

Departmental Response to the Consultation on the Northern Ireland Postgraduate Tuition Fee Loan

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Introduction and Foreword from the Minister for the Economy

Higher education is a vital component of any modern society. The demand for higher-level qualifications and subject-specific expertise is also growing, and it is vital that we ensure fair and equitable access to the financial support that enables individuals to pursue postgraduate study.

Financial considerations continue to play a pivotal role in shaping students' decisions about where they study. Education should be as affordable as possible, and I am determined to alleviate the barriers that might otherwise deter students from pursuing educational opportunities across the island. It is imperative that we do everything possible to ensure those with the talent and drive to further their studies are empowered to do so. Ensuring fair and equitable access so that individuals are not prevented from pursuing postgraduate study is therefore vital.

This consultation sought your views on how best to update the current Postgraduate Tuition Fee Loan (PGTFL) to reflect current realities, while recognising the financial pressures facing both students and the public purse. In presenting four options, it encouraged respondents to consider each proposal carefully and realistically with the ultimate aim of shaping a PGTFL product which is sustainable, inclusive and responsive to the needs of learners, wider society and the economy.

Reflective of the opinion of the majority of respondents to the consultation, I am pleased to advise that, from Academic Year 2026/27, the maximum amount of Postgraduate Tuition Fee Loan available for postgraduate students from Northern Ireland will rise by 54% to £10,000, meaning more students will be able to cover the entire cost of their tuition.

I would like to thank all those who took the time to respond to the consultation and helped to shape the future of support offered to local postgraduate students.

Dr Caoimhe Archibald MLA
Minister for the Economy

CONSULTATION

BACKGROUND

In September 2025, the Department for the Economy published a consultation seeking views in relation to the maximum amount of Postgraduate Tuition Fee Loan (PGTFL) available in Northern Ireland. The consultation closed on 7 November 2025 and is available to view on the Departmental website:

[Consultation on the NI Postgraduate Tuition Fee Loan](#)

Through the consultation, the Department sought views on the following options for the PGTFL:

Option 1 – Maintain the current level of £6,500

Option 2 – Raise the level of the PGTFL to £8,000

Option 3 – Raise the level of the PGTFL to £9,500

Option 4 – Raise the level of the PGTFL to £10,000

These options all related to the maximum level of the PGTFL; maintenance support for postgraduate students was not within scope of the consultation.

This document provides an overview of responses to the consultation and is the formal Departmental response to its findings and the agreed way forward.

SUMMARY OF RESPONSES

The Department received a total of 30 responses to the PGTFL consultation, made up of the following categories:

Type of Respondent	Number Received	% of Total Responses
Current HE Student	6	20.0
Employer	1	3.33
Former HE Student	3	10
HE Employee	5	16.66
Individual	4	13.3
Organisation	7	23.3
Parent	2	6.67
Prospective HE Student	2	6.67
Blank (Not identified)	-	

In addition to seeking views on the individual options, the consultation asked respondents to identify how increasing the loan amount would affect access for

students from lower-income backgrounds. The responses to this question are set out in the table below:

Answer	Total Responses	%
It would make it easier to participate in postgraduate study	21	70
It would make it harder to participate in postgraduate study	3	10
It will make no difference	2	6.67
Unsure	1	3.33
Blank (No response)	3	10

Furthermore, the consultation sought respondents' views on how important is it that NI's postgraduate support is competitive with other UK nations. Responses to this question are set out in the following table:

Answer	Total Responses	%
Very important	24	80
Important	2	6.67
Unimportant	1	3.33
Very unimportant	0	0
Unsure	1	3.33
Blank (No response)	2	6.67

OPTIONS – ANALYSIS OF RESPONSES

The following tables provide statistical information on the responses received to the questions related to the options posed in the consultation.

Question

Do you agree that Option 4 (Increase the loan to £10,000) offers the best solution for funding postgraduate tuition loans?

Answer	Total Responses	%
Yes	22	73.3
No	7	23.3
Unsure	1	3.33
Blank (No response)	-	

Question

If you answered 'No' to question 1 which option do you prefer?

Answer	Total Responses	%
Option 1 - £6.5k	2	6.67
Option 2 - £8k	0	0
Option 3 - £9.5k	0	0
Unsure	5	16.66

Question

Are there alternative options you believe should be considered?

Answer	Total Responses	%
Yes	13	43.33
No	9	30
Unsure	3	10
Blank (no response)	5	16.66

For those who responded "Yes" to alternative options which should be considered, a variety of alternative options were proposed. The most common of these were:

- maintenance loan offer;
- automatic annual uprating in line with inflation; and
- inclusion of a safeguarding clause to prevent HEIs from raising fees above inflation.

These have been addressed in the next section.

Additional Issues Highlighted

Respondents to the consultation also raised the following issues which are directly linked to postgraduate student support:

(i) Maintenance Loans for Postgraduate Students

Some respondents highlighted that the lack of maintenance support for postgraduate students was a particular financial barrier, and expressed disappointment that this was not being considered as part of this review. As stated in the consultation document, the Department has initiated a Review of Higher Education Funding and it is anticipated that maintenance support at postgraduate level will be considered as part of that review. Postgraduate maintenance support would be a new product and affordability would be subject to Treasury approval.

(ii) Automatic Annual Uprating (in line with inflation)

A number of respondents suggested that the PGTFI should be subject to an annual increase in line with inflation, rather than be subject to a review every

three years as is currently the case. Such automatic annual increases would fluctuate with levels of inflation and potentially expose the Department to costs beyond its control given the recent uncertainty regarding inflation levels. In addition, the current broader economic landscape has created uncertainty regarding future spending commitments by all Government Departments. As such, the Department is erring on the side of caution and continuing with the three-yearly reviews of PGTFLL, providing a more predictable and steady cost to the Department, until the fiscal landscape is in a more positive position.

(iii) Inclusion of a Safeguarding Clause

A few respondents suggested that action should be taken to safeguard the fees charged by HEIs to ensure that these did not rise above the level of PGTFLL available. Such action would be similar to the introduction of a fee cap or regulation of postgraduate tuition fees.

To ensure the PGTFLL covers the full cost of the tuition fee, and to mitigate any risk of significant increases to fee levels, the Department has considered if there would be a need to regulate (i.e. cap) the maximum fee level that could be charged by HEIs. The various options discussed ensure that the maximum loan value is set at a level reflective of standard postgraduate fees, and it is envisaged that local providers will not charge above the level of finance available for standard courses. Any introduction of fee caps would seek to reflect the existing average fee and allow for annual inflationary fee increases in the same manner as full-time undergraduate fee caps. Universities would still be free to charge below the maximum fee cap. Of course, the Department cannot regulate fee levels at institutions outside of Northern Ireland, and so students attending institutions in other parts of the UK might still be faced with fee charges in excess of the loan available.

There are some 'premium' cost postgraduate courses which will likely continue to command higher fees, and the Department would not wish to dis-incentivise providers from developing those by putting in place a blanket fee cap.

The Department has concluded, therefore, that it is not necessary to regulate postgraduate fee levels at this time. The Department will, however, continue to monitor local postgraduate fee levels and take the necessary legislative steps to cap fees in the future if deemed required.

DEPARTMENTAL RESPONSE

The Postgraduate Tuition Fee Loan (PGTFL) scheme in Northern Ireland was last reviewed in 2021, resulting in an increase in the maximum loan amount from £5,000 to £6,500 starting in academic year 2023/24. Since then, postgraduate tuition fees have continued to rise, and the gap between available support and actual course costs has widened.

The consultation on the PGTFL, sought views on how best to update the loan product to reflect current realities, while recognising the financial pressures facing both students and the public purse. The consultation options (set out below) were aimed at ensuring that the current level of the PGTFL reflects the needs of:

- individual students, by ensuring that access to higher education at postgraduate taught level is based on the ability to learn, not the ability to pay;
- the higher education sector, by ensuring that postgraduate taught courses remain financially accessible to students, thereby supporting enrolment and contributing to institutional financial sustainability; and
- the economy, by supporting the development of a highly skilled and qualified workforce to meet future economic needs.

Option 1 – Maintain the current level of £6,500

This option would see the current maximum rate of the PGTFL, i.e. £6,500, being maintained for the next three years. As the average Northern Ireland PGT course now costs £7,900, this would leave an average shortfall of £1,400 which must be met by the student.

There is a clear recognition that the current level of the PGTFL is insufficient to meet the rising costs of postgraduate courses, so this option is rejected.

Option 2 – Raise the level of the PGTFL to £8,000

This option proposed to lift the maximum PGTFL to £8,000. Such an increase would remove the current average shortfall which is being met by the student, i.e. £100; however, it would not allow for any increases to the average cost of a Northern Ireland PGT course.

As stated in the consultation document, given that the PGTFL is reviewed every three years, it is important to factor in allowances for inflationary increases year on year to future-proof the PGTFL for the intervening years. Given the increase trajectory detailed in the consultation (i.e. 2027/28 - £8,595; 2028/29 - £8,840; 2029/30 - £9,091) assumes the average cost of a PGT course in NI will rise above £8,000, this option is rejected.

Option 3 – Raise the level of the PGTFL to £9,500

This option proposed to lift the maximum PGTFL to £9,500. This amount takes into consideration the average fee currently charged by the Northern Ireland HEIs (i.e.

£7,900) and allows for any possible increase prior to academic year 2026/27 – the earliest at which any policy changes could be implemented.

While this option would remove the shortfall which students have to meet currently and, based on projections, would meet the average cost of a Northern Ireland PGT course until the PGTFLL is due for further review in three years' time, it still falls short of what is available to students from England (£12,858) and Wales (£19,255), albeit those amounts include living costs, which the NI PGTFLL does not. In addition, while the average cost of a PGT course has been used for the purposes of this consultation, there remain some postgraduate courses costing in excess of this average, resulting in a far larger shortfall for students on those courses. For these reasons, this option is rejected.

Option 4 – Raise the level of the PGTFLL to £10,000 (Preferred Option)

This option proposed to lift the maximum PGTFLL to £10,000. This was the Department's preferred option as this provides the greatest level of financial support, therefore helping the largest number of students cover the full cost of their tuition fees.

It is important that the maximum level of PGTFLL reflects the needs of:

- **individual students, by ensuring that access to higher education at postgraduate taught level is based on the ability to learn, not the ability to pay;**
- **the higher education sector, by ensuring that postgraduate taught courses remain financially accessible to students, thereby supporting enrolment and contributing to institutional financial sustainability; and**
- **the economy, by supporting the development of a highly skilled and qualified workforce to meet future economic needs.**

For this reason, and to remove or reduce the shortfall to be met by the largest number of students, it has been decided to proceed with this option. As such, the Department will raise the maximum Postgraduate Tuition Fee Loan to £10,000 (from £6,500). This will be implemented from academic year 2026/27.