

This guide outlines the funding available for full and part-time postgraduate doctoral students who usually live in England and are starting their course from September 2020.

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1. What student finance can I apply for?

Eligible new students who start their course on or after 1 September 2019 can apply to Student Finance England (SFE) for a doctoral loan of up to £26,445 for the duration of their course as a contribution towards the cost of their course and living costs.

You can apply for the loan in any year of your course but you might not get the full amount if you apply after your first year.

The loan is not income assessed so anyone who meets the eligibility criteria will be able to receive a loan.

The loan is paid straight into your bank account and it is your responsibility to pay your tuition fee to the University.

You won't be able to get a doctoral loan if you are receiving Research Council Funding.

For more information on the doctoral tuition fees charged by Teesside University please visit:

2. Am I eligible?

To be eligible for financial support for a doctoral course you must meet certain criteria:

Personal Eligibility

Where you live

To apply, you must:

- be a UK national or have settled status (that is, no restrictions on how long you can stay in the UK); and
- normally live in the UK on 1 September before the start of your course in the autumn; and
- have most recently been living in England; and
- have been living in the UK for at least three years before the first day of your course.

You may not be eligible to receive a doctoral loan if you have moved to England specifically to study your course or to study a lower level higher education course.

If you are recognised as a refugee you can apply for funding from SFE and do not need to fulfil the three years residency requirement.

If you're an EU national you must have been ordinarily resident in EEA/Switzerland for three years prior to the first day of the academic year.

Your age

To be eligible to receive the doctoral loan you must be aged under 60 on the first day of the first academic year of the course.

Previous study

You are not entitled to the doctoral loan if you already have a qualification that is equal to or higher than the qualification you wish to study. This applies even if the previous qualification was self-funded and/or achieved outside the UK.

A doctoral loan is not available to students wanting to 'top up' a lower-level qualification to a doctoral degree. The course must be a full standalone doctoral course.

If you have already received a doctoral loan but did not complete the course you will not be eligible to receive funding for a repeat year, even if you did not complete the course, unless you have compelling personal reasons, for example ill health.

If you have any queries relating to your personal eligibility contact a finance adviser in Student & Library Services on 01642 342277 or email studenthelp@tees.ac.uk.

Course eligibility

Course level

The course you are studying must be in the UK and be a full postgraduate doctoral course leading to a qualification such as:

- **Subject specialist doctorates:** a formal programme of study such as a PhD
- **Integrated subject specialist doctorates:** a supervised research project undertaken alongside a more structured

taught course, or may depend on successful completion of taught elements and be undertaken in later years.

Integrated doctorates normally offer exit awards at master's level based on successful completion of taught modules. (Students must register for the doctoral degree at the outset to be eligible for a doctoral loan.)

- **Professional and practice-based doctorates:** post-experience qualifications aimed at mid-career professionals, e.g. an Engineering Doctorate (EngD)

Course length

To be eligible for funding, a full-time course must be at least three years in length and a part-time course can last up to a maximum of eight years.

3. How do I apply for a postgraduate loan?

You apply to SFE for the loan, and the quickest and easiest way to apply is online at www.gov.uk/studentfinance. The application will be available from spring/summer 2020 and you will only need to apply once, even if your course is longer than a year.

4. How will I receive my student funding?

The loan will be paid directly into your bank account in three equal instalments across the academic year after the start of each term.

The amount you borrow will be paid evenly over the length of your course but if you complete your course early you will no longer be entitled to receive any further loan instalments.

5. How do I repay the student loans?

Student loans are different to other types of loan, below are the key facts about the doctoral loan repayments:

- the amount you repay each month is based on your income and not on how much you owe
- repayments will only start if you are earning over £21,000 in the April 4 years after the start of your course or the April after you leave your course, whichever comes first
- your repayments are 6% of your income over the threshold of £21,000 per year
- you will be charged interest on your loan and the amount of interest you pay will be linked to inflation plus 3%
- any loan or interest still outstanding after 30 years will be written off.

Repayment examples

If you're paid monthly and earn £2,500 a month before tax you'll repay 6% of the difference between what you earn and the monthly threshold (£1,750):

$$£2,500 - £1,750 = £750 \quad 6\% \text{ of } £750 = £45$$

So your loan repayment would be £45 that month.

If you've had any other loans from SFE for undergraduate study, you'll repay these loans at the same time as your postgraduate loan(s). How much you repay towards the student loans you already have for your undergraduate course will depend on when you studied. For example, if you took a loan for your undergraduate course that started after 1 September 2012, your repayments for both your undergraduate and postgraduate loans will be:

Your income per year	Monthly salary	Undergraduate loan repayment	Postgraduate loan repayment	Total monthly repayment
£21,000	£1,750	£0	£0	£0
£25,000	£2,083	£0	£20	£20
£30,000	£2,500	£32.06	£45	£77.06
£35,000	£2,916	£69.56	£70	£139.56
£40,000	£3,333	£107.06	£95	£202.06

6. Are there any other sources of funding?

Disabled Students' Allowance

The Disabled Students' Allowance (DSA) can help with the extra costs a disabled student may face to access their studies and is non-repayable. These allowances can support people who are visually impaired, hearing impaired, wheelchair users or people with mobility difficulties, medical conditions, autistic spectrum disorders, mental health conditions and people with specific learning difficulties (for example dyslexia).

For further information please see www.tees.ac.uk/disability or talk to our disability services team on 01642 342277.

Teesside University scholarships and discounts

Teesside University is offering a range of scholarships and tuition fee discounts for new postgraduate students starting in academic year 2019/20. For further information and eligibility criteria please visit:

www.tees.ac.uk/sections/postgrad/pg_fees.cfm.

Any scholarship or discount a student is awarded will be in addition to the postgraduate loan available from SFE and does not have to be repaid.

Research council and charitable trust funding

A number of charities and research councils may offer funds and grants for students studying postgraduate courses. For further information please visit:

www.prospects.ac.uk/postgraduate-study/funding-postgraduate-study

Full and part-time work

Lots of students work alongside their studies to help meet their general living costs. The University's Careers Service can offer support and advice to current students and graduates who are looking for work:

www.tees.ac.uk/depts/careers/welcome.cfm

The Students' Union Job Shop advertises part-time vacancies:

www.tees-su.org.uk/jobs/browse/

Queries

If you have any queries about student funding or other money issues then contact a student adviser in Student & Library Services:

studenthelp@tees.ac.uk

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