

NEON Group : Widening Participation in PG study Student Finance England – what we know

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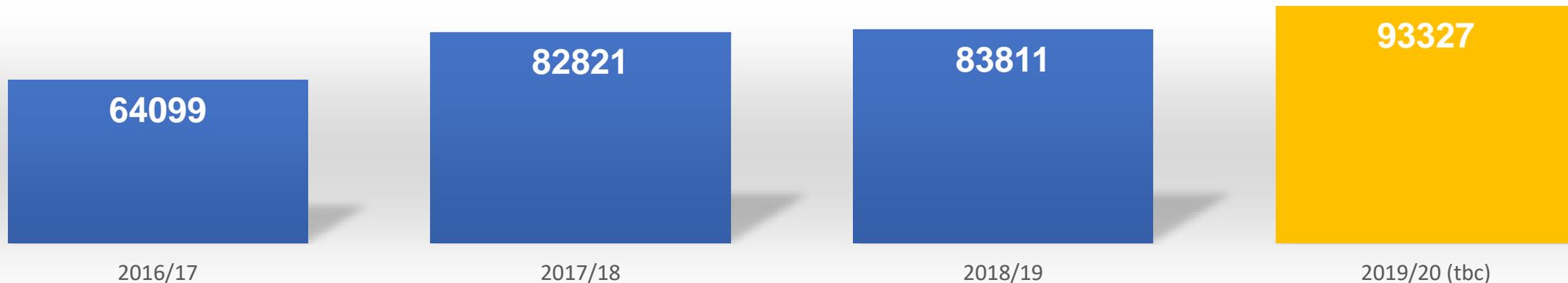
POSTGRADUATE MASTERS LOANS

KEY POINTS OF NOTE

- Introduced in 2016/17 and described as ‘a contribution to all PGM course costs’ studying on a full, stand alone Masters course
- At the point of introduction, the loan for PG Masters was the only statutory funding for student domiciled in England. Wales, Scotland and Northern Ireland have since introduced their own schemes
- Introduced SFE to working with new partners e.g. ‘The Student Room’, ‘ThinkPostGrad’ and ‘FindAMasters’ to help promote key messages about the loan
- In its first year, applicants split (broadly) into two groups : full loan applicants and fees covered applicants – probably misunderstanding of the purpose of the loan at the outset?
- Since its inception, additional complexity added into the policy, as some PG courses attracting UG package of funding (e.g. <2016 PGCE and from 2017 PG NHS courses)
- Need to ensure that we are doing everything we can to promote responsibilities of loan repayment (usually done alongside repayment of UG loan repayment)

POSTGRADUATE MASTERS LOANS

Payments of Postgraduate Master's Loans to students domiciled in England and EU (outside UK) domiciled students studying in England

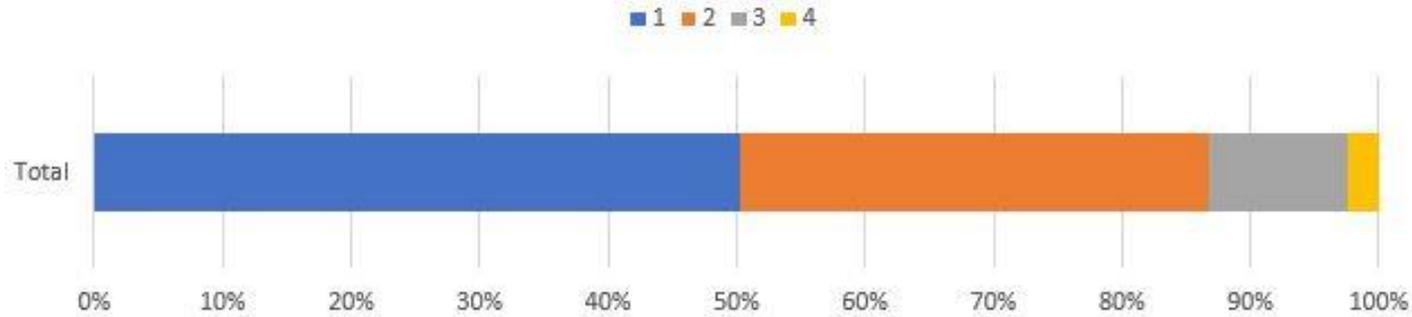


		2016/17	2017/18	2018/19	2019/20
England	Public Provider	57.407	71.868	71.700	
	Alternative Provider	1.993	4.825	6.030	Data
	England Total	59.400	76.693	77.730	still
EU (Outside UK)	Public Provider	4.646	6.000	5.940	to be
	Alternative Provider	0.053	0.128	0.141	cleansed
	EU (Outside UK) Total	4.699	6.128	6.081	
Grand Total		64.099	82.821	83.811	93,327

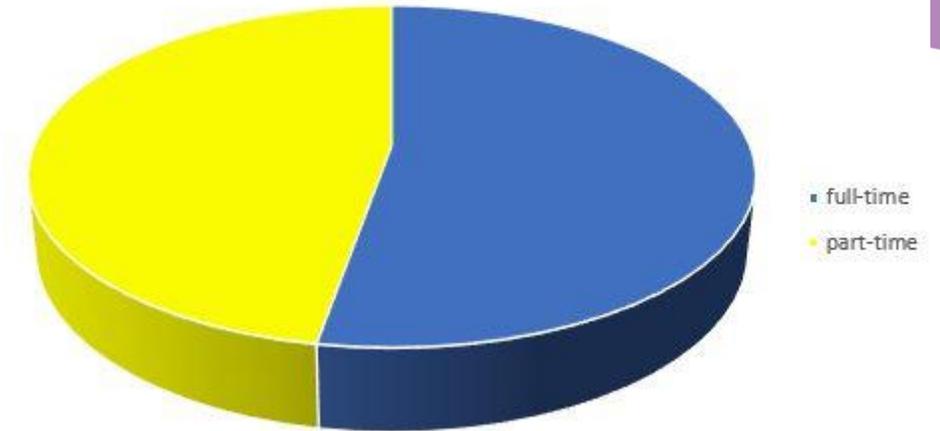
POSTGRADUATE MASTERS LOAN 2019

COURSES ON OFFER IN 2019...

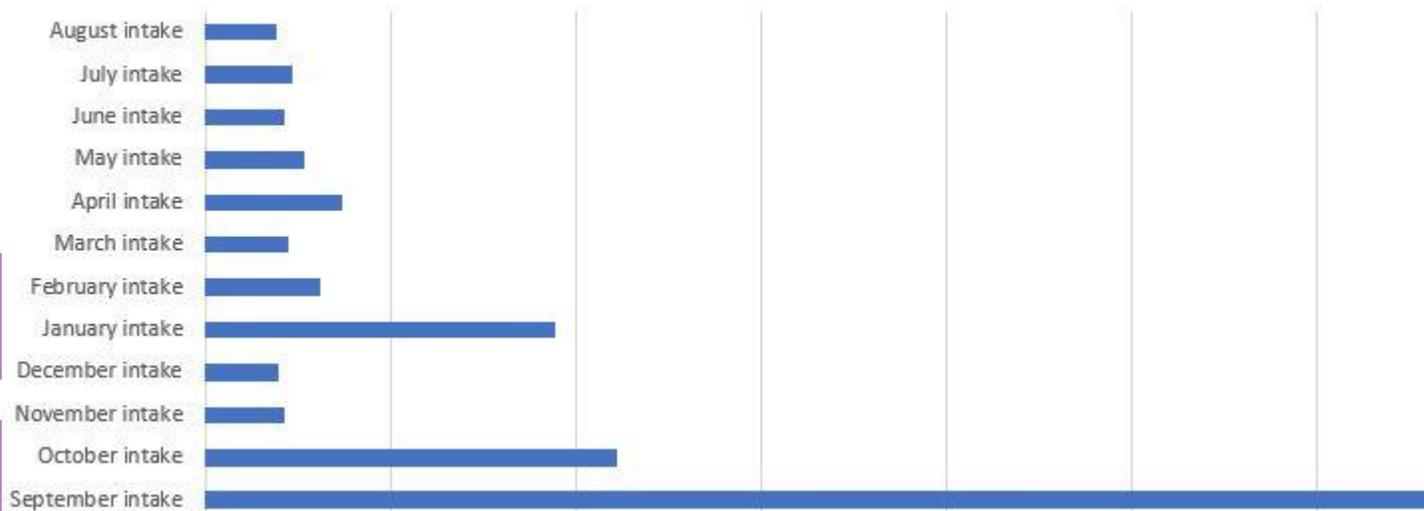
Postgraduate Masters - Course Duration Profile 2019 YTD



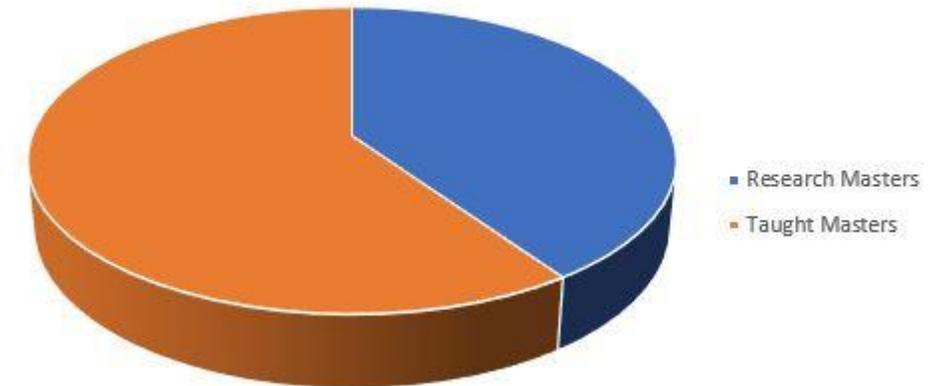
Course Availability - FT / PT



Number of Courses (Available by Start Date)



Courses Available - Research / Taught



POSTGRADUATE MASTERS LOANS

RESOURCES



sfe
student finance england

Student Finance England provides you with student finance while you study. There's a range of financial help available including loans that have to be paid back, and grants that don't. Whether you're



Undergraduate



EU Students

www.thestudentroom.co.uk/student-finance



Postgraduate Loan
Master's

Postgraduate Master's cours 2018/19



sfe
student finance england
the student finance experts

Student loans -
a guide to terms and conditions

www.gov.uk/studentfinance

2018/19

[youtube](#)

www.gov.uk/masters-loan

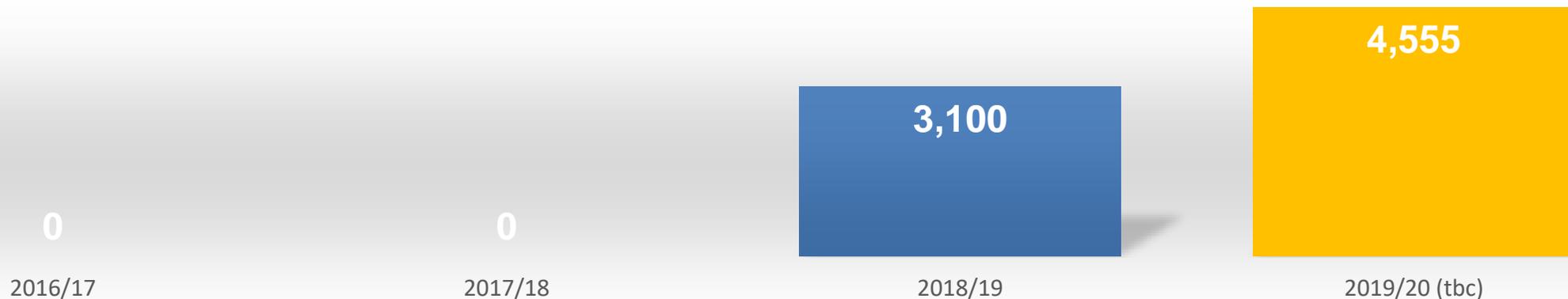
POSTGRADUATE DOCTORAL LOANS

KEY POINTS OF NOTE

- Introduced in 2018/19 as a 'contribution to all course PGD costs'
- Students that have already gained a qualification (in the UK or overseas) which is equivalent to or higher in level than a doctoral level qualification will not be eligible for PGL Doctoral Loans
- Students are only eligible for a PGL Doctoral Loan if they are undertaking a full doctoral course (i.e. a full program of doctoral study)
- Available to students that are not in receipt of other public funding (e.g. Research Council Funding).
Where do students go to investigate availability of RC support?
- Introduced SFE to working with new partners e.g. 'The Student Room', 'ThinkPostGrad' and 'FindAMasters' to help promote key messages about the loan
- DfE estimates loan take up to rise from $\approx 10,000$ in 2018/19 to $\approx 12,300$ in 2022/23
- Need to ensure that we are doing everything we can to promote responsibilities of loan repayment (usually done alongside repayment of UG loan repayment)

POSTGRADUATE DOCTORAL LOANS

Payments of Postgraduate Doctoral Loans to students domiciled in England and EU (Outside UK) domiciled students studying in England



		2018/19	2019/20
England	Public Provider	3000	
	Alternative Provider	-	Data
	England Total	3000	still
EU (Outside UK)	Public Provider	100	to be
	Alternative Provider	-	cleansed
	EU (Outside UK) Total	100	
Grand Total		3,100	4,555

POSTGRADUATE DOCTORAL LOANS

KEY POINTS OF NOTE

We have a range of online content for students focusing on Doctoral Loans on our pages on [UCAS](#) and [The Student Room](#)

- We've also created a playlist of three films explaining what the loan is, how to apply and about repayment, which are live on [YouTube](#)

Doctoral Loan resources include;

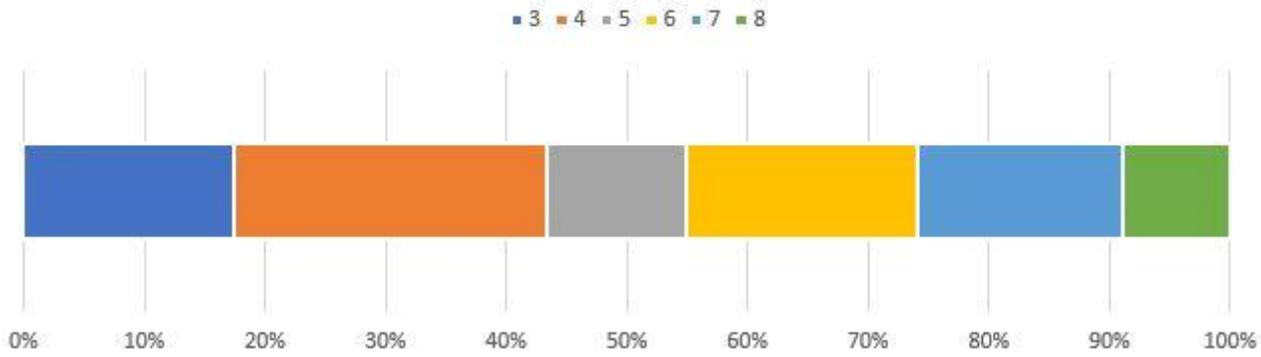
- Detailed [GOV.UK](#) Content
- Social Media Content
- Films



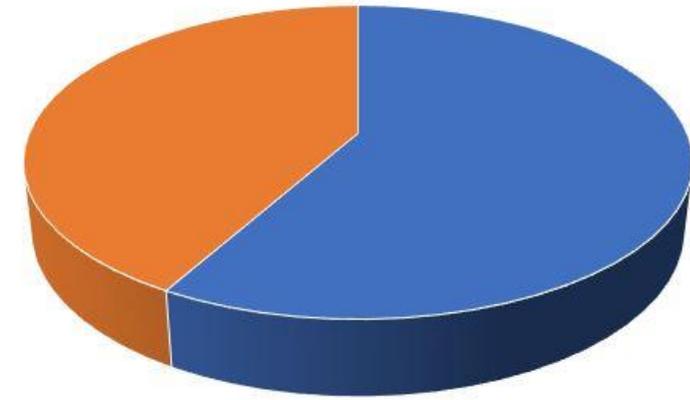
POSTGRADUATE DOCTORAL LOAN 2019

COURSES ON OFFER IN 2019...

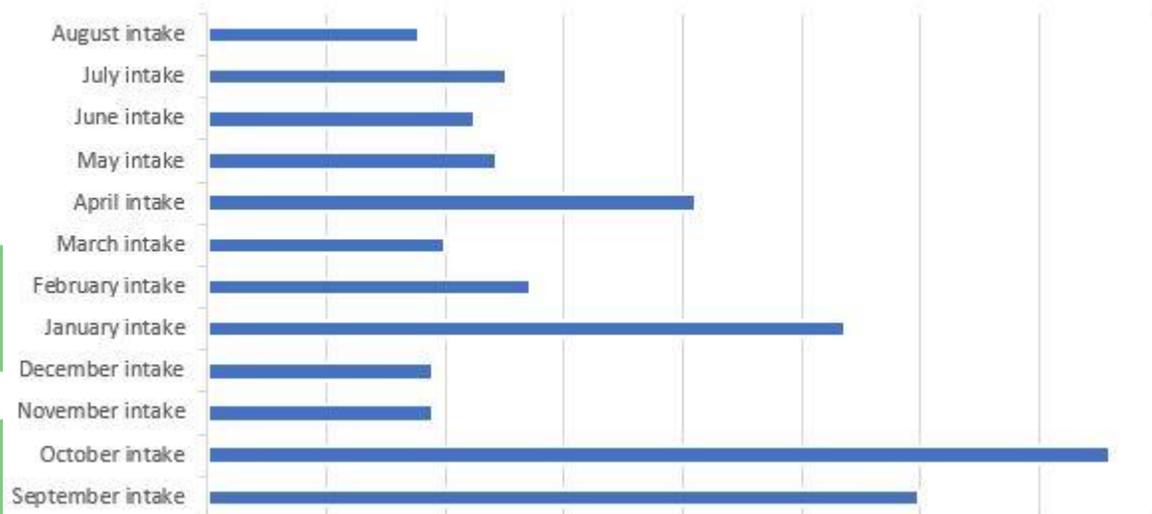
Postgraduate Doctoral Course Availability 2019 - by Duration



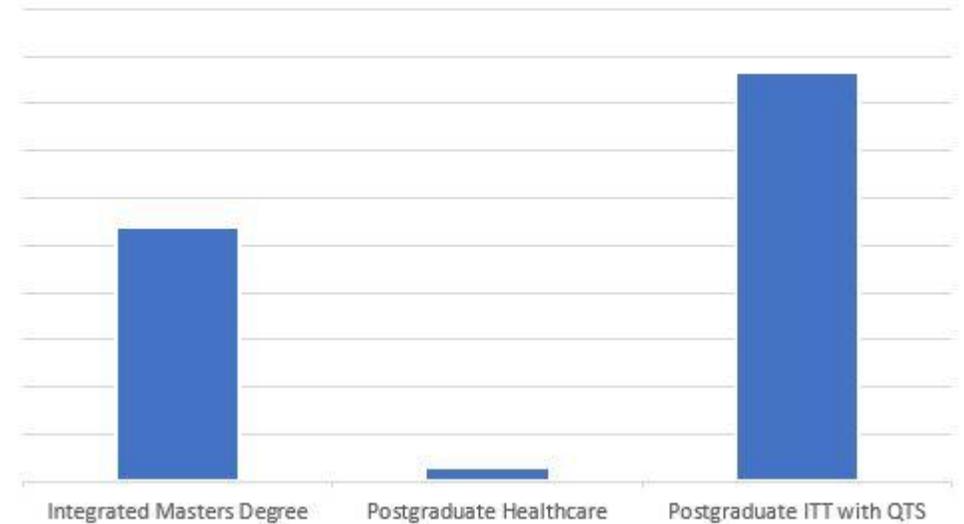
Postgraduate Doctoral Course 2019 - FT / PT



Postgraduate Doctoral Course 2019 - by Intake Date



Other PG Courses (Attracting UG Funding Package)



POSTGRADUATE LOANS

CONSIDERATIONS FOR WP EXPANSION

- Considerations for students on benefits (30% deduction of PG support in benefits calculation)
- No single, go-to source of information for students in new (to SFE) markets. Promotional material is distributed via our outlets direct to institutions. No mass, printed resources. All available online, but require support of institutions to circulate and promote
- Many institutions offer subsidy for students progressing from UG direct onto PG programmes at the same institution
- No dominant single point of application (in the same way that UCAS is for UG). So where best do we promote and publicise the introduction of these loans?
- No specific support for students with additional caring responsibilities – major funding change between transition from UG to PG support. However a doubling of maximum PG DSA in 2019/20 to a maximum of £20,000 per year
- “Debt aversion” : Work needed on the part of SLC to promote and help potential students understand the concurrent repayments of a Plan 2 (UG) and Plan 3 (PG) loans – same is concept but with key differences (fixed rate interest, 6% of income over £21,000)

POSTGRADUATE LOANS

NEW RATES FOR 2020 – SUBJECT TO PARLIAMENTARY APPROVAL

Maximum loans for new students starting postgraduate master's or doctoral degree courses in AY 2020/21 will be increased by forecast inflation (**2.9%**):

Maximum Postgraduate Master's Loan
£11,222

Maximum Postgraduate Doctoral Loan
£26,445

Maximum Postgraduate Disabled Students' Allowance
£20,580

To discuss potential staff update sessions, event support, student finance policy matters or just to register for our updates, please get in touch:

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