

Funding for postgraduate students in higher education 2023/24

- a guide for constituents

For September 2023 entry



The Welsh Parliament is the democratically elected body that represents the interests of Wales and its people. Commonly known as the Senedd, it makes laws for Wales, agrees Welsh taxes and holds the Welsh Government to account.

An electronic copy of this document can be found on the Senedd's website:
research.senedd.wales

Copies of this document can also be obtained in accessible formats including Braille, large print, audio or hard copy from:

Welsh Parliament
Tŷ Hywel
Cardiff Bay
CF99 1SN

Tel: **0300 200 7373**

Email: Lucy.Morgan@senedd.wales

Twitter: [@SeneddResearch](https://twitter.com/SeneddResearch)

Senedd Research: research.senedd.wales

Subscription: [Newsletter](#)

© **Senedd Commission Copyright 2023**

The text of this document may be reproduced free of charge in any format or medium providing that it is reproduced accurately and not used in a misleading or derogatory context. The material must be acknowledged as copyright of the Senedd Commission and the title of the document specified.

Funding for postgraduate students in higher education 2023/24

- a guide for constituents

For September 2023 entry

Authors:

Rosemary Hill and Lucy Morgan



Contents

1. Introduction	1
2. Postgraduate Master’s Finance.....	2
Eligibility criteria	2
Nationality and residency.....	2
Age	3
Your course	3
Your provider	3
Previous study.....	3
Funding amounts.....	3
3. Postgraduate Doctoral Loan	5
Eligibility criteria	5
Nationality and residency.....	5
Your age.....	5
Your course	5
Your provider	6
Previous study.....	6
Funding amounts.....	6

4. Funding for other courses.....	7
Postgraduate Initial Teacher Education.....	7
Teacher training incentives.....	7
Social work degree funding.....	7
5. Other sources of support and funding	9
Disabled Students' Allowance.....	9
Bursaries	9
Research Councils.....	9
Law.....	10
Dance, Drama and Music	10
Welsh medium courses.....	10
6. Further information.....	11

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.

If you started your studies before September 2019, then you should read **guidance from Student Finance Wales** which is appropriate to your situation.

The rules around student financial support are very complex, and there are many exceptions and special circumstances. You will 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 will 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 combination of **loan and grant to help with your course and living costs**.

In **2023/24**, this includes:

- A £1,000 non-means-tested base grant which is available to all students;
- A maximum means-tested grant of £6,885 (including the £1,000 base grant); and
- A non-means-tested loan to provide "total support" (grant plus loan) of **up to £18,770**.

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, although there is a **bursary available to those over the age of 60**. For more information on bursaries, please see chapter 5 of this guide.

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.

Funding amounts

For a postgraduate Master's course, you may receive a combination of grant and loan. The mix of grant and loan will depend on your household income. **The maximum combined amount is £18,770.**

For example, **you can receive up to £18,770** with a **maximum grant of £6,885 and a loan of £11,885** if your **household income is £18,370 or less.**

The **minimum grant you can receive is £1,000, with the remaining £17,700 as a loan** if your **household income is above £59,200**.

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.

Further information on how much funding you could receive is available from **Student Finance Wales**.

3. Postgraduate Doctoral Loan

Doctoral students starting a part-time or full-time course can apply for a **Postgraduate Doctoral Loan** of **up to £28,395 over the period of the programme**.

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, 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 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.

Funding amounts

Eligible students can borrow up to a **maximum of £28,395** over the period of their doctoral programme. Continuing courses starting from the academic year 2018/19 or later, but before 1 August 2023, are eligible for support at the rate applicable to the academic year they started.

Payments are made in tranches across the number of years of the doctoral programme, with the maximum amount of support payable in any one year capped at 50%.

The loan is not based on your household income.

Full details are available from **Student Finance Wales**.

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 2023/24 which has further information.

You may also be eligible for **certain Initial Teacher Education Incentives**. Contact your university about these.

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.

At the time of writing, the Welsh Government had **three incentive schemes** available to students:

- **Initial Teacher Education priority subjects:** grants are available for eligible students with certain degrees. The Welsh Government has published **information for students for 2022 to 2024**.
- **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.
- **Ethnic Minority Initial Teacher Education incentive:** grants are available to Black, Asian and Minority Ethnic students studying an accredited postgraduate ITE programme.

Social work degree funding

Social Care Wales administers social work bursaries for students studying an approved social work Masters degree in Wales.

To receive a social work bursary, Social Work 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**.

If you have an offer to study at a Welsh university, your university can nominate you to apply for a bursary if you meet the above conditions. Each social work programme has an allocated number of bursaries. Being nominated does not guarantee that you will receive bursary funding.

You may also be eligible to receive:

- help towards placement costs, through the Practice Learning Opportunity Allowance (PLOA);
- some income assessed grants and allowances, including an adult dependents' grant, a parents' learning allowance and a childcare grant; and
- Disabled Students' Allowance.

For further information on the amount of funding available, please see **Social Care Wales. Contact details** are available on their website.

5. Other sources of support and funding

Disabled Students' Allowance

The maximum amount of grant available for **Disabled Students' Grant (DSA) in 2023/24** is £33,146. 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.

There is a separate travel allowance available for students who incur additional study-related travel costs due to their disability.

Further information on who is eligible for the DSA is available from **Student Finance Wales**.

Bursaries

The following **bursaries** are available to those studying a Master's 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); and
- £1,000 for studying through the medium of Welsh. The grant aims to support the development of Welsh speakers and support the Welsh Government's aim of a million Welsh speakers by 2050.

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.

Welsh medium courses

Coleg Cymraeg Cenedlaethol offer [Research Scholarships](#) for 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.