

Constituents Guide: Funding for adult and post-graduate learners 2018/19



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Constituents Guide:

Funding for adult and post-graduate learners 2018/19

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The Research Service 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.



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1. This Guide

This guide is intended to help adult and postgraduate learners understand what financial support might be available to help them to study either a higher education course, or another type of non-university course.

If you are an undergraduate student you should read this guide: **[Financial support for undergraduate students in Higher Education 2018/19](#)**.

If you are a further education student you should read this guide. **[Financial support for students in further education 2018/19](#)**.

If you started your study prior to August 2018 then you should see the previous version of this guide for information.

The rules around student financial support are extremely complex with many exceptions and special circumstances. You will see the word “normally” used often in this guide. This is because this document is intended as a general guide and does not cover every single circumstance or entitlement possibility.

Always check with Student Finance Wales regarding your specific circumstances.

2. Quickly, what is available?

Higher Education

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.

These Masters Loans and Doctoral Loans have been made available by Welsh Government. They are not means tested, but do need to be paid back.

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 will receive one sum of money and you choose how to use it.

- If you are a Masters student, provided you meet the eligibility requirements, you can get a loan of up to £13,000 if your course starts between 01 August 2018 and 31 July 2019. You can divide this how you like between paying fees and meeting living costs. If your course is longer than a year (perhaps because you're doing it part-time) this sum gets divided equally between years.
- If you are a Masters student studying at a Welsh university, you may be able to get additional support, normally in the form of a grant, from your Welsh university. This is from a Welsh Government fund to help postgraduate Masters students. Welsh Government have left it up to Welsh universities how to spend their portion of the fund, so you should speak to your Welsh university to see what is available to you and if you meet their criteria. This money is being paid to Welsh universities and so you will not be eligible if you study in a university outside Wales.
- If you are a Doctoral student, provided you meet the eligibility requirements you can get a loan of up to £25,000 if your course starts from 01 August 2018. Like the Masters loan you can spend it as you wish between tuition fee payments and living cost support. This is normally paid equally across the years of your course although there is a maximum amount that can be paid in any one year (this would mainly be relevant to you if you applied for the loan after your first year on the course).

There are other sources of funding such as Disabled Students' Allowance and through various other bodies and charities which are described below.

Normally Masters and Doctoral students can't access Dependents Allowances such as Child Care Grants, Parents Learning Allowance and Adult Dependents' Grant

Information on how to apply is available on the [**Student Finance Wales website**](#).

Other types of study

If you are a student in further education aged 19 or over [**this guide here**](#) will help you understand the financial help you can get.

If you are intending to study another type of course that isn't work-based, adult community, or further or higher education, your funding options are quite different. Whilst Professional and Career Development Loans are available from banks, the scheme is closing very shortly (you must apply by 25 January 2019).

Your main options in these instances are likely to be funding the programme yourself, getting an employer to fund the course or sponsor you, or applying to a charity or similar body who may be able to help.

3. Postgraduate study

Government financial support for Masters

If your course starts from 01 August 2018 you may be eligible for a Masters loan of up to £13,000 and potentially an additional grant from your Welsh university.

Eligibility for a Masters loan

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 all of the following criteria:

1. Where you live (and your nationality and residency status)
2. Your course
3. Your university or college
4. Your age
5. Previous study

In general, to be eligible for support:

- You must be:
 - a UK national or have 'settled status' (no restrictions on how long you can stay in the UK) and
 - normally live in Wales (not counting if you live in Wales only for the purposes of study, for example whilst doing your undergraduate degree) and
 - have been living in the UK for 3 years before starting the course; Or
 - An EU national who is living in Wales on the first day of their course, who has been normally living in the EEA or Switzerland for the last three years, and who will be studying at a university in Wales.

- Your course must:
 - be a full, standalone Masters (not a top-up, or a postgraduate certificate or diploma)
 - be worth 180 credits (this is the standard number of credits for a full Masters but speak to your university if you're not sure)
 - Start after 01 August 2018 to qualify for the £13,000 loan
 - Studied full or part-time.
- Your higher education institution or college must be
 - publicly funded and located in the UK
 - or if you study in a private institution you must study a course which has been specifically approved by the Welsh Government (you can find this out from the university)
- You must be under 60 on the day your course starts.

If you don't meet the above residency and nationality criteria, there are some other criteria such as being a refugee. You should check the Student Finance Wales website for the detailed rules.

You should apply for undergraduate funding if you are doing an Integrated Masters or a Master of Architecture (MArch) course (although you can still potentially get the Masters Loan if you are studying a MArch part-time, or can't otherwise get the undergraduate funding).

The full detailed eligibility criteria can be found on the Student Finance Wales website and you should always check this based on your own circumstances.

Masters Loan amount

You can receive up to £13,000 via the Masters Loan (which will need to be paid back).

If you are studying part-time and will therefore take longer than a year to complete the course the money is divided as in the table below.

Table 1 – Masters Loan

<i>Course length academic years</i>	<i>Maximum Postgraduate Master's Loan available per year</i>			
	Year 1	Year 2	Year 3	Year 4
1 year	£13,000			
2 year	£6,500	£6,500		
3 year	£4,333	£4,333	£4,333	
4 year	£3,250	£3,250	£3,250	£3,250

Source: Student Finance Wales

Additional postgraduate support

In 2018 Welsh Government released funding to Welsh universities so that they could provide additional financial support to postgraduate students studying at Welsh universities.

Welsh Government has left it up to Welsh universities to decide their own criteria for awarding this support to students and how much will be paid to students. You should speak to your university regarding this support. Whilst it is up to them what any award is, the awards could be a significant sum (around £3,400) which do not need to be repaid.

Please note, this particular funding has been given only to Welsh universities by Welsh Government – if you are not studying at a Welsh university you will not be able to apply for any money from this fund. But, to be clear, you will still be able to apply for a Masters Loan.

You cannot normally also receive Dependents' Allowances such as Parents Learning allowance. You can however still remain eligible to receive Disabled Students' Allowances.

Disabled Students' Allowances (DSA)

The Disabled Students' Allowance (DSA) for postgraduate students is not the same as the scheme for undergraduate students.

If you are eligible there is only one flat rate of £10,590 a year for full-time study and a pro-rata rate for part-time study. You can get DSA even if you don't apply for a Masters Loan.

Government financial support for PGCE students

If you are studying a PGCE programme you will be eligible for a years' worth of the undergraduate package regardless of your previous study. You should read **[this guide here](#)** to help you understand the undergraduate package available from September 2018.

Teacher Training Incentive

Each year the Welsh Government publishes an incentive scheme for initial teacher training which is on top of the undergraduate style financial support mentioned above.

The 2018 scheme is **[available to view here](#)**.

It is worth between £3,000 and £20,000 with the highest amount for those who have been awarded a First in their degree or who have a Masters or PhD, and who are studying Postgraduate secondary courses in mathematics, physics, chemistry, Welsh or ICT (computer sciences).

The full table of entitlements **[can be seen here](#)**.

Government financial support for Doctoral study

Doctoral students can apply for a Doctoral Loan of up to £25,000. It is not means-tested but is repayable. It is paid directly to you and normally split equally over the years of your course. Like the Masters Loan you decide how to apportion it between fees and living costs.

Eligibility

Broadly speaking eligibility is similar to the Masters Loan and dependent on all of the following criteria:

1. Where you live (and your nationality and residency status)
2. Your course
3. Your university or college
4. Your age
5. Previous study

In general, to be eligible for support:

- You must be:
 - a UK national or have 'settled status' (no restrictions on how long you can stay in the UK) and
 - normally live in Wales (not counting if you live in Wales for the purposes of study, for example whilst doing your undergraduate degree) and
 - have been living in the UK for 3 years before starting the course; Or
 - An EU national who is living in Wales on the first day of their course, who has been normally living in the EEA or Switzerland for the last three years, and who will be studying at a university in Wales.

- Your course must:
 - be a full, standalone Doctoral course (not a top-up);
 - last between 3 and 8 years
 - start after 01 August 2018
 - be studied full-time or part-time

- Your higher education institution or college must be
 - publicly funded and located in the UK
 - or if you study in a private institution you must study a course which has been specifically approved by the Welsh Government (you can find this out from the university)
 - if more than one university is responsible for delivery of your course and the other is overseas, you will only be eligible if the UK institution is the lead institution for the delivery of your course and you spend at least 50% of your study time over the whole course in the UK

- You must be under 60 on the day your course starts.

There are a number of criteria which would make you ineligible for a Doctoral Loan including if you've received Research Council funding, or funding from the Knowledge Economy Skills Scholarships (KESS 2) scheme. Full details are on the Student Finance Wales website.

If you don't meet the above residency and nationality criteria, there are some other criteria such as being a refugee.

You should check the **[Student Finance Wales](#)** website for full eligibility criteria.

Doctoral Loan amounts

You can receive a loan of up to £25,000 for the whole of your course which is split equally between each of the years of your course. So for example if your course is over 4 years and you take out the full £25,000 loan, you will receive £6,250 per year of your course.

However, you cannot receive more than £10,609 in any one year of your course. This matters if you were to apply for the loan after the first year of your course. If you did that you may not receive the full £25,000. To explain: if your course was 3 years long and you applied in the second year you would only be able to get £21,218 in total as each years payment would be limited to £10,609, not half of the £25,000 (£12,500).

You cannot normally also receive Dependents' Allowances such as Parents Learning allowance.

You can however still remain eligible to receive Disabled Students' Allowances. Please see Disabled Students' Allowances under the '[Government Support for a Masters](#)' section of this guide for information on these.

I've studied before

You won't normally be able to get a Doctoral or Masters Loan if you already have an equivalent or higher qualification (for example if you hold a Masters already and you're applying for a Masters Loan). You also won't be able to get a Doctoral or Masters Loan if you are looking to top-up your award (for example if you have a Postgraduate Diploma and you want to do a dissertation to gain a full Masters).

If you've had a Masters or Doctoral Loan before you won't normally get another one unless you left your course under specific circumstances.

Government financial support for social work programmes

[Social Care Wales](#) administers a Social Work Bursary Scheme for students studying an approved Master's degree in Social Work in Wales. Full details of it can be [found here](#).

There are a limited number of bursaries available (224 for 2018/19) and these are allocated by the Council to each programme.

This means that although there are 224 bursaries, the programme you want to study will have a smaller allocation from the Council.

Eligibility

Eligibility depends on the following general criteria – you must:

- Have lived in Wales for 12 months in the 3 years prior to your course (the residency criteria is complex and can be found in full [here](#)).
- Not be getting any financial support to train from an employer or any other organisation
- Studying a social work Masters approved by the Care Council for Wales
- Have an offer from a Welsh university to study a Social Work Masters approved by Social Care Wales
- Be nominated by your university to Social Care Wales

Applications open between mid-July 2018 and 01 September 2018 and you can study full-time or part-time. You must re-apply each year if your course is more than a year long.

Nominated students will be invited to fill in an application which is then assessed. A nomination does not guarantee you will get a bursary.

Full details on eligibility [can be found here](#) and you should read these carefully with your own circumstances in mind.

The bursary

The support available has a number of parts.

The bursary when studying for a Masters is £13,280 (£6640 each year). It is not means-tested but the additional potential allowances (childcare, adult dependent and parents learning allowance) are means-tested. If you are a part-time student you will receive a pro-rata rate dependant on how long your course is.

You may also receive a Practice Learning Opportunity Allowance, equivalent to £7.50 per practice learning opportunity day. Details of this allowance can [be found here including details on how to claim additional expenses](#).

Normally, Masters students do not have access to Dependents' Allowances, however if you are accepted for a Social Work Masters bursary you may also be eligible for a Childcare Grant (up to £8,330 for one child and £14,285 for two or more children); an Adult Dependents Grant of up to £2,645, and a Parents Learning Allowance of up to £1,505. These allowances are not the same allowances

you will see on Student Finance Wales (despite their similar names) so please discuss these with Social Care Wales. These are means tested.

Social Work students awarded a Masters bursary may also be eligible for Disabled Students' Allowance – again this is not the same allowance as you see on the Student Finance Wales website. The rates are:

- Disabled applicants applying for a Non-medical Helper's Allowance: up to £13,070 per year
- Disabled applicants applying for a Specialist Equipment Allowance: up to £5,165 for duration of the course.
- Disabled applicants applying for a General Allowance: up to £1,730 per year
- Disabled applicants applying for Travel Costs: Expenditure necessarily incurred for the purpose of study

As mentioned, these additional allowances are administered by Social Care Wales so you should check their **own rules about eligibility** and amounts and not rely on Student Finance Wales information.

4. Other sources of postgraduate and non-higher education adult funding

This section provides you with information regarding other potential sources of funding. It covers both higher-education and non-higher education programmes which may be more vocational.

Research Councils (United Kingdom Research and Innovation)

UK Research and Innovation is a new 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 ranging from medical and biological sciences to astronomy, 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 can be found on the **UK Research and Innovation** 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, committed people overcome social, economic or personal barriers to becoming a solicitor. This can provide full and partial scholarships to fund the Legal Practice Course; work placements; and mentoring support. Applications for 2018 closed in April but are expected to reopen in 2019.

Dance and Drama

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

DaDA funding is intended to provide a contribution to costs for talented individuals who want to become professional actors and dancers. The amounts of grants depends on household income and where the student lives and studies. Further information on the 2018/19 scheme can be seen on the [GOV.UK](#) website.

Through the medium of Welsh

The **[Coleg Cymraeg Cenedlaethol](#)** offers up to 10 **Masters Scholarships** per year, of a value of **£3,000**, for students who wish to undertake a Masters degree that is delivered fully or partially through Welsh. However applications for 2018/19 closed on 11 July 2018, reopening in September 2018 for 2019/20 students.

Charities and trusts

The **[Sidney Perry Foundation](#)** primarily helps first-degree students, but also supports students on second degree courses that are related to first degrees. Grants are intended to be supplementary, with the **maximum** grant being **£1,000**. The Foundation can provide financial assistance to individuals who would otherwise be unable, through lack of means, to proceed with their education. Students must be younger than 35 when the course starts. Guidance and application forms can be seen on the Foundation's website.

The **[James Pantyfedwen Foundation](#)** may offer grants to Welsh students undertaking post-graduate study, especially research work. **[Guidance for student applications](#)** can be found on the foundation's website. The closing date for applications for courses which start in September/October in any year (or with a later starting date in the same academic year) is 30 June preceding the start date. Application forms are available from 1 April in any year.

The **[Sir Richard Stapley Educational Trust](#)** aims to support students of medicine, dentistry or veterinary science, and postgraduate students in all fields of study who are over the age of 24 within the UK. To do this they provide grants, normally from £400 to £1,200 in value. More information can be found on the Trust's website or by emailing **admin@stapleytrust.org**. The deadline for grant applications for the 2018/19 academic year has passed. Application packs for the 2019/20 academic year will be available from 3 January 2018.

[Funds for Women Graduates \(FFWG\)](#) offers Foundation Grants to help women graduates with their living expenses (not fees) in the final year of a PhD or DPhil while registered for study or research at an approved Higher Education institution in the UK. FFWG also offers emergency grants to graduate women who face an

unforeseen financial crisis (not linked to fees). Contact 01743 383047 or grants@ffwg.org.uk for more information.

The **Gilchrist Educational Trust** considers applications for grants for individuals who have made proper provision to fund a degree or Higher Education course but find themselves facing unexpected financial difficulties which may prevent completion of the course. Applicants must be full-time students at a British University. For more information contact 01743 383047 or gilchrist.et@gmail.com.

The **Thomas Wall Trust** provides grants to support individuals who are facing a barrier to employment or education and cannot fund their training through any other means, such as statutory grants or loans. Grants are available to those who are studying a technical or skills-based course that is **below degree level** who can demonstrate compelling need.

The Trust does **not provide support to undergraduate or postgraduate students**. Applicants must be aged 16 or over, must have been ordinarily resident in the UK for at least three years prior to the start of their course and have permission to work in the UK. More detailed information can be found on the Thomas Wall Trust website or by emailing information@thomaswalltrust.org.uk.

Applications for a grant can be submitted at any point in the year. Grants do not usually exceed £1,000 and may be offered towards fees, equipment or any other relevant study costs.

The **Lawrence Atwell's Charity** provides financial support in the form of grants to young people aged between 16 and 26 and based in the UK. Financial support is available to help towards the cost of vocational training which is an essential step to a vocational qualification or employment. The charity's aim is to assist young people who come from a low-income background to become qualified or equipped to work in their chosen career. Applicants must be a British citizen, asylum seeker or refugee, or have lived in the UK for 3 years before the start of their course. More detailed information can be obtained from the charity's website or by contacting **(020) 72 13 0561** or atwell@skinners.org.uk. There is no specific deadline for applications which are considered on a first-come, first-served basis.

Professional and Career Development Loans

Professional and Career Development Loans (PCDLs) are bank loans you can use to pay for courses and training.

The main difference between this type of bank loan and a normal loan is that interest is charged at a lower rate on these loans and the government pays the interest for you whilst you are studying.

The scheme is being closed to new entrants and you must apply by 25 January 2019.

You need to be a British citizen aged 18 or over. You also must have been living in the UK for at least 3 years before your course starts and plan to work in the UK, **European Union** (EU) or **European Economic Area** (EEA) after completing the course (the links will show you which countries count).

You can borrow between £300 and £10,000 for full-time or part-time courses. As well as the criteria above, to get a loan your course must:

- only last up to 2 years, or 3 years if they include 1 year of work experience;
- be provided by an organisation on the Professional Career and Development Loan Register;
- help with your career - they don't have to lead to a qualification.

You can get more detailed information from the PCDL Information Line on **0800 100 900** as well as the **[GOV.UK website](#)**.

5. Further information

A list of UK trusts, charities and foundations that provide postgraduate funding can be found on the **Prospects** website. Additionally, **Hot Courses**, **Scholarship Search**, **Postgraduate studentships** and **Student Cash Point** offer students online databases containing information on **student grants, loans, bursaries, scholarships and awards**.

Turn2Us is a charitable service which offers a similar service helping 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.

The **National Postgraduate Committee** is a registered charity dedicated to the advancement of postgraduate education in the United Kingdom. The NPC's activities **do not include financial sponsorship of individuals or of courses** but they have a section on the website which contains information and **outlines sources of financial assistance** available to Postgraduates studying in the UK.