

Funding for adult and post-graduate learners 2020-21

- a guide for constituents

For September 2020 entry



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Welsh Parliament
Tŷ Hywel
Cardiff Bay
CF99 1SN

Tel: **0300 200 7373**
Email: **Lucy.Morgan@senedd.wales**
Twitter: **[@SeneddResearch](https://twitter.com/SeneddResearch)**
Blog: **SeneddResearch.blog**

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Author:
Lucy Morgan



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1. Introduction

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 started your study prior to August 2019 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.

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 study

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

2.1. Postgraduate Master's Finance

If you're starting a postgraduate Master's course, either taught or research based, you can apply for financial support called **Postgraduate Master's Finance**. This is a **combination of a loan and a grant of up to £17,489** to help you with your **tuition fees and living costs**.

2.1.a 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 if you've studied previously**.

In general, to be eligible 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, this doesn't include you live in Wales for the purpose of studying (for example, whilst doing your undergraduate degree); and
- living in the UK for 3 years before starting the course.

If you're an **EU national you may also be eligible** if you normally live in the European Economic Area (EEA) or Switzerland for the past 3 years and you'll be studying at a university in Wales.

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

bursary available to those over the age of 60, more information is outlined in the section on bursaries in this briefing.

Your course must be:

- a full standalone Master's course (not a top up course, a postgraduate certificate or diploma);
- worth a minimum of 180 credits (this is the standard number of credits for a full Masters but check with your university if you're not sure); and
- starting on or after 1 August 2020.

The course can be studied at a university or college or by distance learning. Further information on distance learning is available from [Student Finance Wales](#).

The **university must be publicly funded and located 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 you can check with your university.

If you already hold a Master's degree or have received a Postgraduate Master's Loan before you won't be able eligible for this funding.

2.1.b Funding amounts

The Postgraduate Master's Finance is a combination of grant and loan, the loan amount will need to be paid back. The mix of grant and loan will depend on whether or not you decide to take your household income into account and how much your household income is. **The maximum combined amount is £17,489.**

For example, **you can receive up to £17,489 with a maximum grant of £6,885 and a loan of £10,604** if your **household income is £18,370 or less.**

The **minimum grant you can receive is £1,000 with the remaining £16,489 as a loan** if your **household income is above £59,200 or your household income isn't taken into account.**

If you are studying over a period of 2,3 or 4 academic years, then the loan and grant will be divided equally over the number of years of study. This is shown in the table below.

Table 1: Postgraduate Master’s Finance with household income not taken into account.

Course length academic years	Maximum Postgraduate Master’s Finance available per year. Total (£17,489)			
	Year 1	Year 2	Year 3	Year 4
1	Loan: £16,489 Grant: £1,000			
2	Loan: £8,244.50 Grant: £500	Loan: £8,244.50 Grant: £500		
3	Loan: £5,496.33 Grant: £333	Loan: £5,496.33 Grant: £333	Loan: £5,496.34 Grant: £334	
4	Loan: £4,122.50 Grant: £250	Loan: £4,122.50 Grant: £250	Loan: £4,122.50 Grant: £250	Loan: £4,122.50 Grant: £250

Source: Student Finance Wales

Full details of how much you can get are available from [Student Finance Wales](#).

2.2. Postgraduate Doctoral Loan

Doctoral students starting a part-time or full-time course can apply for a **Postgraduate Doctoral Loan** of up to £26,445.

2.2.a 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 Research Council funding, or funding from the Knowledge Economy Skill Scholarships (KESS 2) scheme. 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 dependent on **your nationality and residency, your age, your course and university or college and if you’ve studied previously**.

In general, to be eligible 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, this doesn't include you live in Wales for the purpose of studying (for example, whilst doing your undergraduate degree); and
- living in the UK for 3 years before starting the course.

If you're an **EU national you may also be eligible** if you normally live in the European Economic Area (EEA) or Switzerland for the past 3 years and you'll be studying at a university in Wales.

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

Your course must:

- be a full standalone postgraduate Doctoral course (not a top up); and
- last between 3 and 8 academic years.

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

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 courses and the other is overseas, you will only be eligible if the UK university is the lead institution for your course and you spend at least 50% of your study time over the whole course in the UK.

You should check the Student Finance Wales website for **full eligibility criteria**.

2.2.b Funding amounts

You can receive **a loan of up to £26,445 for the whole of your course which is split equally between each academic year of study**. For example, if you're studying full-time over 4 academic years and apply for the maximum amount of loan, you would receive £6,612 per year of your course.

However, there is a **limit on what you're entitled to in a year of £10,609**. This matters if you apply for the loan after the first year of your course. For example, if

your course was 3 years long and you applied for the Postgraduate Doctoral Loan in your second year, you would only be able to get £21,218 in total because the maximum you can receive in a year is £10,609. Therefore, you wouldn't get the £26,445 split over two years as £13,222.50 exceeds the yearly limit.

The loan is **not based on your household income**.

Full details are available from [Student Finance Wales](#).

2.3. Disabled Students' Allowances

The Disabled Students' Allowances (DSAs) for postgraduate students is different to the scheme for undergraduate students.

The maximum DSAs available is a single allowance of £20,580 per year for full-time study and a pro-rata rate for part-time study.

More information can be found on the [Student Finance Wales website](#).

2.4. Postgraduate Initial Teacher Education

If you're studying full-time or part-time for a postgraduate Initial Teacher Education (ITE) course which leads to a Postgraduate Certificate in Education (PGCE) then you can get help with tuition fees and living costs.

You will be eligible for a year's worth of the undergraduate funding regardless of your previous study. You should read the [financial support for undergraduate students for help available from September 2020](#).

2.4.a Teacher training incentives

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 teacher training incentives are grants available to those studying courses which lead to a Qualified Teacher Status (QTS). It is worth between £3,000 and £20,000 with the highest amount being paid to those who have been awarded a First in their degree or who have a Masters or PhD and are studying a Postgraduate secondary course in mathematics, physics, chemistry, Welsh or ICT (computer sciences).

Further details about the scheme for the academic year 2020/21 is [available here](#).

2.5. Social work degree funding

Social Care Wales administers a **social work bursary** for students studying an approved social work Masters degree in Wales.

2.5.a Eligibility criteria

To be able to qualify and receive the bursary **you must live in Wales** and **not be getting any financial support from an employer to train**, as well as being on an approved course. You must also have an **offer to study at a Welsh university** who can **nominate you to apply for the bursary**.

However, **being nominated does not guarantee the bursary funding** as Social Care Wales assess each application.

Applications open in June and students will need to **renew their bursary at the of each year of study**, if the course is longer than one year.

2.5.b Funding amounts

There are a number of parts to the funding.

The bursary when **studying a Masters is £13,280 (£6,640 a year for two years)** and is not assessed based on your household income. If you're a part-time student you will receive a pro-rata rate dependent on how long your course is.

You can also receive **help towards placements costs** under the Practice Learning Opportunity Allowance (PLOA). It is calculated as £7.50 per practice learning opportunity day. Further information can be **found here**.

2.5.c Other grants and allowances

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 the following:

- 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.

You may also be eligible for the **Disabled Students' Allowances (DSAs)** if you're

awarded the Masters bursary. The rates are as follows:

- 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

These are not the same allowances as you'll see on the Student Finance website, these are **additional allowances administered by Social Care Wales**. You should check **their own rules about eligibility and amounts**.

3. Other sources of postgraduate and 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.

3.1. Bursaries

The following **bursaries are available** to those studying a Masters degree in Wales:

- **£4,000 for people over the age of 60.** The grant aims to provide additional support for these students who are unable to access the Postgraduate Masters Finance.
- **£2,000 for graduates of all ages studying ‘STEMM’ subjects.** These include a Masters degree in Science, Technology, Engineering, Mathematics or Medicine.
- **£1,000 for studying through the medium of Welsh.** The grant aims to support the development of the Welsh speakers to achieve the Welsh Government’s target of a million Welsh speakers by 2050.

3.2. Research Councils

United Kingdom 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 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 on funding can be found on the **[UKRI website](#)**.

3.3. 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 2020 are now closed.

3.4. Dance, drama and music

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. Grant amounts depends on household income and where the student lives and studies. Further information on the 2020-21 scheme can be found on the **GOV.UK website**.

The UK Government also has a **Music and Dance Scheme** which provides financial help for specialist education or training for young musicians and dancers. The grants help with fees and a number of schools and advanced training centres.

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.

More organisations which offer advice and grants can be found on **the academy of creative training website**.

3.5. Charities and trusts

Sidney Perry Foundation

The **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**. Guidance and application forms can be seen on the [Foundation's website](#).

James Pantyfedwen Foundation

The [Foundation](#) supports many Welsh students undertaking postgraduate study year with grants being for the payment of tuition fees up to a maximum of £7,000 in each case. Guidelines and the application form can be found on the [Foundation's website](#).

The Sir Richard Stapley Educational Trust

The [Trust](#) aims to support students of medicine, dentistry or veterinary science, and postgraduate students in all fields of study. The grants are normally between £500 and £1,500. Further information on eligibility and applying can be found on the [Trust's website](#).

Funds for Women Graduates (FfWG)

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. They also offer emergency grants to graduate women who face an unforeseen financial crisis (not linked to fees). More information can be found on [their website](#).

Gilchrist Educational Trust

The 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. Further information on grants for individuals can be found on the [Trust's website](#).

4. 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 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.

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.