

University of Wales Trinity Saint David Careers Service

Postgraduate Funding

- Timing for applications for funding vary, it is important to check these early.
- You will need to cover both tuition fees and living expenses.

Postgraduate Masters Loans

England and Wales for 2017/18 (new scheme for Wales 2018/19)

Borrow up to £10,280 to help cover their tuition fees and living expenses or other study-related costs

Non-means-tested and similar to those that are offered to undergraduate students.

Courses must have started after 1 August 2016, and be delivered by a university or college in the UK. International placements cannot account for more than 50% of the course.

Almost all full-time [Masters degrees](#) are eligible, providing that they last no longer than two years. Part-time and distance learning courses are also covered, but mustn't be more than twice the length of any full-time equivalent. In other words, the maximum course length covered by postgraduate loans is four years.

Ineligible MEng (Master of Engineering), as these are covered by [undergraduate student loans and finance](#) rather than Masters funding. Masters degrees that follow on from a [postgraduate certificate or diploma](#) are also ineligible.

- [Legal Practice Course \(LPC\)](#) and [Bar Professional Training Course \(BPTC\)](#) - The former of these is eligible only if it's studied as part of an LLM.
- **Postgraduate certificates and diplomas** - This includes the [Graduate Diploma in Law \(GDL\)](#) and the [Postgraduate Certificate in Education \(PGCE\)](#), the latter of which is covered by [teacher training funding](#).

Eligibility

- under 60yrs when course starts
- not be eligible for any other government funding, eg NHS bursary
- not previously studied a Masters degree or PhD.

Further information on eligibility, how to apply, receive and repay go to:

<https://www.prospects.ac.uk/postgraduate-study/funding-postgraduate-study/masters-loans>

<https://www.prospects.ac.uk/postgraduate-study/funding-postgraduate-study/postgraduate-loans-in-northern-ireland>

<https://www.prospects.ac.uk/postgraduate-study/funding-postgraduate-study/postgraduate-loans-in-scotland>

Scholarships, Grants, Research Studentships, Bursaries and other awards

- Many are advertised on individual university websites under the postgraduate section.
- Some are only available for graduates who studied for their first degree at the institution.

Charities

The Alternative Guide to Postgraduate Funding is available from the Careers Advisers.

Grants

The Guide to Educational Grants Funding is available from the Careers Advisers.

Rotary Clubs and Freemasons

If you or your family are members you may be able to apply for financial help.

<http://trustfunding.org.uk/default.aspx>

<http://www.charitychoice.co.uk/charities>

Research Council Grants

These are very competitive and are often given in 'blocks' to universities. You should look on the individual university website for more information as well as the research council websites.

- AHRC - Arts and Humanities Research Council www.ahrc.ac.uk
- BBSRC - Biotechnology and Biological Science Research Council www.bbsrc.ac.uk
- EPSRC - Engineering and Physical Science Research Council www.epsrc.ac.uk
- ESRC - Economic and Social Research Council www.esrc.ac.uk
- MRC - Medical Research Council www.mrc.ac.uk
- NERC - Natural Environment Research Council www.nerc.ac.uk
- STFC - Science and Technology Facilities Council www.scitech.ac.uk

Loans

Professional and Career Development Loans

These are only available from the Co-Operative Bank. Loans can be from £300 to £10,000 to fund up to two years study (3 if work experience included). They cannot be used for some courses, for example, the Graduate Diploma in Law (GDL). For the latest terms and conditions visit:

<http://www.co-operativebank.co.uk/loans/career-development-loan>

Parent/Family Loan or Personal Savings

Some students have to rely on some financial help from family members or use their own savings as an investment in their future.

Employer Sponsorship

This will depend on the company you work for. If a sponsorship programme is not already in place you could approach your employer if you feel that further study would be beneficial to both of you.

Part-time/casual work

This is the most popular option as it combines full time study, earning a wage and developing transferable skills, for example, time management and team working.

Disability related funding

Disabled Students' Allowance Scheme

If you are UK based and have disability-related course costs then you may be eligible for support. This will not be financial support and does not cover course fees. You will need to have a 'needs assessment' and the whole process could take up to four months to complete.

For more information:

- Students Awards Agency for Scotland http://www.saas.gov.uk/how_to_apply/pg.htm
- Student Finance England <https://www.gov.uk/disabled-students-allowances-dsas>
- Student Finance Northern Ireland <http://www.studentfinancenir.co.uk>
- Student Finance Wales http://www.studentfinancewales.co.uk/postgraduate-students/postgraduate-master-s-course.aspx#.WXc_rMKWyUk

Other Useful Websites:

<https://www.prospects.ac.uk/postgraduate-study/funding-postgraduate-study>

www.postgraduatefunding.com

www.scholarship-search.org.uk

www.findamasters.com

<http://www.moneysavingexpert.com/students/career-development-loans>

For more Financial Advice:

Student Services can organise an appointment with a Student Finance Officer, who works closely with the Careers Service. Contact details can be found via: <http://www.uwtsd.ac.uk/bursaries/>

Contact our Careers Advisers:

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