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28 July 2015

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Dear Philippa,

### **Support for postgraduate taught Masters students**

Universities UK has welcomed proposals to provide further support for taught Masters students from 2016–17 through the availability of government-backed student loans of up to £10,000. Access to finance remains a significant barrier for many prospective postgraduate students, and providing them with the ability to access a loan of this kind will go some way towards addressing the recent issue of declining demand for Masters courses.

Further to UUK's response to the government consultation on support for postgraduate students earlier this year, I would like to take this opportunity to restate some of the concerns held by many universities around the currently-proposed eligibility criteria for accessing a loan.

Firstly, the loans are proposed to be restricted to English-domiciled students (and other EU nationals) studying in England. This would place universities in Scotland, Wales and Northern Ireland at a substantial disadvantage. Student choice should primarily be driven by the course they wish to take, regardless of where the institution is located within the UK. Making the loans portable across UK borders could help ensure that competition and quality remain key drivers in the postgraduate market. Indeed, a lack of portability in this sense could potentially lead to a loss of fee income for institutions, and UUK would be concerned should this set a precedent

### **The essential voice for our universities**

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for cooperation in other areas of funding policy with cross-border implications.

Secondly, access to finance is not simply an issue faced by those aged under 30. In the current labour market, graduates need the ability to adapt to change, which often implies a need to up-skill or re-skill. In fact, a pre-requisite for entry into certain Masters courses is having a number of years of work experience in a relevant field. With demographics in the UK shifting, and people working for longer, demand from older cohorts for higher study will only increase in the future.

Finally, certain under-represented groups might be disproportionately affected by the proposed restriction of loans to part-time students with a minimum 50% intensity. This could limit access to study for those students requiring a certain degree of flexibility when learning, perhaps because their family, childcare or other personal circumstances mean studying over a longer period is their only option.

I would of course welcome the opportunity to discuss these points with you further or provide additional information as required.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Niwa' with a stylized flourish at the end.

**Nicola Dandridge**  
Chief Executive  
Universities UK