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2025/26

Postgraduate Tuition Fee Loan

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Who should read this guide?

This guide is for students who are studying on postgraduate certificate, postgraduate diploma, taught Master's or research Master's courses during academic year 2025/26, either on a full-time or part-time basis. It applies to students who are either in attendance or undertaking a course via distance learning.

It applies to postgraduate students whose homes are in Northern Ireland (whether you study in Northern Ireland, England, Scotland, Wales or Republic of Ireland), and to eligible students from the European Union (EU) who are studying in Northern Ireland. From academic year 2025/26 eligible Northern Ireland domiciled postgraduate students studying at a relevant institution in the Republic of Ireland can also apply for a Postgraduate Tuition Fee Loan.

It outlines what finance is available as well as how and when to apply.

You can also get more information from our website at **www.studentfinanceni.co.uk** and from your university or college.

What student finance is available?

Postgraduate Tuition Fee Loan

If you start a postgraduate certificate, postgraduate diploma, taught Master's or research Master's during the 2025/26 academic year you may be eligible to apply for a Postgraduate Tuition Fee Loan of up to £6,500 for the course, to help with the cost of your course fees. If you started the course before the 2024/25 academic year, the maximum loan available is £5,500. The Postgraduate Tuition Fee Loan can't be more than the actual fee charged by the university or college, it isn't based on household income, and you must repay it. It is paid directly to your university or college. More details on the repayment terms can be found on page 12.

Disabled Students' Allowance

If you have a disability, long-term health condition, mental health condition or specific learning difficulty, such as dyslexia or dyspraxia, you may be able to get extra help through Disabled Students' Allowance (DSA).

You can find more information on DSA on page 8.

Do you qualify?

Where you want to study

Students from Northern Ireland will be eligible to apply for a Postgraduate Tuition Fee Loan regardless of where in the United Kingdom they undertake their course.

Northern Ireland domiciled students planning to attend a higher education postgraduate course (including Open University courses) in Northern Ireland, England, Scotland, Wales or relevant universities/colleges in the Republic of Ireland should be aware that postgraduate tuition fees vary. The maximum Postgraduate Tuition Fee Loan available to Northern Ireland domiciled students who start a course in the 2025/26 academic year is £6,500. Northern Ireland students will have to financially make up the difference of any tuition fee charged by their Higher Education Institution.

You should establish the amount of tuition fees with your Higher Education Institution before committing to a course.

The course you want to study

Students studying for degrees in veterinary science or architecture and undertaking an intercalated postgraduate course are ineligible for undergraduate student support during that year but may apply for a Postgraduate Tuition Fee Loan. They may subsequently access undergraduate support when they return to finish their undergraduate degree - contact the Student Finance NI Office for details. Students who undertake an intercalated postgraduate course in other subjects will not be eligible for undergraduate support when they return to finish their undergraduate degree.

Please note, however, courses that are currently funded through the undergraduate student funding system will not be eligible for the Postgraduate Tuition Fee Loan:

- Postgraduate Certificate of Education (PGCE)
- Master of Architecture (MArch)*
- Integrated Master's degrees
- Intercalated medical/dental courses (if intercalating after year 4 of your medicine/dentistry course).

(*You may be able to access a Postgraduate Tuition Fee Loan for a MArch where undergraduate funding is not available – contact the Student Finance NI Postgraduate Office for details.)

The Postgraduate Tuition Fee Loan will not be available in respect of doctoral (PhD) study.

When your course begins

The Postgraduate Tuition Fee Loan is available for courses starting after 1st August 2017.

Where you live

Residency requirements for the Postgraduate Tuition Fee Loan are the same as those for undergraduate student support in Northern Ireland. Normally, you must be living in Northern Ireland on the first day of the first academic year of your course, and:

- have been living in the UK, the Channel Islands, or the Isle of Man for the 3 years immediately before that date, and have 'settled status' in the UK (meaning that you can live permanently in the UK without any Home Office restriction on how long you can stay); or
- meet the requirements of one of the other UK residency categories listed in the Education (Student Support) (No.2) Regulations (Northern Ireland) 2009, as amended (for example you are a refugee living in the UK); or if you are an EU national, or a child of an EU national, studying in NI, you may be eligible for a Postgraduate Tuition Fee Loan on a similar basis to NI students if you hold 'pre-settled' or 'settled' status under the EU Settlement Scheme and have lived in the area comprising the UK/Gibraltar/EEA/Switzerland for three years before your course starts. Under the Common Travel Area arrangements, Republic of Ireland (ROI) nationals who have been ordinarily resident in the area comprising the UK/Gibraltar/EEA/Switzerland for the three years prior to the start of the course may be eligible for fee loans (they are not required to apply to the EU Settlement Scheme).

Your previous study

You are entitled to apply for one Postgraduate Tuition Fee Loan even if you already hold an equivalent or higher level qualification.

Please note, however, that if you have already received a Postgraduate Tuition Fee Loan from any government authority within the United Kingdom or Postgraduate Master's Grant support from Student Finance Wales, you will not be eligible for a Postgraduate Tuition Fee Loan from Student Finance NI – even if your new course is of a higher level than the first, and whether or not you have previously taken out the maximum loan available.

It is also important to note that any Postgraduate Tuition Fee Loan that you receive in respect of an intercalated postgraduate course may affect your eligibility for any subsequent undergraduate support*.

(*Students studying for degrees in medicine or dentistry, who undertake an intercalated postgraduate course after year 3 of their medicine/ dentistry course are ineligible for undergraduate student support during that year but may apply for a Postgraduate Tuition Fee Loan. However, if a student intercalates after year 4 of their medicine/dentistry course they may be eligible for a Fee Grant, reduced rate Maintenance Loan and a means tested Department of Health Bursary. Such students are not eligible to apply for a Postgraduate Tuition Fee Loan.

Students studying for degrees in veterinary science or architecture and undertake an intercalated postgraduate course are ineligible for undergraduate student support during that year but may apply for a Postgraduate Tuition Fee Loan.

They may subsequently access undergraduate support when they return to finish their undergraduate degree - contact the Student Finance NI Office for details.

Students who undertake an intercalated postgraduate course in other subjects may not be eligible for undergraduate support when they return to finish their undergraduate degree.)

Other sources of funding

Eligibility for other sources of postgraduate funding (including bursary support) will not affect your eligibility for a Postgraduate Tuition Fee Loan.

Find out what you're entitled to

Postgraduate Tuition Fee Loan	
What is it for?	The Tuition Fee Loan helps towards the cost of tuition fees charged by your university or college.
How much can I get?	You can get up to £6,500 towards the tuition fees over the duration of your postgraduate certificate, postgraduate diploma, taught Master's or research Master's course. The Tuition Fee Loan can't be more than the actual fee charged by the university or college. If your course costs more than £6,500 you will be required to self-finance the balance.
How is it paid?	We pay the Tuition Fee Loan directly to your university or college.
Do I have to pay it back?	Yes. Postgraduate Tuition Fee Loans will be added to the balance of any undergraduate student loans that you have and repaid under existing Plan 1 income contingent repayment terms. As such, you will pay 9% of anything you earn over the minimum income threshold (for tax year 2025/26 this is £26,065 per year, £2,172 per month, or £501 per week before tax and National Insurance) towards any loan balance that you have. You will become eligible to begin repayment from the start of the tax year (April 6th) after you complete or withdraw from your course.
Anything else?	You will normally be entitled to a maximum of one Postgraduate Tuition Fee Loan only. If you subsequently decide to undertake a further course at postgraduate certificate, postgraduate diploma, taught Master's or research Master's level, you will not be eligible for a second Postgraduate Tuition Fee Loan. The same principle applies even if your previous Postgraduate Loan was provided by a government authority elsewhere in the United Kingdom.

Disabled Students' Allowance	
What is it for?	DSA can help with the extra costs you may have in relation to your course as a direct result of your disability, long-term health condition, mental-health condition or specific learning difficulty.
How much can I get?	There is a single DSA allowance of up to £25,000 a year towards course-related costs and travel costs for postgraduate students. This support can be used for specialist equipment, non-medical helpers, extra travel costs or other course-related costs that you face as a direct result of a disability, mental-health condition or specific learning difficulty. The amount you can get does not depend on your income or that of your family, but it will depend on your needs assessment and will be subject to the approval of the Education Authority.
How is it paid?	We'll pay the money directly to the supplier of the service (or services) - for example, your university, college, or equipment supplier - or into your bank account, whichever applies.
Do I have to pay it back?	No.
Anything else?	If you're also applying for a Postgraduate Tuition Fee Loan, fill in the application form (PGL) or apply online. Then apply for DSA by downloading a slimline version of the DSA application form (DSASL) from **www.studentfinanceni.co.uk**. Fill this in and return it to us with up to date evidence of your disability. If you're only applying for DSA and no other form of student finance, simply download the DSA application form (DSA1) from **www.studentfinanceni.co.uk**. Fill this in and return to us with up to date evidence of your disability. You can order forms and guides in Braille, in large print or in audio by emailing your name and address, along with what form and format you need, to: **brailleandlargefonts@slc.co.uk**. You can also phone us on **0141 243 3686**. (Please note that this email address and the phone number can only deal with requests for alternative formats of forms and guides.) For more detailed information, you can download the guide 'Bridging the Gap: A Guide to the Disabled Students' Allowance (DSA) in Higher Education 2025/26 from **www.studentfinanceni.co.uk**

How and when to apply

You will need to submit a loan application for each academic year of your course. You can submit an online application at **www.studentfinanceni.co.uk**

1.	Please forward any evidence we have asked for to the Student Finance NI office (contact details can be found on page 14).
2.	Once we've received your application, we'll assess it to make sure you're eligible for student finance. We'll also check you've sent all the information and evidence we asked for.
3.	The Student Loans Company will write to you to let you know whether you are entitled to receive a Postgraduate Tuition Fee Loan. If you are, they will pay the loan directly to your college or university.

Late applications

If you decide after your course has started that you would like to apply for a Postgraduate Tuition Fee Loan, you must submit an application no later than 9 months after the first day of the academic year of your course. For example, if your course starts in September, you will have until 31 May 2026 to apply.

Please note that if you apply for a Postgraduate Tuition Fee Loan after your course has begun, and you have not attended your course from the beginning, the amount of Postgraduate Tuition Fee Loan available to you will be reduced accordingly (i.e. you will not be eligible for support in respect of terms that you were not in attendance).

Evidence you need to provide

If you're applying for a Postgraduate Tuition Fee Loan for the first time, you'll need to prove your identity – this is to help us check if you're eligible for student finance.

You can send us your passport details. If you hold a valid UK Passport you can enter your passport details on the online application. You don't need to send your UK passport as proof of identity. We will share the passport details you give us with HM Passport Office so that we can verify your identity. If you don't have a valid passport, you'll need to send us your birth or adoption certificate. You'll also need to fill in a 'Postgraduate Tuition Fee Loan Birth/ Adoption certificate declaration form 2025/26' available from **www.studentfinanceni.co.uk** and send this with your certificate.

If you're a non-UK passport holder, you'll need to provide your valid details from one of the following to confirm your identity/residency status:

- **non-UK passport**
- **National identity card**
- **Biometric Residency Card**
- **Biometric Residency Permit.**

If you're a ROI national and don't hold a UK passport, you can send us your valid original ROI passport via post to verify your identity. If you're sending original documents make sure you send them to the correct address found on page 14.

Don't send your original documents to us if you're due to travel within 8 weeks as we can't guarantee they'll be sent back in time. Instead, you should send the evidence when you return from travelling.

If you received a Postgraduate Tuition Fee Loan for the same course last 10 year, you won't have to send your identity evidence again.

(If you received student support from Student Finance NI for your undergraduate degree and you're going to start your postgraduate course straight away – e.g. you graduated in Summer 2025 and start your postgraduate course in Autumn 2025 – you'll not need to prove your identity unless you're specifically requested to do so by the Education Authority.)

What if your circumstances change?

You must notify the Student Finance NI office immediately of any change in your circumstances which may affect your entitlement to student finance. The most common changes of circumstance are:

- **you've changed university or college**
- **you've changed your course (but stayed at the same university or college)**
- **you've changed your course duration**
- **you've suspended your study**
- **you've left your course**
- **your name has changed or**
- **your address and contact details have changed**

Taking a break from your studies or withdrawing from your course

We recognise that circumstances can change and in some cases you may need to take a break from your postgraduate studies or leave your course. Taking a break (suspending) or withdrawing from your studies can affect your student finance, so it's important that you let us know straight away.

Suspending your studies

If you suspend your studies your Postgraduate Tuition Fee Loan payments will stop. As long as your university or college has agreed that you can suspend your studies, your Postgraduate Tuition Fee Loan payments will resume when you return to your course. However, if you suspend your studies for two years or more during your course you'll only be entitled to further Postgraduate Tuition Fee Loan payments if you can provide compelling personal reasons for each period of suspension.

Withdrawing from your course

If you withdraw from your course your Postgraduate Tuition Fee Loan payments will stop. In most cases you won't be eligible to apply for a further Postgraduate Tuition Fee Loan, unless you can provide compelling personal reasons for withdrawing from your initial course.

Repeating a year

Funding will not be available for repeat years, or part repeat years, even if you have chosen not to take the maximum amount of loan available to you.

Compelling personal reasons

If you suspend your studies or don't finish your course because of personal reasons, such as illness or bereavement, you may be asked to provide evidence to support this.

Each case will be considered individually, but academic performance alone will generally not be classed as a compelling personal reason.

Please note that if you are deemed to have a compelling personal reason for withdrawing from your initial course, a further Postgraduate Tuition Fee Loan will be available in respect of a new course only (i.e. a second Postgraduate Tuition Fee Loan will not be payable in respect of the same course).

Reapplying next year

You'll need to reapply for your funding for each year of your postgraduate course.

Repayment

Postgraduate Tuition Fee Loans will be added to the balance of any undergraduate student loans that you may have, and repaid under Plan 1 income contingent repayment terms. As such, from the beginning of the tax year (April 6th) after you complete or withdraw from your course, you'll be eligible to pay 9% of anything you earn over the minimum income threshold (for tax year 2025/26 this is £26,065 per year, £2,172 per month, or £501 per week before tax and National Insurance).

How are repayments made?

If you're employed, your employer will take repayments directly from your salary along with tax and National Insurance contributions. If you stop working or your income drops below the minimum income threshold, repayments will automatically stop until you're earning over the threshold again. Your employer will pass your repayments to HM Revenue and Customs (HMRC) at the end of the tax year.

If you're self-employed, HMRC will tell you how much you need to repay towards your Postgraduate Tuition Fee Loan once you've completed your Self Assessment tax return.

After the end of the tax year, HMRC let us know how much you've repaid and we'll send you a statement. They'll let your employer know when it's time to stop taking repayments. If you're planning to work or travel abroad for more than three months after you finish or leave your course, you must let us know. We'll make alternative arrangements for you to repay your Postgraduate Tuition Fee Loan. You can find out more about repaying your loans at **www.gov.uk/repaying-your-student-loan**

How much will I repay towards my Postgraduate Tuition Fee Loan?

The amount that you repay on your student loan(s) will depend on your income, not how much you borrowed. You'll pay 9% of your income over £26,065 per year, £2,172 per month, or £501 per week. So, if you're paid monthly and earn £2,500 per month before tax you'll repay 9% of the difference between what you earn and the monthly threshold (£2,172).

£2,500 – £2,172 = £328 9% of £328 = £29.52

Your Postgraduate Tuition Fee Loan repayment would be £29.52 in that month.

For students who also have an undergraduate student loan, as the Postgraduate Tuition Fee Loan is added to any undergraduate Tuition Fee Loan balance that you have, your total repayment would still be £29.52 in that month despite having two loans.

The table below outlines how much you'll repay towards your student loan(s) depending on your income:

Example repayment amounts

Income each year before tax	Monthly salary	Monthly repayment
£26,065	£2,172	£0
£28,000	£2,333	£14
£30,000	£2,500	£29
£35,000	£2,917	£66

A repayment will be taken if you don't earn £26,065 in a year but exceed the monthly or weekly threshold at any time, for example if you work overtime or get a bonus. You can ask for a refund if you've made repayments but your annual income was below the threshold. Find out how to claim a refund at www.gov.uk/repaying-your-student-loan/getting-a-refund

What about interest?

Interest is charged on your Postgraduate Tuition Fee Loan from the day we make the first payment to you until your loan is repaid in full or written off. The interest rate is usually set on 1 September each year, based on the Retail Price Index of the previous March, but it can change during the year too.

Find out how interest is calculated and applied if you have a Plan 1 student loan, as well as previous interest rates at **www.gov.uk/guidance/how-interest-is-calculated-plan-1**

What if I already have a student loan?

If you're undertaking a postgraduate course and have an undergraduate loan balance that is in repayment status, repayments will be taken for the undergraduate loan balance if you are working and earning over the minimum income threshold.

If you're repaying an undergraduate student loan and also a Postgraduate Tuition Fee Loan, a single repayment of 9% above the minimum income threshold will be payable, i.e. two separate repayments will not be payable even though you have two loans.

When is a Postgraduate Tuition Fee Loan written off?

Any Postgraduate Tuition Fee Loan balance remaining 25 years after you became eligible to repay will be written off.

Further information

Further information on the Postgraduate Tuition Fee Loan is available on the Student Finance NI website **www.studentfinanceni.co.uk**; by calling us on **0300 100 0493** 8am and 6pm Monday to Friday, or by contacting the PG Office at:

Student Finance NI
Postgraduate Office
Ballee Centre
Ballee Road West
Ballymena
BT42 2HS

Email: **StudentFinance-PG@eani.org.uk**
Telephone: **028 95986000**

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