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Introduction of loans for postgraduate students

By Sue Hubble and David
Foster

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Summary

The funding available to postgraduate students has generally been limited compared to that available for undergraduates. Concerns have been raised that this lack of funding could be contributing to a decline in the number of UK postgraduate students, particularly for taught courses, and could limit social mobility. As a result, a number of reports have recommended the introduction of a system of postgraduate loans.

In the Autumn Statement 2014, the Chancellor announced that the Government intended to introduce a new system of income contingent loans for some postgraduate students under the age of 30 on taught masters courses from 2016-17. The March 2015 budget additionally announced that the Government intended to introduce income-contingent loans of up to £25,000 for PhDs and research-based masters degrees.

On 25 March 2015, the Coalition Government published a [consultation](#) on the proposed loans systems. A [response](#) to the consultation was published in November 2015. This stated that loans of up to £10,000 for both taught masters courses and research-based masters would be available from 2016-17. Under the scheme:

- Non-means tested loans of up to £10,000 will be available to eligible students aged under 60 on eligible 1 or 2 year full-time masters courses. Students studying part-time at a minimum of 50% intensity of full-time study will also be able to access loans. Individuals who already have a postgraduate masters qualification will not be eligible.
- Eligible courses will include taught, research, distance learning or professional masters courses across all disciplines.
- Loans will be available to eligible students studying at a publicly funded higher education institution in the UK or at an alternative provider with degree awarding powers. Students ordinarily resident in Scotland, Wales or Northern Ireland will not be eligible.
- The repayment rate will be 6% and loans will be repaid concurrently with other student loans.
- The repayment threshold will be £21,000 and will be frozen until 2021.
- Repayments will commence from April 2019, but individuals will be able to make voluntary repayments before this time if they wish.

With regards to PhD students, the consultation response stated that the Government was “committed to the introduction of income-contingent loans for Doctoral study”. No further information was provided.

1. Background

1.1 Sources of funding for postgraduates

Funding for postgraduate students has traditionally been limited compared to the funding available to undergraduates; Government funding has generally been limited to specific courses, such as some postgraduate teacher training and some medical and healthcare courses. The Government has also provided funding indirectly through the Research Councils and the Postgraduate Support Scheme.

Aside from self-financing, the other sources of funding for postgraduate students have been individual higher education institutions, Professional and Career Development Loans, and educational trusts and charities.

More information about sources of funding for postgraduate students is available in Library Briefing Paper 6281, [Support for postgraduate students in England](#).

Box 1: Postgraduate tuition fees

Fees for most postgraduate courses are unregulated and can vary between courses and between institutions; one year taught masters courses can range in price from £3,000 to £38,000 per year. A survey in the *Times Higher Education* stated that the average home fee for a taught postgraduate course in 2014-15 was £5,680.¹

1.2 Issues with the funding system

Students self-funding

The lack of available funding means that many postgraduate students fund their studies from a wide range of sources and most meet some or all of the costs from private sources. A 2014 report by Universities UK (UUK) outlined the how postgraduate taught students funded their studies in 2012-13:

Overall, 52% of first-year UK [postgraduate taught] students are reported as receiving no financial award in the Higher Education Statistics Agency (HESA) student record...this proportion rises to 72% for full-time Masters students, and 62% for part-time Masters students. The proportion is lower among 'other postgraduate' students: the largest subject area in the full-time 'other postgraduate' category is education, where many students are able to access loans and other forms of funding for teacher training courses. The largest subject areas offering other postgraduate part-time courses are education, business, social studies, and subjects allied to medicine: overall, fewer than half (44%) of part-time 'other postgraduate' students are recorded as having no financial support.²

Declining UK postgraduate student numbers

The number of postgraduate taught students at UK higher education institutions rose steadily from 2007/08 and reached a peak of 485,000

¹ "[International and postgraduate student fees survey, 2014](#)", *Times Higher Education* 21 August 2014

² Universities UK, [Postgraduate Taught Education: The Funding Challenge](#), May 2014, p21

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students in 2010/11. Since that year numbers have declined and by 2013/14 the number of students had fallen to 428,000 – a reduction of 57,000 students in three years.³ The decline in the number of postgraduate students is largest among UK taught students; numbers of students enrolling on research degrees has increased.⁴

The cause of the fall in student numbers is uncertain but various reasons have been suggested, including the increase in undergraduate tuition fees and the consequent reluctance of graduates to incur more debt, and the lack of funding sources for postgraduate study.

Concerns have been raised that some potential students turn down places because of difficulties with funding.⁵ For example, a 2014 report by Universities UK (UUK) stated that:

There is a risk that some potential students are not able to meet the costs and are missing out on the opportunity and benefit offered by a [postgraduate taught] degree. Sustained improvements in student funding are required to help stop this student population declining even further, particularly among UK students.⁶

Impact on social mobility

The independent review of social mobility undertaken by Alan Milburn in 2012 stated that the lack of funding could deter disadvantaged students from undertaking postgraduate study:

There is a real risk that the ability to pay up front, rather than an individual's potential, will increasingly become a determining factor in who can access postgraduate education. This poses an unacceptable threat to the long-term health of the UK higher education sector. Moreover, as tuition fees rise, those from disadvantaged backgrounds may be less likely to want to take on additional debt after graduating. Lack of access to postgraduate study is in danger of becoming a social mobility time bomb.⁷

In its February 2012 report, [The Postgraduate Crisis](#), the 1994 Group warned of the long term effects on the UK's economic success and on social progression if home students were deterred from progression to postgraduate study:

The loss of Government teaching funding and resultant increases in postgraduate fees without adequate student finance options will reduce the take up of postgraduate study. UK students will be hardest hit and especially those from widening participation backgrounds. Discipline provision will be distorted; we can expect disciplines which respond to 'short-termist' needs to expand at the expense of disciplines which contribute to the social and

³ Data from HESA

⁴ HEFCE, [Postgraduate education in England and Northern Ireland Overview report 2013](#), July 2013/14, p16

⁵ For example, see "This postgraduate brain drain needs plugging", *The Times*, 1 March 2012

⁶ Universities UK, [Postgraduate Taught Education: The Funding Challenge](#), May 2014, p3

⁷ [University Challenge: How Higher Education Can Advance Social Mobility: A progress report by the Independent Reviewer on Social Mobility and Child Poverty](#), October 2012, p6

cultural advancement and disciplines which are important for the long-term needs of the UK.

If such a scenario is permitted to proceed we can look to a future where the UK cannot rely upon its population to provide the skilled workforce needed for a prosperous nation. We will be more dependent upon attracting international talent at a time where visa restrictions for international workers and students are already being tightened. The UK will not be able to maintain its leadership in research and innovation. The UK's knowledge base will be eroded to the long term detriment of UK growth, economically and socially.⁸

Similarly, a report by the Higher Education Commission stated that graduates unable to access postgraduate qualifications could find their career paths restricted:

Postgraduate education is "the new frontier of widening participation" – with prospective students currently barred from study if they cannot afford fees or access sufficient credit. There are a number of fields and professions where postgraduate qualifications are becoming a de facto requirement for employment. If action is not taken we could see the gains made from widening participation at undergraduate level diminished.⁹

⁸ 1994 Group, [The Postgraduate Crisis](#), February 2012, p22

⁹ Higher Education Commission, [Postgraduate Education An Independent Inquiry by the Higher Education Commission](#), 23 October 2012 p6

2. Introduction of loans for postgraduates

From the 2016-17 academic year non-means tested income-contingent loans of up to £10,000 will be available to eligible students aged under 60 studying certain postgraduate masters courses. This section outlines the development of this policy and provides a summary of the eligibility criteria for the loans.

2.1 Announcements

Autumn Statement 2014

The Chancellor announced in the Autumn Statement 2014 that the Government intended to introduce a new system of income contingent loans for postgraduate students under the age of 30 on taught Masters courses from 2016-17:

1.154 Autumn Statement 2014 therefore introduces a new offer of income contingent loans for those under 30 years old wishing to undertake a postgraduate taught masters in any subject. These loans, of up to £10,000, are planned to be available from 2016-17 and will be repaid concurrently with undergraduate loans. The loans are designed so that, on average, individuals will repay in full, in recognition of the high private return to individuals, but they will beat commercial rates. The government will consult on the detail and will confirm the delivery plan. This is expected to benefit around 40,000 students, and enable around 10,000 more individuals to take advantage of the opportunity to undertake postgraduate study each year.

1.155 To support students until these loans are in place, the Higher Education Funding Council for England (HEFCE) will allocate £50 million in 2015-16 to universities to offer bursaries on a match funded basis. These will be £10,000 each and will benefit 10,000 students.¹⁰

March 2015 Budget

In the budget statement on 18 March 2015 the Chancellor announced that the Government would “add to the financial support...announced at the autumn statement for postgraduates, with new support for PhDs and research-based masters degrees”.¹¹ The Red Book stated that the support would include income-contingent loans of up to £25,000:

The government will introduce a package of measures to broaden and strengthen support for postgraduate researchers (including both masters and PhDs). This additional support will focus on seizing new opportunities in postgraduate research and build on partnerships with industry, charities, academies and individual members of society. It will include:

- [...]
- introducing income contingent loans of up to £25,000 to support PhDs (and research masters). These loans will be in addition to existing funding, and designed to minimise

¹⁰ [Autumn Statement 2014](#) Cm 8961 December 2014 p44

¹¹ [HC Deb 18 March 2015 c776](#)

public subsidy. The government will consult with research councils, universities and industry to examine how best to design these.¹²

2.2 Reaction to the announcements

The plan to introduce postgraduate loans was broadly welcomed by the sector, but concerns were raised about the Government's decision to limit the loans to students under the age of 30. The British Medical Association also called for any additional funding for postgraduate students to be accessible for graduate-entry medical students.¹³

In its response to the announcement, the Sutton Trust stated that the proposed loans could make it easier for low and middle income students to access postgraduate study:

The extra loans and bursaries should make it easier for low and middle income students to take up postgraduate opportunities, which have become increasingly the preserve of well off students from the UK and overseas. It will be important to keep the level of the support under review to ensure that it is genuinely giving the opportunity of a post-graduate education to those who would otherwise lose out.¹⁴

Comments on the new scheme from a range of stakeholders were given in an article in the *Times Higher Education*:

UUK

Nicola Dandridge, chief executive of Universities UK, said: "The introduction of a new postgraduate student loans system is good news.

"We support the government's recognition of the substantial benefits arising from postgraduate taught education, and the need for support to ensure that some students are not priced out of further study. The number of students starting a postgraduate taught course at a UK university fell by 10 per cent in the two years between 2010-11 and 2012-13."

University Alliance

Steve West, the University Alliance chair and University of the West of England vice-chancellor, said: "We strongly welcome the chancellor's announcement today to develop a government-backed postgraduate loan system. Postgraduate study is vital to ensure Britain develops and grows global talent, which will be key to our future success."

He added that the announcement "has the potential to create a fairer system for people who want to study a higher degree and transform their life chances".

Million+

Michael Gunn, chair of Million+ and vice-chancellor of Staffordshire University, said: "Postgraduate study has declined significantly in recent years and the chancellor's announcement

¹² HM Treasury, *Budget 2015*, HC1093, March 2015, p98

¹³ "[Call to offer loans to graduate-entry medical students](#)", BMA, 4 December 2014.

¹⁴ [Post-graduate loans will help low and middle income students](#), Sutton Trust, 3 December 2014

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that a new postgraduate loan scheme will be introduced will be warmly welcomed by universities.

“However, the announcement only refers to young students - this scheme must be extended to all who want to study for postgraduate qualifications.”

National Union of Students

Megan Dunn, vice-president for higher education at the National Union of Students, said: “NUS and students’ unions have been persistent in calling for financial barriers to be removed from access to postgraduate study, and today’s announcement is a major step in the right direction. NUS and students’ unions have been central in developing the conversation and lobbying decision makers across the country.

“Creating a government-backed postgraduate loans scheme will make a fundamental difference to the lives and opportunities of students. Many postgraduates are currently funding their study through potentially disastrous measures such as credit cards, overdrafts and personal loans.”

Higher Education Policy Institute (HEPI)

Nick Hillman, director of the Higher Education Policy Institute, said that Osborne deserved “two-and-a-half cheers, which is as good as it gets in austere times”.

He added: “Postgraduate support was unfinished business from the 2012 university funding reforms and the new scheme is welcome.

‘It will open up postgrad study to more people. The age limit will be frustrating to those who miss out and people will doubtless lobby against it. But it is a preferable starting point to many alternatives, like restricting the loans to certain subjects.’¹⁵

2.3 Transition to the new system – the Postgraduate Support Scheme

The Postgraduate Support Scheme (PSS) supports students who are under-represented at postgraduate level and are studying subjects in line with the Government’s growth strategies. In 2014-15 the scheme provided £25 million for 20 pilot projects that support these aims.¹⁶

In the Autumn Statement 2014 the Government announced that the 2015-16 PSS would provide £50 million to institutions to provide bursaries on a match-funded basis. HEFCE stated that this would allow 10,000 masters students to each receive a £10,000 contribution towards the cost of their studies. The Government indicated that this will provide a bridge to the postgraduate loans that will be available from 2016-17.¹⁷

¹⁵ “[Postgraduate loans welcomed, but what about mature students?](#)”, *Times Higher Education*, 3 December 2014

¹⁶ HEFCE, “[Postgraduate Support Scheme](#)”, last accessed 2 February 2015.

¹⁷ HEFCE, “[Postgraduate Support Scheme: Guidance for institutions receiving funding to support postgraduate students 2015-16](#)”, Circular letter 32/2014, December 2014.

2.4 Government consultation on the loans systems

On 25 March 2015, the Coalition Government published a [consultation](#) on the proposed loans systems. The consultation proposed different schemes for taught masters courses and research-based masters.

Loans for taught postgraduate masters courses

The consultation referred to the “clear downward trend” in the number of UK students enrolling on taught masters courses and stated that:

Given the significant individual returns to a postgraduate degree, and the importance of the skills it offers to support the economy, it is of concern that UK student enrolments on Master’s courses have declined over recent years.¹⁸

It further stated that financial concerns “are the most significant and commonly reported barrier for progression into postgraduate taught Master’s study” and that younger students “are more likely to be in a financially weaker position”.¹⁹

Under the scheme proposed in the consultation:

- Loans of up to £10,000 would be available for individuals studying a postgraduate taught masters course in any subject. The amount would be a contribution towards costs and not intended to cover all the costs of study. The Government would not seek to regulate the fees of courses eligible for the loan.
- Loans would only be available to individuals aged under 30. The consultation stated that this was because “this group face the greatest barriers to accessing finance to pursue postgraduate taught Master’s study.”
- The individual eligibility for the loan would be the same as for undergraduate student support (i.e. students would have to be English domiciled or EU nationals and fulfil residency criteria).
- To be eligible, individuals would have to be studying at a HEFCE funded institution or at an alternative provider with degree awarding powers.
- Loans would not be available for distance learning or for courses that are already supported by the student loans system (e.g. PGCEs).
- Part-time students would have to be studying at a minimum of 50 per cent intensity of full time to be eligible.
- The repayment rate would be 9% and loans would be repaid concurrently with other student loans. The repayment threshold would be £21,000.
- The loans would be available from the 2016-17 academic year.²⁰

Loans for PhDs and research-based masters courses

The second half of the consultation document concerned the proposed loans for PhDs and research-based masters courses. It stated that the

¹⁸ Department for Business, Innovation and Skills, [Higher Education: Consultation on Support for Postgraduate Study](#), March 2015, p10

¹⁹ Ibid, p11

²⁰ Ibid, pp16-24

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Government would review the support for postgraduate research students:

The Government will review how we can both broaden and strengthen support for postgraduate research students and excellent postgraduate research. The Review will cover all postgraduate research degrees, including PhDs, research master's, Engineering Doctorates and other professional doctorates. It will not examine support for postdoctoral research.²¹

It further stated that the review would consider whether to introduce income contingent loans for postgraduate research degrees:

The Review will consider whether to broaden support for postgraduate research students by introducing income contingent loans of up to £25,000 over the lifetime of a postgraduate research degree. The intention is to offer loans as an addition to the present system of grant funding, not as a replacement, widening access to postgraduate research degrees by offering support to those unable to obtain grants under the current system. The loans would be designed to avoid deadweight. There is a trade-off between overall number and level of loans and the level of public subsidy. If the subsidy were higher, we would have to consider for example capping the total number of loans, or restricting to specific subjects.²²

The consultation closed on 29 May 2015.

2.5 Government response to the consultation

The Government published its [response](#) to the consultation in November 2015.²³

Postgraduate masters courses

The response confirmed that loans for postgraduate masters courses will be available from the 2016-17 academic year. In comparison to the scheme consulted upon, the response stated that the eligibility for loans would be extended to additionally include:

- Students under the age of 60
- Distance learning courses
- English domiciled students studying elsewhere in the UK
- Research-based masters courses

The response additionally stated that the repayment rate would be lowered from the proposed 9 per cent to 6 per cent. A summary of the terms and conditions for the loan is provided in the box on the following page. The precise details will be set out in regulations.

Students ordinarily resident in Scotland, Wales and Northern Ireland will not be eligible for loans under the scheme.

²¹ Ibid, p29

²² Ibid, p30

²³ Department for Business, Innovation and Skills, [Higher Education: Postgraduate Study: Government response to the Consultation on Support for Postgraduate Study](#), November 2015

Box 2: Terms and conditions for postgraduate masters loans

Individual and course eligibility

Non-means tested loans of up to £10,000 will be available to eligible students aged under 60 on eligible 1 or 2 year full-time masters courses. Students studying part-time at a minimum of 50% intensity will also be able to access loans. EU students, and individuals falling within certain specified categories, may also be eligible.

Eligible courses include taught, research, distance learning or professional masters courses across all disciplines.

Individuals who already have a postgraduate masters qualification will not be eligible. Students ordinarily resident in Scotland, Wales or Northern Ireland will also not be able to access loans.

Institutional eligibility

Loans will be available to students studying at a publicly funded higher education institution in the UK or at an alternative provider with degree awarding powers. (The response stated that the Government intends to extend institutional eligibility from 2017-18.)

Repayment

The repayment rate will be 6% and loans will be repaid concurrently with other student loans. The repayment threshold will be £21,000 and will be frozen until 2021. Repayments will commence from April 2019, but individuals will be able to make voluntary repayments before this time if they wish.²⁴

The response stated that the Government estimated demand for the scheme to be around 57,500 in 2016-17 but that this was based on an approach with "significant uncertainties".²⁵

PhD

As outlined above, the consultation response stated that eligible students on research masters courses would be able to access loans of up to £10,000 from 2016-17.

With regards to PhD students, the response stated that:

The Government is also committed to the introduction of income contingent loans for Doctoral study. As set out in the consultation, our intention is to offer these loans in addition to grant funding, not as a replacement.²⁶

No further information was provided in the consultation response.

²⁴ Ibid, pp12-16

²⁵ Ibid, p13

²⁶ Ibid, p20

3. Issues with a postgraduate loan scheme

This section provides brief information on issues that have been raised with a postgraduate loans scheme, including in response to the Government's consultation.

EU students access to postgraduate loans

Students from the EU may be eligible for the postgraduate masters loans. When the original proposal was announced in 2014, there was some debate about whether EU students should be allowed to access the loans:

The question of whether to allow other European Union students access to a postgraduate loans system, or how to prevent such access, may also prove to be an issue with immigration and the rise of the UK Independence Party high on the political agenda.

[...]

CentreForum's 2011 paper on postgraduate loans, written by Tim Leunig, now an adviser in the Department for Education, called for loans to be classed as being for maintenance, rather than fees. In principle, that would make EU students ineligible.

But any classing of the loans as maintenance would have to be "credible", some warn, otherwise there may be a risk of the Westminster government facing legal action from the EU.²⁷

The Institute of Fiscal Studies (IFS) also raised concerns about the repayment of loans by EU students in an observation paper published in December 2014:

One assumption to which our findings are sensitive is that of repayment compliance. In 2012/13, 13.5% of new postgraduate students in the UK were EU domiciled. If the same proportion of EU students took out loans, but the government were unable to collect any repayments from these students, we estimate that the RAB charge would increase to 12.6%. This is another important consideration for the policy consultation.

Repayment of loans and high marginal tax rate

The new loans will be repaid concurrently with undergraduate loans. In its 2014 observation paper (when the proposed repayment rate was 9%), the IFS commented on the high marginal tax rate under a system of concurrent payments:

An additional concern with the introduction of the government's illustrative example is the high marginal tax rate that individuals would face under the new system. Since repayments on the postgraduate loan would be made "concurrently" with undergraduate repayments, individuals earning between the lower loan repayment threshold (of £21,000 in 2016 prices) and the higher income tax-rate threshold would face marginal tax and employee NICs rates of 50%, while those earning above the higher rate tax threshold would face marginal rates of 60%. This

²⁷ "[Postgraduate loans may be limited to students in STEM fields](#)", *Times Higher Education*, 27 November 2014.

could potentially affect the labour supply decisions of young postgraduates and hence may have wider consequences for growth and productivity.²⁸

The issue of concurrent payments was a “key concern” raised in response to the consultation on the proposed loans scheme. In its response the Government stated:

The concurrent repayment approach is essential in order to achieve the affordability of the loan scheme for the public purse. However, we have reviewed the repayment terms and can confirm the loan will be repaid as 6% of income above a threshold of £21,000.²⁹

Increase in postgraduate fee levels

The IFS report, [The government’s proposed new postgraduate loan scheme: will the RAB charge really be zero?](#), raised the issue of postgraduate fee levels and the possibility that institutions might increase fees when loans are introduced:

While the proposed postgraduate loan scheme does not link loans to fees in the same way as it does at undergraduate level, institutions with high market power might still respond to the increased availability of credit by raising prices, which would reduce the effectiveness of the policy in making the upfront costs of postgraduate study cheaper.³⁰

The issue of increasing fees was also raised by Nick Hillman the director of the Higher Education Policy Institute (HEPI):

Mr Hillman said that by designating the £10,000 loan as being for fees, the government had created the possibility of fee inflation, as it “gives a bit more of an incentive to institutions to set their prices according to what the available loan is”.³¹

The Government has stated that it does not intend to regulate tuition fees for postgraduate courses. The consultation response stated the following with regards to the risk of fee levels rising:

- Just over half of respondents (55% - including universities) believed that the loan will lead to increased demand for postgraduate Master’s courses, which could in turn impact tuition fee levels, depending on the strength of demand and places being made available.
- To counteract this risk, respondents suggested that some form of tuition fee cap be imposed and/or that institutional fee changes should be subject to greater scrutiny or be made more transparent to mitigate this risk. Recognising the Government does not intend to introduce new or additional regulation, there could be a monitoring role for

²⁸ [“The government’s proposed new postgraduate loan scheme: will the RAB charge really be zero?”](#), Institute for Fiscal Studies, 9 December 2014.

²⁹ Department for Business, Innovation and Skills, [Higher Education: Postgraduate Study: Government response to the Consultation on Support for Postgraduate Study](#), November 2015, p15

³⁰ [“The government’s proposed new postgraduate loan scheme: will the RAB charge really be zero?”](#), Institute for Fiscal Studies, 9 December 2014.

³¹ [“Questions remain over postgraduate loan figures”](#), *Times Higher Education* 11 December 2014

Higher Education Funding Council for England (HEFCE) and/or the Office for Fair Access (OFFA).³²

Other issues raised in the consultation

A number of other issues were raised by respondents to the Government's consultation. A summary of these are included on pages 8-11 of the consultation response.

Some respondents to the consultation argued that:

- The minimum 50% study intensity criteria could potentially discriminate against individuals with a disability or suffering other health issues who might need greater flexibility in learning.
- Postgraduate Certificate and Postgraduate Diploma routes should be eligible for the masters loan.
- More than the maximum £10,000 loan amount may be needed. 51% of respondents felt that £10,000 was the right amount.
- Alternative Providers, specifically those validated at postgraduate level and subject to review by the Quality Assurance Agency (QAA), should be eligible for masters loans.³³

³² Department for Business, Innovation and Skills, [Higher Education: Postgraduate Study: Government response to the Consultation on Support for Postgraduate Study](#), November 2015, p10

³³ Ibid, pp8-11

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