

POSTGRADUATE LOAN (PGL) FOR MASTER'S STUDY AY2016/17 (England)

AWARENESS SEMINARS 12TH – 22ND JANUARY 2016

Q&A DOCUMENT EDITION 1

Policy - Personal Eligibility

Is there a minimum age criteria for Post Graduate Funding?

There is no minimum age limit although applicants for PGL must be aged under 60 on the first day of the first academic year of the course.

Are Distance Learning students eligible for PG funding?

Where the course is a distance learning course, the student must be resident in England on the first day of the first academic year of the course (i.e. they are undertaking the course in England on that date). This rule applies to all residency categories.

In the circumstance of deferred entry for a student after the application has been approved, will the application be cancelled or can the student carry it forward to the next AY?

As per UG, the student would need to submit a new application for the next Academic Year.

If a student (currently PG) has already started a course in AY 15/16, can they apply for 16/17?

No. Students who start a postgraduate Master's course in AY 2016/17 or later (i.e. on or after 1st August 2016) may be eligible for a Postgraduate Loan (PGL).



Policy - Personal Eligibility (cont.)

If a Scottish/Welsh student is domiciled in the UK (Scotland or Wales) for 3 years and then moves to England for a month, prior to the start of the AY, but claims to be relocating for reasons other than study, are they eligible for PGL?

A student who has been ordinarily resident in either Scotland, Northern Ireland, Wales, the Channel Islands, or the Isle of Man who moves to England specifically for the purpose of undertaking the current course, will be regarded as being ordinarily resident in the place from which they have moved, and as such is ineligible. Such a student should contact the responsible authority in the area they have moved from to apply for any available support. Students who are ordinarily resident in England should apply to SFE for PGL.

Do EU students need to study in England to be eligible for PG funding?

EU students who have been ordinarily resident anywhere in the EEA / Switzerland for the past three years but do not meet the requirements to be assessed as English domiciled students, must attend the course (or undertake the course where they are distance learning) in England. The requirement to attend in England is satisfied where the student is attending a campus in England and the campus is part of an HE Provider that is based in a different UK territory.

Are EU students expected to apply for a National Insurance Number?

EU Nationals should provide a NINO with their application if they have one. Although there is no mandatory requirement for EU students to provide a NINO, over the course of their studies if they obtain one through employment, for example, then they are expected to pass it on to SLC.

What are the residency requirements for migrant workers/students with refugee status and leave to remain?

Regulatory residency requirements for PGL will be broadly similar to those that currently apply to undergraduate HE student support.

Will PG funding be made available to EEA migrant/Swiss workers?

Yes, Regulatory residency requirements for PGL will be broadly similar to those that currently apply to undergraduate HE student support.

If a student is in receipt of an NHS bursary, does this affect their PGL eligibility?

Receipt of other sources of postgraduate funding will not affect eligibility for PGL in AY 2016/17.

Is funding available to students for repeating a year of study?

PGL funding is not available for repeating a year of study unless the student did not complete the year due to a compelling personal reason.

It would be helpful to understand more about the process for a repeating student with compelling personal reasons?

An extra year of funding may be available where the student did not complete a year of the course due to compelling personal reasons. If the student is awarded an extra year of funding for CPR, they will receive another £10,000 (for a one year course) or £5,000 (for one year of a course lasting two or more years). An extra year of PGL funding due to CPR may be awarded once only, per student. The student must provide evidence to support a claim that withdrawal from a previous course was for compelling personal reasons or the need to repeat a year of the current course is due to compelling personal reasons, such as medical evidence or evidence of a personal or family crisis.

How will the PG loan impact (be counted as income) for students currently in receipt of welfare benefits/ pension?

BIS and DWP are currently in discussions regarding students eligible for benefits and PGL. Further detail will follow once known.

Policy - Course Eligibility

Is funding available to students attending an overseas location (although part of an English based HEP)?

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 study completed within the UK. N.B. where a student is an EU national who has not been ordinarily resident in the UK & Islands for three years prior to the start of the first AY of the course, the student must attend the course in England only in order to be eligible for PGL.

For a student holding a Scottish Master's, how is this treated?

Where an applicant holds a Scottish MA awarded by a Scottish HE Provider, they may be eligible for PG funding as Scottish MAs are undergraduate degree qualifications (the title of 'Master of Arts' is conferred on some undergraduate Scottish degrees for historical reasons).

Similarly, where an applicant holds an MA awarded by Oxford, Cambridge or Trinity College, Dublin, they may be eligible for PGL as this qualification does not require any postgraduate study.

For an intercalating student, (undertaking an MSc 1 year), are they eligible for PG funding and how will this impact UG funding for remaining years?

There is no undergraduate support provided during a year that a Master's course is intercalated into an undergraduate degree. The student may be eligible for PGL from AY 2016/17 if intercalating a Master's degree. Undergraduate funding is unavailable post intercalation where the student has been awarded a Master's degree, except where the course leads to an exception qualification such as medicine or dentistry, in which case limited undergraduate funding may be available.

Will an integrated Master's student be eligible to undertake a stand alone Master's?

Those who hold an Integrated Master's degree will not be eligible to receive PG funding.

Can students retrospectively apply for Master's if original outcome was PHD or ineligible course?

PG Master's funding is not available for Master's degrees that are undertaken as an integral part of a Postgraduate Doctoral Degree. Students who transfer from an ineligible course to an eligible postgraduate Master's course may submit a new application for support. For example, if a student starts a qualification which is lower level than a postgraduate Master's course, they will not be eligible to apply for PG funding. If they then transfer to a postgraduate Master's course, they may apply for funding at that point. They will be eligible to apply for PG funding from the point of commencing the eligible course and, for the purposes of PG funding, they will be treated as a new student starting an eligible course from the point when they start the eligible course.

What happens if a student starts a 2 year F/T courses but then leaves/withdraws at the end of year 1 with an exit qualification?

Students may be awarded a PGL to undertake a postgraduate 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. Postgraduate Diploma), PGL funding that is already paid will not be clawed back. However, further PGL funding will not be available unless the student has a compelling personal reason.

Should a student transfer to a non designated course, what will be the impact on the funding?

If a student transfers from an eligible course to an ineligible course they will cease to be eligible for PGL from the point of transfer and no further PGL payments will be made.

If a FT Master program has a duration of 13/14 months, how will this be categorised from a funding perspective (1 or 2 years)?

Any courses lasting longer than one academic year should be entered onto CMS as 2 year courses.

Assuming that a 14 month FT course is categorised as a two year program, is it possible that students will receive 2nd / 3rd instalments after the course is complete?

Yes. Any course which lasts longer than 12 months will have payment scheduled over two academic years.

Course Submission via Courses Management Service (CMS)

Will HEPs be able to apply a bulk upload to CMS for the data entry of PG courses?

There is no 'bulk facility' available due to limited development time. The course entry will be very similar to undergraduate. The copy course function will be switched back on to speed up submission process. AY 16/17 will be the year where all courses will require to be added from scratch - going forward these will 'roll-over' like undergraduate courses.

To what level of detail is course information submission required, subject category, course title or generic course?

Again, this will match undergraduate - providers will be required to capture subject classification for each course submitted - so courses will require to be submitted to at least this level of detail. BIS will have MI requirements on the subject types of PG courses offered that we will be expected to provide data on, and also we need to ensure we are 'future proofing' course data for any future policy changes (ie ELQ subject categories etc).

Is UCAS code applicable/ required for PG courses?

Provider feedback has told us that the majority of PG courses do not have a UCAS code so the UCAS code section on CMS when adding a course will be defaulted to 'no UCAS code' however providers can uncheck this and enter a UCAS code if applicable. If a student is applying for a PG course they will only be presented with PG courses - we will guide providers to list their courses in CMS as they are listed within their own literature to ensure students can clearly identify their course.

Are JACS codes and subject classifications required for PG course entry?

Yes - same as undergraduate.

If a student has the option of a one year placement following their first year of study, will those courses need to be set up in CMS twice?

In the scenario highlighted the provider would need to enter two courses - a 1 year course and a 2 year course to include the integral placement.

Should Scottish domiciled Providers continue to enter SAAS funded PG courses (SAAS students only) and Scottish Master's courses as UG courses?

The Scottish Postgraduate and Scottish Masters courses will continue to appear on the undergraduate qualifications dropdown as the funding level of these courses is classified as being at 'undergraduate level'.

Online application system. If this is fed by CMS information and applicant is looking for PT 3 year course, will this show correctly within the online application if HEP has to input this as a 2 year duration?

The duration field for part time courses is currently being amended and will be different to how it was shown at the PGL Seminars. For PT course duration we will now be mirroring the undergraduate part time course duration where courses will be captured at the 'full time equivalent' duration. So for PG PT this will be either 1 year or 2 year full time equivalent duration. This will be covered in detail in the guidance material to follow.

For course entry, is there a date for launch and deadline for entry?

SLC will be collecting PG courses from mid to late March and providers should aim to enter as many courses as possible onto the system for the June launch.

After initial course collection exercise, will HEPs be able to add/ amend mid year?

Yes - exactly same as undergraduate - courses can be added at any point with no 'closing date'. The standard advice of ensuring as many of their courses as possible are on CMS prior to students being able to apply online would still be the case for PG.

From AY 17/18 onwards, will course collection launch coincide with UG?

As we roll providers over annually (around Oct/ Nov time) providers will be able to update all their courses at this time if they wish (FT / PT / undergraduate / postgraduate).

Student Application Process

Will all PG students including EU students be able to apply online?

Yes, all students including EU students can apply online. There will also be a paper application process which will be downloadable.

Will the student retain the same SSN and CRN from Undergraduate to Postgraduate?

Yes.

Will the PG declaration allow a digital signature?

For AY16/17 a signature will be required, but SLC are working with BIS regarding acceptance of a digital signature in the future.

Will students be able to undertake an eligibility check before they apply?

There will not be a specific tool to check eligibility, but introductory screens will provide detail and guidance on eligibility.

Will students see or choose a qualification?

Students will see Postgraduate courses as entered via the Courses Management Service (CMS), the qualification will be either Research Masters or Taught Masters.

Is it necessary for students to apply for the maximum £10,000?

No. Students can choose the level of loan they apply for, the loan request amount can be changed up to one month from academic year end date.

Questions within the application determine the length of course and loan amount.

Will the application have a maximum loan box?

Yes, there will be a maximum loan tick box for both Year 1 and Year 2.

Will the application date of Summer 2016 be brought forward in future years i.e. 2017 onwards?

This is currently under review, with an intent to bring the application date forward, although there is no decision to date.

We would encourage students to apply as soon as possible, in line with the Summer 2016 launch. Students can apply using their preferred choice of Provider and course. (It is not necessary to hold an offer).

Is there a formal process to challenge assessment decisions (i.e. Appeal)?

Yes. This will be the same as the current process for Undergraduate study.

Payment & Repayment

If a student has either outstanding repayment arrears or an outstanding UG grant overpayment on their account, will future PGL payments be blocked until arrears are cleared?

Grant - Grant overpayments do not affect any future loan eligibility including PGL.

Arrears - Applicants will not be eligible for PGL if they have outstanding arrears on any HE or FE loan balance. Once the arrears have been paid in full, the applicant can apply for PGL.

Overpayment - if a student owes an outstanding loan overpayment from a previous course of study, this overpayment will be deducted from PGL entitlement unless the student can prove financial hardship.

Students are asked to provide details of two main contacts when submitting their application, in what context will this data be held /utilised?

Students will be requested to provide details of two contacts residing at different addresses from each other as part of the loan application process. SLC use details of an individual we can contact if we lose touch with the student.

We understand the repayment process will be in place from AY19/20, will income assessment relate only to earnings from 19/20 onwards?

PGL is a not a means-tested product therefore income details are not required for assessing. From a repayment perspective, Postgraduate Loans will be repaid under income contingent repayment terms. The Statutory Repayment Due Date (SRDD) for PGL balances (full-time and part-time) will be 6th April following the course end date (or the withdrawal date where the student withdraws from the course). However no PGL balances will enter repayment status until 6th April 2019 at the earliest, even where the student completes or withdraws from the course prior to that date.

If doing a course that is 3 or 4 years when do the repayments start?

Part-time courses studied over three or four years will enter repayment status on 6th April following the second academic year of the course; however, the student will only make mandatory repayments where their income is above the repayment threshold.

If a student leaves with a lower qualification, do they fall immediately into repayment or do they fall within the PGL repayment terms?

The Statutory Repayment Due Date (SRDD) for PGL balances (full-time and part-time) will be 6th April following the course end date (or the withdrawal date where the student withdraws from the course, with or without a lower qualification). However no PGL balances will enter repayment status until 6th April 2019 at the earliest, even where the student completes or withdraws from the course prior to that date.

The 'course end date' for Master's courses will be taken as the last day of the academic year (the second academic year where the course lasts two years or more).

Will the different repayment plans be shown separately on payslips?

The current proposal is that PGL will show as a separate deduction from any HE loan deductions on payslips. Further detail will be provided once confirmed.

Are students able to make voluntary payments prior to AY19/20?

Yes, a borrower can make voluntary repayments to their PGL balance at any time without charge or penalty, either before or after the loan balance has entered repayment status

How will SLC collect repayment if EU nationals do not need to provide a NINO to apply?

EU students are expected to provide a NINO as and when they receive one over the period of their studies. If they stay in the UK after their studies, SLC would pursue the NINO. If they go overseas the loan is collected manually.

Student Information Service (SIS)

Will Providers be able to view in SIS that a PGL has been awarded and the amount?

As PGL is a payment to the student the HEP will not be able to view the value of PGL requested. However if the student has not been awarded PGL they will not appear on the Registration Worklist.

Will applications at the status of 'Approved' and 'Approved Awaiting Signature', be visible within SIS?

Applications at both Approved and Approved Awaiting Signature will be visible in SIS.

What will be the payment trigger for EU and UK students?

The payment trigger for EU and UK students will be the same - Registration confirmation.

Are there any plans to introduce the manual registration process, as a future enhancement?

As specified by BIS, there are no plans to introduce Manual Registration. The registration process for PG is explicit to the student studying at the Provider on an eligible course.

Can you provide clarity around the detail being confirmed via Registration?

When Registering the student the Provider is confirming that the student is attending an eligible postgraduate course at the required intensity level. So as long as these conditions are met, any course transfers can be notified subsequent to the registration process.

If the Provider submits an internal course transfer for a student, will HEP be required to reconfirm?

No. This will not require either re-registration or reconfirmation of the change.



Student Information Service (SIS)

Will HEPs be able to import PG Registration confirmations via a CSV/ Excel file/ Bulk upload?

Bulk import will be available for PG as per UG functionality.

When confirming registration can UG and PG be combined, or do they need to be separate processes?

These can be combined within the same file and will be processed accordingly.

Will the SIS and current imports / exports work similarly to those currently used for UG?

Yes. There are no changes to any imports / exports apart from the Extended Student Information File which will be issued to the IT Suppliers Group and Providers shortly for review.

When will the technical specification be available?

The technical specification will be released at the end of February 2016.

What is the SLA for processing a withdrawal CoC for PG, are there any plans to automate?

HEPs must notify us of Withdrawal notifications as soon as they are aware of this change, SLC processing times are yet to be confirmed. SLC will monitor Provider compliance and performance in line with the Service Management Framework. BIS will review results of compliance monitoring and may revert to initial proposal of 3 confirmations if any issues are found.

If a student with a PGL self declares their withdrawal will that put them on the HEPs CoC worklist

No, as there is no Tuition Fee Loan and therefore no liability dates, the student will not appear on your CoC Worklist.

If the start date of a student's course changes, how should we inform SLC?

Course Transfer CoC should be submitted to move the student onto the correct intake/course.

Regarding the CoC export files, can we have confirmation of planned amendments to enable alignment with our internal IT systems?

The Extended Student Information File will be updated to hold the field 'Level of Funding' which will display if the student is in receipt of Undergraduate or Postgraduate funding.

Will PG applications show within the Bursary Administration Service?

At the moment the students will not appear in the Bursary Administration Service. As Postgraduate Loans are a Non Means Tested product there is no financial income details to display in the Service. This will be subject to review and appetite for this data will be monitored.

Customer Contact

Will there be a specific Helpline at SFE for Postgraduate students?

Yes. A separate telephone number will dial through to a dedicated team of Advisors.

What training plans are in place for the Customer Contact Centre?

Calls will be managed by a dedicated PGL Team. SLC Learning and Development have identified training needs and will 'roll out' materials and the training programme.

Product Marketing

How are SLC promoting PGL to potential students, what media channels are being used?

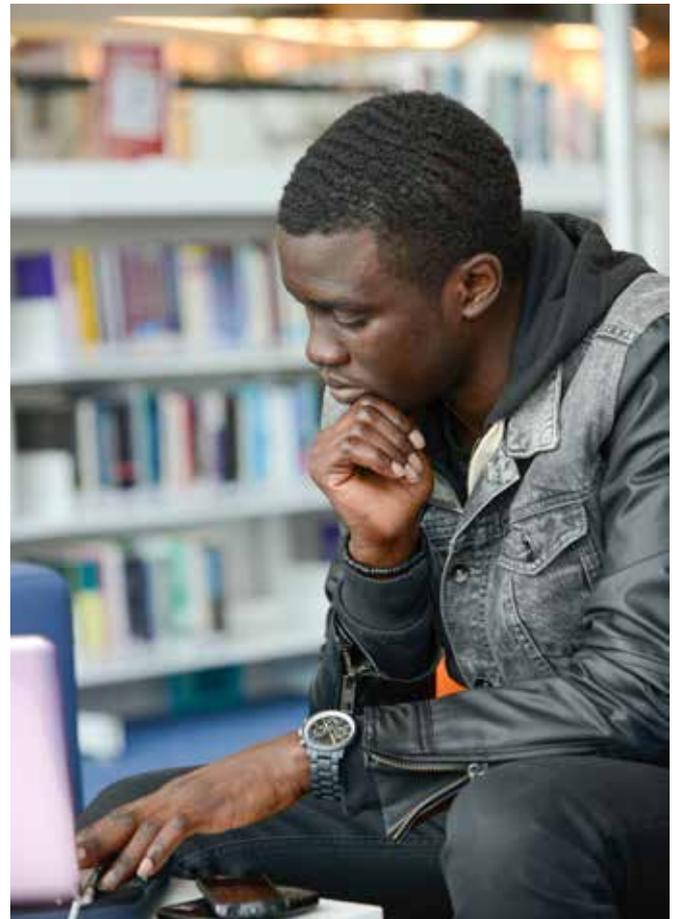
PGL detail and updates are provided via Practitioner channels (IAG Partner Account Manager communication, Practitioner site www.practitioners.slc.co.uk), alongside student facing channels – the student zone on 'The Student Room' and social media channels, Facebook, Twitter, Vine and YouTube. SLC will also use media to reach adult learners and mature students, through press releases, newspaper stories and placed articles. Text based web chats are also planned.

How will the launch be publicised?

We will publicise the launch date (once confirmed) via both the Practitioner channels and media channels as described above, alongside Stakeholder groups and IAG Partners.

Can PGL info be added to the National Careers Service website?

Yes, we will work with NCS to ensure correct signposting.



Partner Services

Where will details of engagement activity, guidance and future communications be held?

Information regarding Service Specifications, Guidance and Best Practice, events and forums, can be found at the following service information websites:

HEP Services

www.heiinfo.slc.co.uk

IAG Partner Services

www.practitioners.slc.co.uk