



## BRIEFING PAPER

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# Support for postgraduate students in England

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## Summary

This briefing provides information on the various sources of funding available for postgraduate students in England.

### Postgraduate Master's Loans

From 2016-17, non-income-contingent loans of up to £10,000 have been available for students on postgraduate masters courses. To be eligible, students must be aged under 60, have the required nationality or residency status, and be studying an eligible masters course at a publicly funded higher education institution in the UK or at an alternative provider with degree awarding powers. Eligible courses include taught, research, distance learning or professional masters courses and can be studied full-time or part-time (above a minimum intensity).

The repayment rate for postgraduate masters loans 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.

### Other sources of support

There are a number of other sources of support for postgraduate students, including:

- **The Research Councils** provide funding to universities who then select and recruit students.
- **Higher education institutions** often have their own scholarships, bursaries or studentship awards, which are available to students who qualify under the institution's own criteria.
- **Professional and Career Development Loans** are subsidised bank loans. Students can borrow between £300 and £10,000 to cover course fees and living costs.
- **Trusts and charities** may provide funding for postgraduate students. These grants are entirely discretionary and small amounts of up to £500 might be available.
- **Disabled Student's Allowance:** Disabled students undertaking postgraduate study can apply for a DSA to help them with the extra costs they may have because of their disability.

### Subject specific awards

Postgraduate students studying certain subjects may be eligible for additional/alternative support under the student support system or from other sources. In 2016-17 this includes students on initial teacher training courses, healthcare students, medical students, social work students and students on initial teacher training courses. Further information on the arrangements in each case is provided in section three of the briefing.

### Students studying outside the UK

Students studying an entire course at a university outside of the UK are not eligible for student support from Student Finance England. UK students have the right to study in any other EU country and when doing so they should be treated the same as nationals for fee purposes. However, the requirement of equal treatment may be taken by member states to apply only to fees, so may be restricted to a country's home students only.

The European Commission's Erasmus+ Master Loans scheme began operation in June 2015 and is being rolled out gradually across participating countries. Under the scheme, students will be able to borrow up to €12,000 for a one-year masters course or up to €18,000 for a two-year course. [Future Finance Loan Corporation](#) operates the scheme for masters students in and out of the UK.

# 1. Background

This briefing provides information on the various sources of funding available for postgraduate students in England.

## Box 1: Postgraduate education

Postgraduate education encompasses a broad range of provision and can be classified into two broad types: programmes that are largely taught and those with a significant research component.

Postgraduate qualifications cover provision which is classified at level 7 or 8 on the framework for higher education qualifications in England. Level 7 qualifications include masters degrees (such as MSc and MA) and postgraduate diplomas and certificates – these are generally taught programmes. Level 8 qualifications are doctoral degrees such as PhDs or DPhils.<sup>1</sup>

Public funding for postgraduates has traditionally been limited compared to that available to undergraduates. Prior to 2016-17, Government funding was generally limited to specific courses, such as some postgraduate teacher training and some medical and healthcare courses, or provided indirectly through the Research Councils and the Postgraduate Support Scheme. Aside from self-financing, other sources of funding for postgraduate students were from individual higher education institutions, Professional and Career Development Loans, and educational trusts and charities.

## Box 2: Postgraduate tuition fees

Fees for most postgraduate courses are unregulated and can vary between courses and between institutions; one year taught masters courses can, for example, range in price from £3,000 to over £30,000 per year. The Complete University Guide's survey of fees suggested that the average home fee for a taught postgraduate course in 2016-17 was £6,486.<sup>2</sup>

From the 2016-17 academic year, a new system of income-contingent loans for postgraduate students has been introduced, with loans of up to £10,000 available for eligible students.<sup>3</sup>

Further information on funding for postgraduate students can be found on the following websites:

- Prospects: [Funding postgraduate study](#)
- National Postgraduate Committee: [Postgraduate funding guide](#)
- Gov.uk: [Funding for postgraduate study](#)

<sup>1</sup> QAA, *Frameworks for Higher Education Qualifications in England, Wales and Northern Ireland*, August 2008.

<sup>2</sup> [International and postgraduate fees survey, 2016](#), *Times Higher Education*, 18 August 2016.

<sup>3</sup> Department for Business, Innovation and Skills, *Higher Education: Postgraduate Study: Government response to the Consultation on Support for Postgraduate Study*, November 2015, pp12-17

## 2. Postgraduate student support

### 2.1 Postgraduate Masters Loans

From 2016-17 non-income-contingent loans of up to £10,000 have been available for students on eligible postgraduate masters courses as a contribution towards their course or living costs.

To be eligible, students must be aged under 60 at the start of their course, have the required nationality or residency status, and be studying an eligible masters course at a publicly funded higher education institution in the UK or at an alternative provider with degree awarding powers. The Government intends to extend eligibility to alternative providers without degree awarding powers from 2017-18.

Eligible courses include taught, research, distance learning or professional masters courses and can be studied:

- full-time, lasting 1 or 2 years;
- part-time at a minimum 50% intensity of the full-time equivalent (FTE), or for up to three years where a course has no FTE<sup>4</sup>; or
- by distance learning.

Students who already have a masters degree or an equivalent or higher qualification are not eligible for loans.

#### Box 3: Nationality and residency requirements

The nationality and residency requirements for postgraduate masters loans are complex. Broadly, to be eligible for loans, students must fall into one of the following categories:

- **English domiciles:** UK nationals or individuals with 'settled status' in the UK (i.e. no restrictions on how long they can stay) who are domiciled in England and have been ordinarily resident in the UK for the three years prior to starting their course. Students ordinarily resident in Scotland, Wales and Northern Ireland who move to England solely for the purposes of studying are not eligible for loans. Students ordinarily resident in England who move to another part of the UK to study are eligible.
- **Non-UK EU students:** EU students who have been ordinarily resident in the EEA/Switzerland for the three years prior to the start of their course and will be living in England when their course starts.
- **Students with long residence:** students aged 18 and over who have either spent at least half of their life or at least 20 years in the UK prior to the start of their course. To be eligible, individuals must also be ordinarily resident in England when their course starts and have been ordinarily lawfully resident in the UK for the three years prior to their course starting.<sup>5</sup>
- **Other categories:** there are a number of other categories under which individuals may be eligible for a masters loan, including refugees and those under humanitarian protection.

Further information is available on pages 11-15 of [guidance](#) published by Student Finance England.

The repayment rate for postgraduate masters loans 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.

<sup>4</sup> HM Treasury, [Budget 2016](#), HC 901, March 2016, p34.

<sup>5</sup> Likely of less relevance to postgraduate loans, student aged under 18 who have lived in the UK for the 7 years prior to starting their course may also be eligible under the long residence criteria.

Repayments will commence from April 2019, but individuals will be able to make voluntary repayments before this time if they wish.<sup>6</sup>

Further information on the postgraduate masters loans scheme is available on the Gov.uk website at, [Postgraduate loans](#) and in [guidance](#) from Student Finance England. The precise details are set out in the *Education (Postgraduate Master's Degree Loans) Regulations 2016*.

Information on the development of policy concerning loans for postgraduates is available in Library Briefing Paper 7049, [Postgraduate loans in England](#).

#### **Box 4: Loans for doctoral students from 2018-19**

Following an initial announcement and consultation in 2015, Budget 2016 confirmed that non-means-tested loans of up to £25,000 would be introduced for doctoral students from 2018-19. A technical consultation on the proposed scheme was launched in November 2016. Under the proposals:

- Loans would be available for individuals aged under 60 who are not in receipt of a Research Council studentship (including fees only awards) and are studying any level 8 doctoral qualification with a maximum course length of under six years.
- The loan would be a contribution towards the cost of study, rather than specifically to cover tuition fees or living costs.
- Loans would be available to eligible UK nationals ordinarily resident in England and other students that meet the eligibility and residency requirements in place at the time.
- Eligible students ordinarily resident in England would be able to take their loan to any UK university offering a doctoral programme. Individuals ordinarily resident in Scotland, Wales and Northern Ireland would not be eligible for loans.
- Loan payments would be made in tranches across the number of years of the programme.

It is proposed that the repayment rate for loans would be 6%, pending a final policy decision informed by the consultation. Repayments would be made concurrently with undergraduate loans but for students with a postgraduate masters loan, repayment would be taken through one single postgraduate loan repayment of 6%. The income threshold would be £21,000 until April 2021.

The consultation closed on 16 December 2016 and the Government is yet to respond.<sup>7</sup>

## 2.2 Other sources of support

### The Research Councils

Around 30,000 researchers per year, including 19,000 doctoral students, are funded by the Research Councils.<sup>8</sup> The Councils do not fund students directly, instead funding is provided to universities who then select and recruit students. Individuals seeking Research Council funding should, therefore, contact the research organisation at which they wish to study to enquire about the funding available.<sup>9</sup>

There are seven grant-awarding Research Councils:

- [Arts and Humanities Research Council \(AHRC\)](#)

<sup>6</sup> Department for Business, Innovation and Skills, [Higher Education: Postgraduate Study: Government response to the Consultation on Support for Postgraduate Study](#), November 2015, pp12-16.

<sup>7</sup> Department for Education, [Consultation on postgraduate doctoral loans: Government consultation](#), November 2016.

<sup>8</sup> "[Press briefing: People and Skills](#)", Research Councils UK website, last accessed 20 December 2016.

<sup>9</sup> "[Postgraduate Training](#)", Research Councils UK website, last accessed 7 September 2015.

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- [Biotechnology and Biological Sciences Research Council \(BBSRC\)](#)
- [Economic and Social Research Council \(ESRC\)](#)
- [Engineering and Physical Sciences Research Council \(EPSRC\)](#)
- [Medical Research Council \(MRC\)](#)
- [Natural Environment Research Council \(NERC\)](#)
- [Science and Technology Facilities Council \(STFC\)](#)

### Type of award

The Research Councils provide a variety of awards, the most common being Studentship Grants (for masters or doctorates) and Collaborative Awards. Studentships may cover just tuition fees, or cover fees and a maintenance grant (a stipend). Each year, approximately 6,000 studentships are awarded to universities by the Councils, so competition for awards is fierce and many applicants will struggle to secure funding.

The Government has confirmed that Research Council studentships remain open to EU students starting courses in 2017-18 and that the funding support will cover the duration of their course, even if the course finishes after the UK has left the EU.<sup>10</sup>

### Doctoral stipend levels and indicative fee amounts for 2016-17

Doctoral stipends have set national minimum amounts; the minimum doctoral stipend for 2016-17 is £14,296. Research Councils UK (RCUK) also publish an annual indicative postgraduate fee level, which for 2016-17 is £4,121. While postgraduate tuition fees are not regulated, students should not have to meet any difference between the Research Council fee payment level and the fee charged by the institution.<sup>11</sup>

Further information on Research Council funding is available in a guide published by RCUK: [RCUK Training Grant Guide](#).

### Institutional Finance

Many higher education institutions have their own scholarships, bursaries or studentship awards, which are available to students who qualify under the institution's own criteria. Students should apply to the institution at which they wish to study to find out about the availability of such funding. Admissions staff can also be helpful in advising students on other avenues of funding that previous students have successfully employed.

Information on scholarships offered by higher education institutions and others is also available on the [scholarship search website](#).

### Professional and Career Development Loans

Professional and Career Development Loans are subsidised bank loans. Students can borrow between £300 and £10,000 to cover course fees and living costs. The Government pays the interest on the loan while the student is studying – and for one month afterwards. After this, interest is payable at the rate fixed when the loan was taken out.

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<sup>10</sup> ["EU nationals remain eligible for postgraduate support from UK's Research Councils"](#), Gov.uk, 1 December 2016.

<sup>11</sup> ["Research Councils UK Doctoral Stipend Levels and Indicative Fees for 2016"](#), Research Councils UK website, 25 January 2016.

To qualify for a Professional and Career Development Loan an individual must be 18 or over; been living in the UK for at least three years when the course starts; and plan to work in the UK, European Union or European Economic Area after the course. They must also be doing a qualifying course. To qualify, a course must:

- only last up to 2 years, or 3 years if it includes 1 year of work experience;
- be provided by an organisation on the Professional Career and Development Loan Register; and
- help with the individual's career – they don't have to lead to a qualification.

Further information is available on the Gov.uk website at [Professional and Career Development Loans](#).

## Trusts and Charities

Trusts and charities may provide funding for postgraduate students. These grants are entirely discretionary and small amounts of up to £500 might be available. When contacting these bodies it is recommended that the student finds a connection with the organisation such as the area to be studied, residential or a family link.

Several resources provide information on the bodies to approach:

- *The Grants Register* (Macmillan)
- *The Guide to Major Trusts 2017/18* (Directory of Social Change)
- *Charities Digest 2017* (Waterlow Information Services)
- [Grantsforindividuals.org.uk](http://Grantsforindividuals.org.uk)
- [GRANTfinder.co.uk](http://GRANTfinder.co.uk) (log-in required)

Information is also provided on the NUS website at: [Can I get student funding from educational charities and trusts?](#)

## Funds for disabled postgraduate students

Disabled students undertaking postgraduate study can apply for a Disabled Students' Allowance (DSA) to help them with the extra costs they may have because of their disability. In the 2016-17 academic year postgraduate students can get a single allowance of up to a maximum amount of £10,652 a year. DSAs do not have to be repaid.<sup>12</sup>

Further information is available on the Gov.uk website at, [Disabled Students' Allowances](#).

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<sup>12</sup> "[Disabled Students' Allowances \(DSAs\)](#)", Gov.uk website, last accessed 7 September 2015.

## 3. Subject specific awards

Postgraduate students studying certain subjects may be eligible for additional support under the student support system or from other sources. A very brief outline of some of the subjects where this applies is provided below.

### 3.1 Teaching

Information on funding for postgraduate teacher training courses is available on the Get Into Teaching website at, [Bursaries and funding](#).

#### Tuition fee and maintenance loans

Postgraduate students on non-salaried initial teacher training courses may be eligible for tuition fee and maintenance loans from Student Finance England under the standard undergraduate student support system. Postgraduate trainees who are eligible for undergraduate support are not also able to receive a postgraduate masters loan.<sup>13</sup>

Further information is available on the Get Into Teaching website at: [Postgraduate tuition fee and maintenance loans](#).<sup>14</sup>

#### Bursaries and scholarships

Eligible non-salaried trainee teachers on postgraduate programmes may qualify for a training bursary – an incentive payment designed to attract highly-qualified trainees in shortage subject areas. Trainees do not need to apply for a bursary, if they meet the eligibility criteria, payments will start when they begin their course.

There are also a number of specialist competitive scholarships ranging from £25,000 to £30,000 for trainees in physics, chemistry, maths, languages, geography and computing. Scholarships are awarded by professional subject associations for these subjects, and selection is through an additional application and assessment process. Each scholarship also comes with a package of non-financial benefits, such as membership of the professional subject associations offering the scholarship. Trainees awarded a scholarship cannot also claim a standard Department for Education bursary.<sup>15</sup>

A table on the [Get Into Teaching Website](#) provides an overview of bursary and scholarship levels for the 2017-18 academic year.

More information on funding for postgraduate teacher training courses is available in section four of Library Briefing Paper 6710, [Initial teacher training in England](#).

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<sup>13</sup> Student Finance England, [Postgraduate Loans for Master's Courses](#), November 2016, p19.

<sup>14</sup> "[Bursaries and funding](#)", Get Into Teaching website, last accessed 21 December 2016.

<sup>15</sup> "[Scholarships](#)", Get Into Teaching website, last accessed 21 December 2016.

## 3.2 Healthcare

Prior to 2017-18, postgraduate students accepted for an NHS funded place on a course that leads to professional registration as a nurse, midwife or other specified healthcare profession could be eligible for an NHS Bursary. Full-time students starting courses in 2016-17 may receive the following bursary elements:

- tuition fees paid by the NHS
- a non-means tested grant of £1,000
- a means tested bursary to help with living costs of up to £2,643 for students living away from home and outside London
- other elements such as an extra weeks allowance and a dependants' allowance.<sup>16</sup>

Students eligible to apply for a NHS bursary may also be able to receive a non-income assessed reduced rate maintenance loan from Student Finance England, irrespective of whether they already hold an equivalent or higher qualification.<sup>17</sup>

Further information is available on the Gov.uk website at [NHS bursaries](#) and in the following guides published by the NHS Business Services Authority:

- [Financial help for healthcare students 2016-17](#).
- [Your guide to NHS Student Bursaries 2016-17](#)

### Changes from 2017-18

From August 2017, new students on most nursing, midwifery and allied health professions pre-registration courses will not be entitled to bursary support and will no longer have their tuition fees paid by the NHS. Students will instead be supported under the standard student support system. Further information on this reform is provided in Library Briefing 7436, [Reform of support for healthcare students in England](#).

However, some transitional measures have been put in place for postgraduate healthcare students. These are briefly outlined below.

#### Postgraduate healthcare students

Concerns were raised in response to the Government's consultation that, because of their structure, some postgraduate pre-registration healthcare courses would not be eligible for postgraduate masters loans. It was also contended that support available under the postgraduate loans scheme would not be sufficient.

In response, the Government has confirmed that for postgraduate healthcare students starting courses in 2017-18 there will be a capped number of bursaries for tuition and maintenance costs to "meet the full costs of the course for postgraduate students." It is intended that this is a transitional arrangement and that in the longer term these courses are

<sup>16</sup> NHS Business Services Authority, [Financial help for healthcare students 2015-16](#), April 2015, p22

<sup>17</sup> Student Finance England, [Postgraduate Loans for Master's Courses](#), November 2016, p41.

reformed to fit the standard student funding model.<sup>18</sup> Students eligible to apply for a healthcare bursary are not eligible to apply for a postgraduate masters loan.<sup>19</sup>

### Students taking healthcare courses as a second degree

Under the standard student support system, students are generally not able to access student support for second undergraduate degrees (see box 5). For students who are planning to take healthcare courses as a second degree from 2017-18, the Government has said that an exemption will be put in place so that they can access the standard undergraduate student support system.<sup>20</sup>

#### Box 5: Students taking a second undergraduate degree

A student studying for a qualification which is deemed to be equivalent to or lower than a qualification they already hold (ELQ) are not entitled to support under the standard student support package. This applies whether the student studied their previous qualification in the UK or elsewhere, and whether it was self-funded or publicly-funded. If the qualification which a student already holds is an honours degree from a UK higher education institution, then it is automatically considered an ELQ for the purposes of the undergraduate student support package.

There are some exceptions to this rule for full-time students taking courses in medicine, dentistry, veterinary science, architecture, social work and undergraduate Initial Teacher Training (ITT). For further information see page 41 of [Student Finance England's eligibility guidance](#).<sup>21</sup>

Students with an honours degree may also currently be able to access tuition fee loans for a part-time degree in engineering, technology or computer science.<sup>22</sup> In addition, in July 2016 it was confirmed that from 2017-18 the ELQ rules would be relaxed further to allow students starting part-time second degrees in the following STEM subjects to be eligible for tuition fee loans: subjects allied to medicine; biological sciences; veterinary sciences, agriculture and related subjects; physical sciences and mathematical sciences.<sup>23</sup>

### Dental Therapy and Dental Hygiene

For 2017-18, the Government will continue to fund a capped number of students on dental therapy and dental hygiene courses, as under the current bursary system. Again this is intended as a transitional measure only.<sup>24</sup>

## 3.3 Medical students

Medical students are not affected by the changes to healthcare bursaries outlined above.

<sup>18</sup> Department of Health, [Reforming healthcare education funding: creating a sustainable future workforce: Government Response to public consultation](#), July 2016, p16.

<sup>19</sup> Student Finance England, [Postgraduate Loans for Master's Courses](#), November 2016, p9.

<sup>20</sup> Department of Health, [Reforming healthcare education funding: creating a sustainable future workforce: Government Response to public consultation](#), July 2016, p16.

<sup>21</sup> Student Finance England, [Assessing Eligibility Guidance](#), November 2016, p41.

<sup>22</sup> Student Finance England, [Support for Part-Time Students](#), September 2016, p1.

<sup>23</sup> [HCWS117](#), 21 July 2016. This followed an initial announcement at the [Spending Review 2015](#).

<sup>24</sup> Department of Health, [Reforming healthcare education funding: creating a sustainable future workforce: Government Response to public consultation](#), July 2016, p17.

Information on the support available to postgraduate medical students is provided in Library Briefing Paper 6495, [Support for medical students in England in 2014/15 and 2015/16](#). A brief outline is given below.

Graduate students study on two main types of medical degree programme: the standard undergraduate course of 5+ years (taken as a second undergraduate degree), or the accelerated graduate entry course (4 years). Funding depends on the type of course taken and is different to the support available to students taking a first undergraduate medical degree.

### **Graduates starting standard 5 year+ undergraduate courses in 2016-17**

Students have to pay their tuition fees for the first four years of their course and are not eligible for a tuition fee loan. They may, however, be able to apply to Student Finance England for a maintenance loan.

From year five of their training, graduate medical students receive the same support as undergraduate medical students under the NHS bursary scheme. That is, their tuition fees will be paid by the NHS, they will receive a non-means tested grant of £1,000, and they will be able to apply for a means-tested bursary to cover maintenance costs. Students can also apply for a reduced maintenance loan from Student Finance England.<sup>25</sup>

### **Graduate students starting accelerated (four year) courses in 2016-17**

In their first year, students have to pay the first £3,465 of their fees and can take out a loan for the balance up to £9,000. In the remaining years of the course, the NHS bursary pays the first £3,465 of the fees and the student can continue to take out a loan for the remainder.

Students in year one of the accelerated course can apply for a maintenance loan from Student Finance England. In years two, three and four, eligible students may apply for the same living cost support as undergraduates on the five year degree – i.e. a means-tested NHS bursary, reduced rate maintenance loan and the £1,000 non-means tested grant.

These funding arrangements apply for students starting their courses in 2016-17. Arrangements for 2017-18 and beyond are yet to be announced.<sup>26</sup>

Further information is available in the NHS Business Services Authority booklet, [Your guide to NHS Student Bursaries 2016-17](#), on the [Money4medstudents](#) website and on the [NHS careers website](#).

<sup>25</sup> ["Financial support for medical and dental students - England"](#), NHS Careers website, last accessed 21 December 2016.

<sup>26</sup> ["Financial support for medical and dental students - England"](#), NHS Careers website, last accessed 21 December 2016.

### 3.4 Social Work

The social work bursary was introduced by the Department of Health as an incentive to train in social work. Changes were made to the funding for social work students from the 2013-14 academic year.

The number of bursaries available for postgraduate social work courses is capped and there is no guarantee that students who take up an offer of a place on a course will receive a bursary. Universities decide which students receive a bursary and send a list of names (a 'capping list') to the NHS Business Services Authority. Students will only be assessed for a bursary if they are on the list from their university and satisfy the other eligibility criteria.<sup>27</sup> Once a student is allocated a bursary place they retain it for the duration of their course.<sup>28</sup>

Students entering year one or two of an eligible course in 2016-17 who have been allocated one of their university's bursary places can apply for the following support under the bursary scheme:

- A non-means tested basic grant of up to £3,362.50 for students studying outside London.
- A means tested maintenance grant of up to £2,721 for students studying outside London.
- A payment of £4,052 towards tuition fees. The student will have to make up any fees above this amount.
- Other allowances, dependent on circumstances, such as a childcare allowance and a parents learning allowance.

Students awarded a social work bursary are not eligible for a postgraduate masters loan.

Students who have not been allocated a bursary place by their university but are personally eligible receive a placement travel allowance of £862.50 from the second year of their course. Students not allocated a bursary place may also apply for a postgraduate masters loan.<sup>29</sup>

Further information is available via the following links:

- [Social Work Bursaries](#), NHS Business Services Authority website
- NHS Business Services Authority, [A Guide to Social Work Bursaries for postgraduate students 2016-17](#).
- NHS Business Services Authority, [Your guide to Social Work Bursaries 2017-18](#).

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<sup>27</sup> NHS Business Services Authority, [A guide to Social Work Bursaries for postgraduate students 2016-17](#), p12.

<sup>28</sup> NHS Business Services Authority, [Your guide to Social Work Bursaries 2017-18](#), p6.

<sup>29</sup> Student Finance England, [Postgraduate Loans for Master's Courses](#), November 2016, p9.

## 4. Funding for postgraduate study abroad

In England, only courses which are “designated courses” under the *Education (Student Support) Regulations 2011*, as amended, are eligible for student support. Regulation 5(c)(da) states that for a course to be designated it must be “substantially provided in the United Kingdom”.<sup>30</sup> As a result, students studying an entire course at a university outside of the UK are not eligible for student support.

Under EU law, UK students have the right to study in any other EU country and when doing so should be treated the same as nationals for fee purposes. However, the requirement of equal treatment may be taken by member states to apply only to fees, so it is permissible for countries to restrict other types of student support to their home students.<sup>31</sup> For example, EU students who come to the UK to study are eligible for fee support on the same basis as UK home students, but are not generally eligible for maintenance loans (EU nationals starting courses in or after 2016-17 with five years ordinary residence in the UK may apply for maintenance support).<sup>32</sup>

The [Prospects website](#) provides information for students considering studying at an overseas university.

### Erasmus+ Master Loans scheme

Under the Erasmus+ Master Loans scheme, students who have been accepted for a full masters study programme in another Erasmus+ programme country are able to apply for a loan to contribute to their costs. Loans are offered by participating banks and student loan agencies, and students will be able to borrow up to €12,000 for a one-year masters course or up to €18,000 for a two-year course.

The scheme began operation in June 2015, with a gradual roll-out across the Erasmus+ programme countries. It is currently available through banks in Spain, France, the UK and Turkey for outgoing postgraduate students from these countries and for students from other programme countries going to Spain, France or UK for a masters course.

To apply students should apply to participating banks or student loan agencies. [Future Finance Loan Corporation](#) operates the scheme for Masters students in and out of the UK.

Further information is available on the European Commission’s [website](#) at: [Erasmus+ Master Degree Loan](#) and in the guide: [Erasmus+ Master Loans](#).

<sup>30</sup> [Education \(Student Support\) Regulations 2011](#), SI 2011/1986

<sup>31</sup> “[University fees and financial help](#)”, European Commission Your Europe website, last accessed 7 September 2015.

<sup>32</sup> Students who have started courses prior to 2016-17 only had to demonstrate three years ordinary residence. See [HCWS559](#), 1 March 2016.

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