

Doctoral Loan

A Postgraduate Doctoral Loan can help with course fees and living costs while you study a postgraduate doctoral course, such as a PhD.

Funding for a Postgraduate Doctoral Loan is different if you normally live in Wales. Moving somewhere to study does not count as normally living there. You can also get extra support if you have a disability.

What you'll get

You can get up to:

- £25,700, if your course starts on or after 1 August 2019
- £25,000, if your course starts before 1 August 2019

The amount you'll get is not based on you or your family's income.

The Department for Work and Pensions (DWP) may take account of the loan when working out any benefits you receive.

The loan is paid directly to you. You can use it for your course fees and living costs.

The loan will be divided equally across each year of your course.

If you apply after your first year

You can apply for a Postgraduate Doctoral Loan in any year of your course. But if you apply after your first year, you might not get the maximum amount.

You can get up to:

- £10,906 per year, if your course starts on or after 1 August 2019
- £10,609 per year, if your course starts before 1 August 2019

When you're paid

You get the first payment after your course start date, once your university or college confirms that you've registered.

The loan will be paid in 3 instalments of 33%, 33% and 34% each year. After your application has been approved you'll be sent a letter with your payment dates or you can check them in your online account.

Eligibility

Whether you qualify depends on:

- your course
- your age
- your nationality or residency status

You will not be able to get a Postgraduate Doctoral Loan if:

- you've received or will receive Research Council funding (for example, studentships, stipends, scholarships and tuition fee support)
- you're receiving a social work bursary
- you're eligible to apply for an NHS bursary (even if you're not receiving it)
- you're already getting payments from student finance for another course that you're studying
- you've received a Postgraduate Doctoral Loan before - unless you left your course due to illness, bereavement or another serious personal reason
- you already have a doctoral degree, or a qualification that's equivalent or higher
- you're receiving a doctorate by publication
- you're behind in repayments for any previous loans from the Student Loans Company
- **Your course**

It must:

- be a full, standalone doctoral course (not a top-up course)
- have started on or after 1 August 2018
- last between 3 to 8 academic years
- be provided by a university in the UK with research degree awarding powers

If more than one university delivers your course and one is overseas, you'll still be eligible for the Postgraduate Doctoral Loan so long as:

- the UK university is the lead institution
- you spend at least 50% of your study time over the whole course in the UK

It can be:

- full-time or part-time
- taught or research-based, or a combination of both

Examples of postgraduate doctoral qualifications include:

- PhD / DPhil (Doctor of Philosophy)
- EdD (Doctor of Education)
- EngD (Doctor of Engineering)

Integrated Doctorals

You can apply for a loan if your doctoral programme includes an integrated master's degree (even if you already have a master's degree).

You must register for a full doctoral degree.

You will not be able to apply for a separate Postgraduate Master's Loan.

Distance learning

To qualify for a Postgraduate Doctoral Loan for distance learning, you'll need to be living in England on the first day of the first academic year of your course.

You'll also need to live in:

- England for the whole of your course, if you're an EU national
- the UK for the whole of your course, if you're not an EU national

This usually does not apply if you're:

- serving in the armed forces
- a spouse or civil partner of a serving member of the armed forces
- a dependent parent living with a serving member of the armed forces

Your age

You must be under 60 on the first day of the first academic year of your course.

The academic year is a period of 12 months starting on:

- 1 September, if your course starts between 1 August and 31 December
- 1 January, if your course starts between 1 January and 31 March
- 1 April, if your course starts between 1 April and 30 June
- 1 July, if your course starts between 1 July and 31 July

Your nationality or residency status

You can get the Postgraduate Doctoral Loan if all of the following apply:

- you're a UK or EU national, or have 'settled status', so there are no restrictions on how long you can stay
- you normally live in England, and did not move there just to study
- you'll have lived in the UK, the Channel Islands or the Isle of Man for 3 years before starting your course

You may also be eligible if you're an [EU national](#) and all the following apply:

- you've normally lived in the European Economic Area or Switzerland for the past 3 years (this is also known as being 'ordinarily resident')
- you'll be studying at a university in England

You could also be eligible if you're:

- the child of a Swiss national
- the child of a Turkish worker
- a refugee or a relative of one
- an EEA or Swiss migrant worker, or a relative of one
- staying in the UK as a stateless person or a relative of one
- under humanitarian protection or a relative of someone who has been granted it
- 18 or over and have lived in the UK for at least 20 years or at least half your life
- under 18 and have lived in the UK for at least 7 years