

Funding for postgraduate students in higher education 2024-25

- a guide for constituents

July 2024



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1. Introduction

This guide is intended to help postgraduate learners understand what financial support might be available to help them to study a higher education course.

The rules around student financial support are very complex, and there are many exceptions and special circumstances. You'll see "normally" used often in this guide. This is because this document is intended as a general guide and does not cover every circumstance or entitlement.

Welsh Government funded financial support is available for postgraduate students studying a Masters or Doctorate course. This support is available for both full-time and part-time study.

Unlike undergraduate financial support, where the support is split between help with your tuition and help with your living costs, as a Masters or Doctoral student you'll receive one sum of money and you choose how to use it.

Disclaimer: Senedd Research is regularly asked about student finance and this quick guide sets out information about some of the questions we are most frequently asked. It is not intended as a comprehensive guide and you should always seek advice from Student Finance Wales or a suitably qualified professional that is tailored to your individual situation.

2. Postgraduate Master's Finance

If you're starting a postgraduate Master's course, either taught or research based, you can apply for a loan to help with course costs. In **2024-25**, this is up to £18,950.

If your course lasts for more than a year, **the money will be divided equally across each year of your course**. You have to pay back any loan that you borrow.

Eligibility criteria

The **rules around eligibility** can be complex and this guide is not intended to include details of all possible individual circumstances. It is meant as a general guide only. You should seek advice from Student Finance Wales if you are unsure about your eligibility

Broadly speaking, **eligibility is dependent on:**

- your nationality and residency;
- your age;
- your course, and university or college; and
- whether you've studied previously.

Nationality and residency

In general, to be eligible for support you must:

- be a UK national, or have settled status;
- normally live in Wales;
- have lived in the UK for 3 years before starting the course.

For further information for **EU nationals**, please see guidance from Student Finance Wales.

Age

You must be **under the age of 60** on the day your course starts.

Your course

Your course must be:

- a full, standalone Master's course, and not a top-up course;
- be worth a minimum of 180 credits; and
- last between 1 and 4 years.

It can be full or part-time, and taught or research-based.

Your provider

The course can be studied at a university or college, or by distance learning. More information on **distance learning** is available from Student Finance Wales.

The university must be approved for funding by the Welsh Government and be in the UK. If you are studying at a private institution, you must study a course which has been **designated by the Welsh Government**. If you're unsure, please check with your university or provider.

Previous study

If you already hold a Master's degree or have received a Postgraduate Master's Loan before, you are unlikely to be eligible for this funding. You may be able to access the funding if you had to leave your previous course because of compelling personal reasons, and you would need to provide evidence of this.

3. Postgraduate Doctoral Loan

Doctoral students starting a part-time or full-time course can apply for a **Postgraduate Doctoral Loan** of **up to £28,655 over the period of the programme**.

Payments are made in tranches across the number of years of the doctoral programme. The loan is not based on your household income.

Eligibility criteria

There are a **number of criteria** which would make you unable to get a Postgraduate Doctoral Loan. For example, if you're receiving funding from the Knowledge Economy Skill Scholarships (KESS 2) scheme; an allowance, bursary or award made by UK Research and Innovation (UKRI); or a social work bursary. If you already have a Doctoral degree you won't be able to apply either.

Broadly speaking, eligibility is similar to the Postgraduate Master's finance, and is dependent on your nationality and residency, your age, your course, and university or college and your previous study.

Nationality and residency

In general, to apply for support you must:

- be a UK national, or have settled status (meaning there are no restrictions on how long you can stay in the UK);
- normally live in Wales; and
- have lived in the UK for 3 years before starting the course.

If you're an EU national you may also be eligible. For more information for EU nationals, please see the **Student Finance Wales website**.

Your age

You must be under the age of 60 in the first academic year of your course.

Your course

Your course must:

- be a standalone postgraduate Doctoral course (not a top up);
- have started on or after 1 August 2018; and
- last between three and eight academic years.

The course can be studied at a university or college, or by distance learning and can be full- or part-time.

Your provider

Your university or college must be publicly funded. If you're studying at a private institution, you must study a course which has been **approved for funding by the Welsh Government**.

If more than one university is responsible for the delivery of your course and the other is overseas, you will only be eligible if the UK university is the lead institution for your course and provides your supervision. You must also spend at least 50% of your teaching in the UK university.

Previous study

You are not eligible for a Postgraduate Doctoral Loan if:

- you have already had a Postgraduate Doctoral Loan; or
- you already have a Doctoral degree, or an equivalent or higher qualification.

If you had to leave a previous course because of compelling personal reasons, you may be eligible for funding. You should check the **Student Finance Wales website** for full eligibility criteria.

4. Funding for other courses

Postgraduate Initial Teacher Education

If you already hold an undergraduate degree and are looking to do a Postgraduate Initial Teacher Education (ITE) course, you should apply for the same funding as an undergraduate student. This means you may be eligible to apply for both tuition fee support and help with your living costs. We have a separate guide on undergraduate student finance for 2024-25 which has further information.

Teacher training incentives

The Welsh Government has **incentive schemes for initial teacher training** which are on top of the undergraduate-style financial support mentioned above.

The Welsh Government has **three incentive schemes** available to students:

- **Initial Teacher Education priority subjects:** grants are available for eligible students with certain degrees;
- **Iaith Athrawon Yfory incentives:** grants are available for students who are studying for a qualification that will enable them to teach through the medium of Welsh, or teach Welsh as a subject; and
- **Ethnic Minority Initial Teacher Education incentive:** grants are available to Black, Asian and Minority Ethnic students studying an accredited postgraduate certificate in education (PGCE) with Qualified Teaching Status (QTS).

Social work degree funding

Social Care Wales administers social work bursaries for students studying an approved social work Master's degree in Wales.

To receive a social work bursary, Social Care Wales explains that:

- you must live in Wales;
- you must not be in receipt of other financial support from an employer to train; and
- you must be studying an approved **Master's degree course in Wales**.

For further information on the amount of funding available and how to apply, please see **Social Care Wales' website**.

5. Other sources of support and funding

Disabled Students' Allowance

The maximum amount of grant available for [Disabled Students' Allowance \(DSA\) in 2023/24](#) is £33,460. This is not means-tested or pro-rated based on intensity of study, and covers these areas of expenditure:

- non-medical personal helper;
- items of specialist equipment; and
- other disability-related expenditure.

Further information on who is eligible for the DSA is available from [Student Finance Wales](#).

Research Councils

[UK Research and Innovation \(UKRI\)](#) is a body that brings together the seven Research Councils in the UK along with Innovate UK and Research England.

Each Research Council has their own portfolio which covers a variety of subjects, including medical and biological sciences, physics, chemistry and engineering, social sciences, economics, environmental sciences and the arts and humanities.

All the Research Councils consider funding individual postgraduates, although funding from any Research Council is competitive and getting a place on a postgraduate programme does not entitle a student to an award. More detailed information on funding is available on the [UKRI website](#).

Law

The [Law Society](#) represents solicitors across England and Wales. The Society provides a variety of support including negotiating with and lobbying regulators, government, and others, and offers training and advice.

They administer a [Diversity Access Scheme](#) to help exceptionally talented and committed people to overcome social, economic or personal barriers to becoming a solicitor. This can provide scholarships to fund the Legal Practice Course, work placements and mentoring support.

Dance, Drama and Music

The Dance and Drama Awards (DaDA) scheme offers income assessed support for tuition fees and living costs at some private dance and drama institutions in England.

The DaDA scheme is for students aged 16 to 23, who “show talent and a likelihood to succeed in the industry”. Further information on the scheme is available on the [UK Government’s website](#).

The [National Youth Arts Trust](#) provides bursaries for dance, drama and music of up to £1,000 to young people aged 12-25. To be eligible for a bursary you must fulfil a number of criteria including being a UK citizen and able to demonstrate talent and dedication to improving your skills. More information on [eligibility](#) and [how to apply](#) can be found on their website.

Studying through the medium of Welsh

Coleg Cymraeg Cenedlaethol offer [Research Scholarships](#) for around 10 PhD students who study through the medium of Welsh. More information on the scholarships, eligibility requirements and how to apply can be found on their website.

6. Further information

A list of UK trusts, charities and foundations that provide postgraduate funding can be found on the [Prospects website](#).

[Turn2Us](#) is a charitable service which helps people locate and access appropriate sources of financial support based on their particular needs and circumstances. Turn2Us's funding database can help people find information on Welfare Benefits, Grants, Benevolent funds and other help.

The [Grants Register](#), published annually, provides details on thousands of funding opportunities world-wide. The Directory of Grant Making Trusts, published annually by the Charities Aid Foundation, also provides information about relevant sources of grants. These books are available from careers services or at local libraries.