be released when SLC receive notification that Jan is progressing on the course.

SLC may exercise discretion to continue to pay a student throughout a period of repeat study if the student can supply evidence of a CPR such as financial hardship.

If a student is repeating elements of a course alongside progression, they will remain eligible to receive payment throughout this period.

For example:

**Jeff** starts a one-year PG master's course in September 2022. At the end of term one, he has not achieved the required academic standards to be considered to have completed that element of the course. Jeff's provider agrees to allow him to progress with the next element of the course and repeat the required modules from term one alongside progression of term two. As Jeff is progressing on the course, this is not considered a period of repeat study, therefore, payments can commence as per the initial payment schedule.

## CHANGE OF COURSE LENGTH

Students may transfer between courses of different lengths. Where the student transfers to a course with a different number of AYs the maximum grant/loan per AY changes (amounts

dependent on the student's own individual grant/loan entitlement). Note however that the overall entitlement for the duration of the student's course does not change – it is only the distribution of the entitlement per AY that changes. For more information on maximum payment amounts per AY, please see section “Maximum Loan and Grant Payments Per AY.”

For example, a student with a loan entitlement of £17,430, maximum loan payments per AY would change following a transfer to a course of a different duration as follows:

Maximum Loan		New course			
		1 year	2 years	3 years	4 years
Previous course	1 year	No change	£17,430 to £8,715	£17,430 to £5,810	£17,430 to £4,357*
	2 year	£8,715 to £17,430	No change	£8,715 to £5,810	£8,715 to £4,357*
	3 year	£5,810 to £17,430	£5,810 to £8,715	No change	£5,810 to £4,357*
	4 year	£4,357* to £17,430	£4,357* to £8,715	£4,357* to £5,810	No change

(\*£4,359 in the final year of course due to rounding of payments)

For a student with a grant entitlement of £6,000, maximum grant payments per AY would change as follows:

Maximum Grant		New course			
		1 year	2 years	3 years	4 years
1 year		No change	£6,000 to £3,000	£6,000 to £2,000	£6,000 to £1,500
2 year		£3,000 to £6,000	No change	£3,000 to £2,000	£3,000 to £1,500

## Postgraduate Master's Funding AY 2022/23

<b>3 year</b>	£2,000 to £6,000	£2,000 to £3,000	No change	£2,000 to £1,500
<b>4 year</b>	£1,500 to £6,000	£1,500 to £3,000	£1,500 to £2,000	No change

Note that the above amounts are indicative – the student's new maximum payment proportions will be dependent on their assessed grant/loan entitlement, however they will always represent their grant/loan entitlement split equally across course years (rounded up in final years where necessary).

For example:

**Harriet** starts a two-year course in AY 2022/23 and is entitled to £4,200 PG Master's Grant. £2,100 is scheduled in year one. The following payments have been made in year one:

Payment period 1: £693 (33% of £2,100)

Payment period 2: £693 (33% of £2,100)

She transfers to a three-year course during payment period two of year one. The new grant cap for year one is £1,400 (*one third of the total grant entitlement*). £1,386 has already been paid in year one, so the final payment for year one is £14.

Payment period 3: £14 (£1,400 – £1,386)

Remaining course years are funded as follows:

Year 2: £1,400 Grant

Year 3: £1,400 Grant

**Imran** is undertaking a four-year course and is entitled to £10,000 loan, however he decides to only request £8,000 loan in total. £2,000 is scheduled in year one (*one quarter of the total loan request amount*). The following payments have been made in year one:

Payment period 1: £660 (33% of £2,000)

Payment period 2: £660 (33% of £2,000)

He transfers to a two-year course during payment period two of year one. The new loan cap for year one is £4,000 (*half of the total loan request amount*). Further payments made in year one are as follows:

Interim payment: £1,320 (66% of £4,000, minus amount already paid)

Payment period 3: £1,360 (34% of £4,000)

The remaining loan request amount of £4,000 is paid in year 2. Total loan paid is £8,000.

## **WITHDRAWAL AND GRANT/LOAN OVERPAYMENT**

Under Regulation 12, a student's eligibility for PG Master's Funding terminates at the end of the day on which an eligible student withdraws from their course. Under Regulation 22, if the student withdraws from the course the student will be under an obligation to notify their HE Provider and SLC immediately to ensure that the next payment of PG Master's Funding is not released. HE Providers will also be expected to notify SLC as soon as they are notified of a student's withdrawal under Regulation 34(2).

Where an eligible student, with the agreement of their HE Provider, ceases to attend a designated course, with no intention of returning, the student is considered to have withdrawn from their course for the purposes of student support. Note, as the withdrawal is considered a termination of a student's period of eligibility, if the student wishes to return to study in the future, they will be considered as a new student.

Under Regulation 37, where an eligible student has been paid an amount of grant or contribution to costs loan which exceeds the amount to which the student is entitled to, the student must repay the excess amount, and SLC should recover this amount under Regulations 38 and 39.

### **Withdrawal and Grant Overpayment**

Where a student withdraws from their course, all future payments of PG Master's grant will be cancelled. PG Master's grant support is paid in respect of 365 days, from the first day of the student's 12-month AY.

Where a student withdraws from their course part-way through a payment period, SFW retains discretion to determine whether a payment of grant support should be made in respect of the whole of that payment period, or only for the portion of that period during which the student was undertaking the course. No grant support payments are payable in respect of a payment period beginning after the student's period of eligibility terminates. SFW does not have discretion to extend support for any payment periods that begin after the student's period of eligibility terminates.

For example;

**Margaret** starts a one-year PG master's course in AY 22/23. Margaret has a grant entitlement of £4,239. Margaret's payments are scheduled as follows;

Grant Payment Schedule (Total £4,239)	
1.	£1,398.87 (Payment Period 1) 01/09/2022 – 24/01/2023
2.	£1,398.87 (Payment Period 2) 25/01/2023 – 25/04/2023* <i>*Student withdraws from course 22/03/2023</i>
3.	£1,441.26 (Payment Period 3) 26/04/2023 – 31/08/2023

Margaret subsequently withdraws from her course on the 22<sup>nd</sup> of March 2023. As Margaret withdrew during payment period two, SFW has discretion to determine whether a full payment of grant support should be made for that period. However, SFW have no discretion to extend grant support to payment period three. SFW's discretion is limited to the payment period during which Margaret has withdrawn from her course.

Where SFW determines that it will not exercise its discretion to leave a grant support payment in place, reassessment of the student's grant entitlement will be based on the number of days the student was undertaking, or can be treated as undertaking, the course from **the first day of the AY** to the date of withdrawal.

The following calculation will be used in assessing the student's new grant entitlement following a withdrawal:

$$\frac{\text{Number of Days Undertaken in the AY}}{365} \times \text{Full Year Grant Entitlement} = \text{Pro-rated Grant Entitlement}$$

Note that any previous years' PG Master's grant received in relation to the PG master's course should remain in place.

For example:

**Larry** begins a two-year PG master's course in AY 22/23, starting his course in January. Larry is income assessed and has a grant entitlement of £4,056, with his remaining request amount made up of loan support of £10,000.

Larry's payments are scheduled as follows;

Course Year Entitlement	Payment Period	Loan	Grant
<b>Year 1</b>  Loan: £5,000  Grant: £2,028	1. 01/01/2023 – 26/04/2023	£1,650	£669.24
	2. 27/04/2023 – 31/09/2023	£1,650	£669.24
	3. 01/10/2023 – 31/12/2023	£1,700	£689.52
<b>Year 2</b>  Loan: £5,000  Grant: £2,028	1. 01/01/2024 – 26/04/2024	£1,650	£669.24
	2. 27/04/2024 – 31/09/2024	£1,650	£669.24
	3. 01/10/2024 – 31/12/2024	£1,700	£689.52

Larry withdraws from his course on 29<sup>th</sup> April 2024, during the second year of his course. Larry has received all of his year one payments, alongside his first two payments of loan and grant support in year two. Larry's year one payments of £7,028 (£5,000 loan and £2,028 grant) remain in place. Larry's year two loan payments of £3,300 also remain in place and, his future loan payments are cancelled.

SFW determines that Larry's grant support should not be paid beyond the date of withdrawal. Larry's AY grant entitlement following withdrawal is calculated as follows:

119\*

—————  
365 x £2,028\*\* = £661.18\*\*\*

\*Total number of days Larry undertook on his course from the 1<sup>st</sup> day of the AY

\*\* Larry's full year grant entitlement

\*\*\*Amount rounded to the nearest whole amount in pence

Larry's total grant entitlement is the above calculated amount plus his previous years' grant entitlement:

$£2,028 + £661.18 = \textbf{£2,689.18}$

Larry's total grant entitlement following withdrawal is **£2,689.18**. Larry has been overpaid grant support by £677.30. SFW will recover the grant overpayment accordingly.

In addition to withdrawals, payments of PG Master's grant will be treated as overpayments where the student was incorrectly made eligible for PG Master's Funding because, for example:

- the student is found to already hold an equivalent or higher-level qualification which they did not declare to SLC at the point of application under regulation 10 (exception 6);
- the student does not satisfy the residency requirements for PG Master's Funding detailed in Schedule 2 of the Regulations;
- the student was incorrectly confirmed as studying on a course designated for PG Master's Funding under regulation 34.

### **Withdrawal and Loan Overpayment**

Where a student withdraws from their course, all future payments of PG Master's loan will be cancelled. The loan payment made for the payment period in which the student withdrew will be left in place, i.e. it will not be reassessed based on the number of days in the payment period up to withdrawal and there will therefore be no loan overpayment immediately due from the borrower. Payments of PG Master's loan already made will be collected through income contingent repayments when the student's loan balance enters repayment status.

Payments of PG Master's Loan will be treated as loan overpayments where:

- SLC receives confirmation that the student withdrew on a date prior to a previous payment period start date, i.e. the student was not in study in that period, and the student has been paid more than their reassessed maximum loan entitlement; or
- the student was incorrectly made eligible for PG Master's Funding because, for example:

- the student is found to already hold an equivalent or higher-level qualification which they did not declare to SLC at the point of application under regulation 10 (exception 6);
- the student does not satisfy the residency requirements for PG Master's Funding detailed in Schedule 2 of the Regulations;
- the student was incorrectly confirmed as studying on a course designated for PG Master's Funding under regulation 34.

On notification of withdrawal, the student's maximum loan entitlement amount will be reduced to the amount the student was entitled to for the payment periods that they were in study. Any loan amount paid which exceeds this amount will be treated as a loan overpayment.

For example:

**Stacey** starts a one-year course in September 2022. She is entitled to £13,000 PG Master's loan. Payments are scheduled as follows:

1. £4,290
2. £4,290
3. £4,420

SLC are notified during payment period two that Stacey withdrew from her course during payment period one. Stacey's loan entitlement is reduced to 33% of £13,000 (i.e. £4,290, the maximum first payment period loan entitlement amount). The second payment period instalment of £4,290 will be treated as a loan overpayment and the third payment period instalment will be cancelled.

Where an amount of PG Master's loan is overpaid, collection of the loan overpayment will be sought prior to the Statutory Repayment Due Date (unless financial hardship can be demonstrated) and separately from the main loan balance which is collected through income contingent repayments.

### **Overpayments owed from a previous course of study**

Note that if a student owes an outstanding **loan** overpayment from a previous course of study, this overpayment may be deducted from the student's PG Master's loan entitlement unless the student can demonstrate financial hardship.

## **SUSPENSION/RESUMPTION**

Where an eligible student, with the agreement of their HE Provider, ceases to attend a designated course, with the intention of returning to the same course at a later date, the student is considered to have suspended their studies for the purposes of student support. The student remains an eligible student during their period of absence. Note, students who



have suspended their course, may re-join their course on a later intake. Suspension of a student's studies allows students to retain their period of eligibility and therefore retain their entitlement to funding.

Note that where the student is ceasing their studies and has no intention to return to the same course, the student is considered to have withdrawn from their course and their period of eligibility has ended. For more information on withdrawals, please see the 'Withdrawal and Grant/Loan Overpayment' section.

Suspensions should be notified to SLC where the student is absent for more than 60 days due to illness or for any period for any other reason (regulation 34(2) and (3)).

Where a student suspends study for an AY in order to undertake a work placement that is not an integral part of the course, this should be treated as per other suspensions – no funding is available for any AY in which the student is not in study.

### **Grant Payments Following Suspensions**

As per the section on "Withdrawal and Grant / Loan Overpayment," PG Master's grant is paid in respect of 365 days per each AY of the student's course, from the first day of the student's 12-month AY. If a student suspends study with the agreement of their HE Provider, no PG Master's grant is payable during the period of absence, unless SFW determines that, taking into account the circumstances of the individual case, part or all of the grant that would normally be due in respect of that period may be paid (for example, due to a compelling personal reason on the student's behalf). In deciding on the exercise of their discretion in this regard, SFW should consider each case on its own merits. SFW must consider the reasons for the absence, the length of the absence and the financial hardship not paying the support may cause. They should also consider any other relevant circumstances such as the prospect of the student returning to the course.

For example:

**Toby** commences a one-year PG master's course in September 2022. Toby is entitled to £3,000 grant.

Toby subsequently suspends his studies on 23rd March 2023 and is absent from his course for 40 days, returning to his course on 1<sup>st</sup> May 2023. Reviewing Toby's individual circumstances, and considering potential financial hardship, SFW determines that it will exercise its discretion to leave grant support in place for Toby's period of absence. Toby therefore remains entitled to his full PG Master's grant amount of £3,000 for the AY.

**Andrea** commences a one-year PG master's course in September for AY 22/23. Andrea is entitled to £3,000 grant.

Andrea subsequently suspends her studies on 23rd March 2023 and is absent from her course for 40 days, returning to her course on 1<sup>st</sup> May 2023. Reviewing Andrea's individual circumstances, SFW determines that Andrea's grant support should not be paid for the period of her absence. Andrea's grant support entitlement for the AY is therefore reassessed to account for the period of absence within the AY as follows;

$$325^* \times £3,000^{**} = £2,671^{***}$$

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365

\*Total number of days Andrea is considered to be in attendance on her course from the 1<sup>st</sup> day of the AY (365 days minus 40 days suspension)

\*\* Andrea's full year grant entitlement

\*\*\*Amount rounded to the nearest whole amount in pence

Andrea's revised grant entitlement for the AY is therefore **£2,671**.

### **Loan Payments Following Suspensions**

If a student suspends study with the agreement of their HE Provider, the default position is that no further PG Master's loan payments will be released until the student has resumed study. SLC have discretion to continue paying a student their standard PG Master's loan payment(s) whilst the student is suspended if the student can supply evidence of a compelling personal reason, including financial hardship. Note the student will not in any case receive more than the maximum PG Master's loan entitlement.

For example:

**Martin** starts a course in September 2022 and suspends study in December 2022. Payment 1 has been released. Future payments are blocked while the student remains suspended. The student supplies evidence of financial hardship, which is accepted as a CPR, in February 2023. SLC releases payment 2 in February 2023. The student resumes their study in March 2023. The student receives their final loan instalment for the AY in payment period 3.

Once a student resumes study, loan payments will resume. Any PG Master's loan instalments due up to the point of resumption will be released once the student resumes their course.

<b>Suspends and resumes in the same payment period</b>	Support not affected
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<b>Suspends and resumes in the following payment period</b>	Payment scheduled at the beginning of the payment period following their suspension will be held until SLC receive notification that the student has resumed their studies, at which point SLC will release the held payment.
<b>Suspends for a full payment period</b>	Missed payment made on resumption (i.e. in the payment period that the student resumes attendance)

For example:

**Ingrid** starts a two-year PG master's course in AY 22/23, for which she requests, and is paid £10,000 PG Master's loan (to be paid as £5,000 in each AY). She completes year one of the course. During payment period one of her second year of the course (AY 23/24) she suspends her studies due to ill health. She has been paid the first instalment of her PG Master's loan for year two (£1,650) at the point of suspension. She resumes the course in AY 24/25 – at the point of resumption, her remaining loan entitlement for year two (£3,350 in total) will be paid.

## ANNEXES

### ANNEX A: EVENTS THAT FALL UNDER REGULATION 16 OF THE REGULATIONS

(1) The events are—

- the student's course becomes a designated course;
- the student becomes an eligible student on the grounds that—
  - the student or the student's spouse, civil partner or parent is recognised as a refugee, becomes a person granted stateless leave, becomes a person with leave to enter or remain or becomes a person granted humanitarian protection under paragraph 339C of the immigration rules;
  - the student becomes a person with leave to enter or remain as a relevant Afghan citizen;
  - the student becomes a family member described in paragraph 8A(1)(a), 8B(1)(a), 8C(a) or 8D(a) of Schedule 2;
  - the student becomes a person described in paragraph 1(2)(a) of Schedule 2;
  - the student becomes a person described in [ paragraph 6A(1)(a) of Schedule 2;
  - the student becomes a person described in paragraph 9A(a) of Schedule 2;
  - the student or the student's parent becomes a person with section 67 leave to remain or a person granted leave to remain as a protected partner;

- the student becomes a person with Calais leave;
- the student becomes a protected Ukrainian national;
- the student commences a designated course after the start date of the designated course as the relevant academic authority has permitted the student to commence the course at this later start date.

**ANNEX B: UPDATE LOG**

<b>Date</b>	<b>Updates</b>
02/03/2022	Circulated for internal review
12/04/2022	Sent to WG for review following updates from internal review
22/04/2022	V1.0 Updated following Welsh Government review and published online.
25/07/2022	V2.0 sent for publishing with additions made for the Ukraine scheme changes
09/03/2022	V3.0 Updated following changes to the Social Work Bursary amount and sent for publication