



Support for postgraduate students

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This note provides information on the different types of financial assistance available to postgraduate students in England.

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Contents

1	Background	3
1.1	Postgraduate qualifications	3
1.2	Postgraduate students	3
1.3	Postgraduate tuition fees	3
2	Postgraduate student support	4
2.1	Overview	4
2.2	The Research Councils	4
	Type of award	5
2.3	Institutional Finance	5
	Postgraduate Support Scheme	5
2.4	Loans	6
	Professional and Career Development Loans	6
	Loans for postgraduate students announced in the Autumn Statement 2014	7
2.5	Subject specific awards	7
	Teaching	7
	Medical students	8
	Healthcare	8
	Social Work	9
	Law	9
2.6	Trusts and Charities	9
2.7	Funds for disabled postgraduate students	10
3	Funding for postgraduate study abroad	10
	Erasmus+ Master Loans scheme	10
4	Further reading	10

1 Background

1.1 Postgraduate qualifications

Postgraduate education encompasses a broad range of provision and can be classified into two broad types: programmes that are largely taught and those with a significant research component.

Postgraduate qualifications cover provision which is classified at level 7 or 8 on the Quality Assurance Agency for Higher Education framework. Level 7 qualifications include masters degrees (such as MSc and MA) and postgraduate diplomas and certificates – these are generally taught programmes. Level 8 qualifications are doctoral degrees such as PhDs or DPhils.

A report by the Higher Education Funding Council for England (HEFCE) [Postgraduate education in England and Northern Ireland Overview report 2013](#), sets out numbers and trends in postgraduate provision over the last 10 years.

1.2 Postgraduate students

The postgraduate student population is particularly diverse and postgraduate students come from all over the world to study on a wide variety of courses in UK higher education institutions. Currently, there are more overseas students on full-time taught masters degrees courses than UK students.¹ Nearly half of all students study part-time.²

Most students enter postgraduate study between the ages of 21 and 25 and the average age of postgraduates on taught courses is falling. However, 40 per cent of all postgraduate students are over 30.³

The number of postgraduate taught students at UK universities rose steadily from 2007/08 and reached a peak of 485,000 students in 2010/11. Since that year numbers have been in decline and by 2012/13 the number of students had fallen to 427,310 – a reduction of 58,000 students in two years. During this period the number of first-year students decreased by a total of 10 per cent from 302,000 to 271,000.⁴

The decline in the number of postgraduate students is largest among UK taught postgraduate students; numbers of students on research degrees is increasing.⁵ The cause of the fall in student numbers is uncertain but various reasons have been suggested, such as the increase in undergraduate tuition fees and the consequent reluctance of graduates to incur more debt, and the lack of funding sources for postgraduate study.

1.3 Postgraduate tuition fees

Unlike fees for undergraduate students, fees for postgraduate students are unregulated. Universities therefore tend to set fees based on what the market will bear and tuition fees vary between courses and between institutions. One year taught masters courses can range in price from £3,000 to £38,000 per year. A survey in the *Times Higher Education* stated that

¹ UUK [Postgraduate taught education: the funding challenge p8-9](#)

² *ibid*

³ HEFCE July 2013/14 [Postgraduate education in England and Northern Ireland Overview report 2013](#) p15

⁴ Data from HESA

⁵ HEFCE July 2013/14 [Postgraduate education in England and Northern Ireland Overview report 2013](#) p16

average home fees for a taught postgraduate course in 2014-15 were £5,680 – much less than the typical undergraduate fee at an English university.⁶

2 Postgraduate student support

2.1 Overview

There are currently no mandatory general government grants or loans for postgraduate studies. The government does however provide funding in certain specific cases, such as for some postgraduate teacher training, some healthcare courses and social work courses. The government also provides funding indirectly through the Research Councils and the Postgraduate Support Scheme (see below).

The other sources of funding for postgraduates are from individual institutions, loans from banks, and funding from educational trusts and charities. Funds from research councils and from higher education institutions tend to be allocated on a competitive basis and students should apply for such awards at the earliest possible date.

The report of the Higher Education Commission, *Postgraduate Education*, published in October 2012, provided an overview of postgraduate funding:

A significant proportion of postgraduate research [PGR] students receive either Research Council or institutional funding. In 2010-11, 16% of all PGR students were supported by the Research Councils, whilst 20.5% were funded directly by their institution.

Nevertheless, 37.6% of all postgraduate research students are self-funded – the single largest group at this level. This is particularly prevalent in the arts and humanities. According to HESA, only 3.7% of all PGR students are funded by their employer – once again however, this is likely to underestimate levels of employer support as the method of data collection does not detect some of the more complex funding arrangements commonly made between and their employers.

A further 3.7% of all PGR students are funded by charitable organisations like the Wellcome Trust, which supports a significant number of PhD studentships in the biomedical sciences.⁷

Information on funding for postgraduate students can be found on the following websites:

- Prospects: [Funding postgraduate study](#)
- National Postgraduate Committee: [Postgraduate funding guide](#)
- Gov.uk: [Funding postgraduate study](#)

2.2 The Research Councils

The Research Councils provide the largest number of awards for postgraduate students; around 30,000 researchers per year, including 19,000 doctoral students, are funded by the Councils.⁸ Funding goes directly to universities who then select and recruit students. Each year, approximately 6,000 studentships are awarded to universities by the Councils, so competition for awards is fierce and many applicants will struggle to secure funding.

⁶ “[International and postgraduate student fees survey, 2014](#)”, *Times Higher Education* 21 August 2014

⁷ Higher Education Commission, *Postgraduate Education An Independent Inquiry by the Higher Education Commission*, 23 October 2012, p50

⁸ Research Councils UK website, “[Press briefing: People and Skills](#)”, last accessed 12 February 2015.

There are seven grant-awarding Research Councils:

- [Arts and Humanities Research Council \(AHRC\)](#)
- [Biotechnology and Biological Sciences Research Council \(BBSRC\)](#)
- [Economic and Social Research Council \(ESRC\)](#)
- [Engineering and Physical Sciences Research Council \(EPSRC\)](#)
- [Medical Research Council \(MRC\)](#)
- [Natural Environment Research Council \(NERC\)](#)
- [Science and Technology Facilities Council \(STFC\)](#)

The Research Councils UK website provides an overview of Research Council [postgraduate funding](#):

Research Council funding for postgraduate research training goes directly to research organisations who then undertake the selection and recruitment of students. Prospective students seeking scholarships or bursaries for fees or stipend should contact the research organisation at which they wish to study. The research organisation will be able to offer advice on what funding is available, eligibility and application guidance.⁹

Type of award

The Research Councils provide a variety of awards, the most common being Studentship Grants (for masters or doctorates) and Collaborative Awards. Awards may cover just tuition fees, or fees and a maintenance grant.

Student stipends, which also include contributions towards travel, fieldwork, academic materials and other course-related expenses, have set national minimum amounts; the minimum doctoral stipend for 2015/16 is £14,057. Additional sums may be available for disabled students. CASE awards may attract a higher stipend as may certain projects falling within priority recruitment areas.¹⁰

2.3 Institutional Finance

The other main source of postgraduate student finance is from higher education institutions. Many institutions have their own scholarships, bursaries or studentship awards. These may be available to certain students who qualify under the establishment's own criteria. Students should apply to the department in which they wish to study to find out about the availability of such funding. Admissions staff at higher education institutions can also be helpful in advising students on other avenues of funding that previous students have successfully employed.

Postgraduate Support Scheme

The Postgraduate Support Scheme (PSS) supports students who are under-represented at postgraduate level and are studying subjects in line with the Government's growth strategies. In 2014-15 the scheme provided £25 million for 20 pilot projects that support these aims. The HEFCE website provides information on the pilot projects:

⁹ Research Councils UK website, "[Postgraduate Training](#)", last updated 2 February 2015.

¹⁰ Research Councils UK website, "[Research Councils UK Doctoral Stipend Levels and Indicative Fees for 2015](#)", last accessed 12 February 2015.

The 20 successful projects will support more than 2,800 students and involve a range of support activities. These include:

- financial and pastoral support
- mentoring and networking
- curricula change
- funded studentships
- work placements
- a variety of bursary and loan schemes.¹¹

In its 2014 Autumn Statement the Government announced that the 2015-16 Postgraduate Support Scheme would provide £50 million to institutions to provide bursaries on a match-funded basis. HEFCE stated that this would allow 10,000 masters students to each receive a £10,000 contribution towards the cost of their studies.

The Government indicated that the 2015-16 Postgraduate Support Scheme will provide a bridge to the postgraduate loans announced in the 2014 Autumn Statement, which will be available from 2016-17 (see below).¹²

2.4 Loans

Currently, most postgraduate students are not eligible for government student loans and grants. However loans may be available through banks.

Professional and Career Development Loans

Professional and Career Development Loans are subsidised bank loans. Students can borrow between £300 and £10,000 to cover course fees and living costs. The Skills Funding Agency pays the interest on the loan while the student is studying – and for one month afterwards. After this, interest is payable at the rate fixed when the loan was taken out.

To qualify for a professional and career development loan an individual must be 18 or over; been living in the UK for at least three years when the course starts; and plan to work in the UK, European Union or European Economic Area after the course. They must also be doing a qualifying course. To qualify, a 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 the individual's career – they don't have to lead to a qualification

Further information is available on the Gov.uk website at [Professional and Career Development Loans](#).

¹¹ HEFCE, "Postgraduate Support Scheme", last accessed 2 February 2015.

¹² HEFCE, "Postgraduate Support Scheme: Guidance for institutions receiving funding to support postgraduate students 2015-16", Circular letter 32/2014, December 2014.

Loans for postgraduate students announced in the Autumn Statement 2014

The Chancellor announced in the Autumn Statement 2014 that a new system of income contingent loans for postgraduate students under the age of 30 on taught masters courses would be introduced in 2016-17:

1.154 Autumn Statement 2014 therefore introduces a new offer of income contingent loans for those under 30 years old wishing to undertake a postgraduate taught masters in any subject. These loans, of up to £10,000, are planned to be available from 2016-17 and will be repaid concurrently with undergraduate loans. The loans are designed so that, on average, individuals will repay in full, in recognition of the high private return to individuals, but they will beat commercial rates. The government will consult on the detail and will confirm the delivery plan. This is expected to benefit around 40,000 students, and enable around 10,000 more individuals to take advantage of the opportunity to undertake postgraduate study each year.

1.155 To support students until these loans are in place, the Higher Education Funding Council for England (HEFCE) will allocate £50 million in 2015-16 to universities to offer bursaries on a match funded basis. These will be £10,000 each and will benefit 10,000 students.¹³

No further details have been announced and a consultation will be carried out on the proposals in 2015.¹⁴

For more information see Library Standard Note SN/SP/7049, [New loans for postgraduate students announced in the Autumn Statement 2014](#).

2.5 Subject specific awards

Teaching

Information on funding for postgraduate teacher training courses is available on the Get Into Teaching website at [Funding for postgraduate teacher training](#).

Tuition fee and maintenance loans and grants

Postgraduate students on initial teacher training courses which are not salaried have to pay tuition fees, but they are eligible for a tuition fee loan to cover the cost. Postgraduate trainees on non-salaried programmes may also be eligible to apply for mainstream student loans and grants.¹⁵

Bursaries

Eligible non-salaried trainee teachers on postgraduate programmes may qualify for a training bursary – an incentive payment designed to attract highly-qualified trainees in shortage subject areas. Trainees do not need to apply for a bursary – if they meet the eligibility criteria, payments will start when they begin their course. A table on the [Get Into Teaching Website](#) provides an overview of bursary levels for the 2015/16 academic year.

Scholarships

There are a number of specialist competitive scholarships of £25,000 for trainees in physics, chemistry, maths and computing. Scholarships are awarded by professional bodies for these subjects, and selection is through an additional application and assessment process. Each scholarship also comes with a package of non-financial benefits, such as early career

¹³ [Autumn Statement 2014](#) Cm 8961 December 2014 p44

¹⁴ PQ HL3385 [[Postgraduate Education](#)] 16 December 2014

¹⁵ Department for Education, "[Funding for postgraduate teacher training](#)", last accessed 9 February 2015.

support and membership of the appropriate professional body. Trainees awarded a scholarship cannot also claim a standard Department for Education bursary.¹⁶

More information on funding for postgraduate teacher training courses is available and in section four of Library Standard Note SN/SP/06710, [Initial teacher training in England](#).

Medical students

Many students take medical degrees as a second undergraduate degree or as a postgraduate degree. These graduate students study on two main types of medical degree programme, the standard undergraduate course (5+ years), or the accelerated graduate entry course (4 years). Funding depends on the type of course taken and is different to the support available to students taking a first undergraduate medical degree.

Graduate students on the standard 5 year + undergraduate course

Students have to pay their tuition fees for the first four years of their course and they are not eligible for a tuition fee loan or a maintenance grant. They may, however, be able to apply to Student Finance England for a maintenance loan.

From year five of their training, graduate medical students receive the same support as undergraduate medical students. That is, from year five onwards their tuition fees will be paid by the NHS Student Bursary Scheme. They will also be eligible to apply for a means-tested NHS bursary to cover maintenance costs, and a reduced maintenance loan from Student Finance England. Students starting from 2012 have also had access to a non-means tested grant of £1,000 as part of their NHS Bursary award.¹⁷

Graduate students on accelerated (four year) courses

Students starting a course in 2014/15 and 2015/16 have to pay the first £3,465 of their fees and they can take out a loan for the balance of up to £9,000 pa. In the remaining years of the course, the NHS bursary pays the first £3,465 of the fees and the student can continue to take out a loan for the remainder.

Students in year one of the accelerated course can also apply for a maintenance loan, but not a maintenance grant. In years two, three and four eligible students may apply for the same living cost support as undergraduates on the five year degree – i.e. they may apply for a means-tested NHS bursary, reduced rate maintenance loan and the £1,000 non-means tested grant.

These funding arrangements apply for students starting their courses in 2014/15 and 2015/16. Arrangements for 2016/17 and beyond are yet to be announced.¹⁸

Further information is available in the NHS Business Services Authority booklet, [Your Guide to NHS Student Bursaries 2014/15](#) and on the [Money4medstudents](#) website.

Healthcare

Students accepted for an NHS funded place on a course that leads to specified professional registration, including as a doctor, dentist, midwife and nurse, may be eligible for an NHS Bursary.

¹⁶ *Ibid*

¹⁷ NHS Careers website, "[Financial support for students on degree courses in medicine](#)", last accessed 9 February 2015.

¹⁸ *Ibid*

Information on these awards, including a full list of qualifying professional registrations, is available in the NHS Business Services Authority's factsheet, [Am I eligible for an NHS Bursary?](#) and via its [student bursaries webpage](#).

Social Work

The social work bursary was introduced by the Department of Health as an incentive to train in social work. Changes were made to the funding for social work students from the 2013/14 academic year, but students who received a bursary in a previous academic year and have not interrupted their studies will continue to be funded under the previous arrangements.

Under the system in place since 2013/14, all eligible postgraduate students are entitled to a Placement Travel Allowance (PTA). In addition, they may be entitled to a bursary if they are included on the list of eligible students provided by their Higher Education Institute (HEI).¹⁹

More information is available on the NHS Business Authority website at [Social Work Bursaries](#).

Law

The College of Law has various scholarships and bursaries for students at the college wishing to take postgraduate qualifications. Information on them is available on the College of Law website at [Postgraduate scholarships and bursaries](#).

Metro Bank also offers a [Professional Studies Loan for Legal Studies](#) for University of Law students taking GDL, LLM, LPC and BPTC courses.

Previously, HSBC ran a scheme called The Bar Loan, which was a loan offered to eligible students on the Bar Professional Training Course (BPTC). However, HSBC has withdrawn the scheme and the final date for applying was 31 December 2013. On its website, the Bar Council states that it is in the process of trying to establish a similar scheme with an alternative bank.²⁰

2.6 Trusts and Charities

Trusts and charities may provide funding for postgraduate students. These grants are entirely discretionary and small amounts of up to £500 might be available. When contacting these bodies it is recommended that the student finds a connection with the organisation such as the area to be studied, residential or a family link.

Several resources provide information on the bodies to approach:

- *The Grants Register* (Macmillan)
- *The Guide to Major Trusts 2014/15* (Directory of Social Change)
- *Charities Digest 2015* (Waterlow Information Services)
- Grantsforindividuals.org.uk
- GRANTfinder.co.uk (log-in required)

¹⁹ NHS Business Services Authority, "[Social Work Bursaries](#)", last accessed 9 February 2015.

²⁰ The Bar Council, "[Funding and Scholarships](#)", last accessed 9 February 2015.

2.7 Funds for disabled postgraduate students

Disabled students undertaking postgraduate study can apply for a Disabled Students' Allowance (DSA) to help them with the extra costs they may have because of their disability. In the 2014/15 and 2015/16 academic years postgraduate students can get a single allowance of up to a maximum amount of £10,362 a year. DSAs do not have to be repaid.²¹

Further information is available on the Gov.uk website at, [Disabled Students' Allowances](#).

3 Funding for postgraduate study abroad

Students studying an entire course at a university outside of the UK are not eligible for student support. In England, only courses which are 'designated courses' under regulations in the *Education (Student Support) Regulations 2011*, as amended, are eligible for student support. Regulation 5(c)(da) states that for a course to be 'designated' it must be "substantially provided in the United Kingdom".²²

Information on the [European Commission Your Europe](#) website explains that UK students have the right to study in any other EU country and when doing so they should be treated the same as nationals for fee purposes. However, the requirement of equal treatment may, under EU law, be taken by member states to apply only to fees, so it is permissible for countries to restrict other types of student support to their home students.²³ For example, EU students studying in the UK are eligible for fee support on the same basis as UK home students, but they are not generally eligible for maintenance loans or grants.

The [Prospects website](#) provides information for students considering studying at an overseas university.

Erasmus+ Master Loans scheme

The European Commission intends to increase the mobility of postgraduate students by improving their access to affordable finance through the provision of a masters-level student loan guarantee facility. Under the Erasmus+ Master Loans scheme, students who have been accepted for a full master's study programme in another Erasmus+ Programme country will be able to apply for a loan to contribute to their costs.

Loans will be offered by participating banks and student loan agencies and students will be able to borrow up to €12,000 for a one-year Master's course or up to €18,000 for a two-year course. The Student Loan Guarantee Facility will begin operation in mid-2015, and will be rolled out gradually across the Erasmus+ programme countries.

More information is available on the European Commission website at [Erasmus+ Master Loans](#).

4 Further reading

Several reports have contained information on the provision and funding of postgraduate education. These include:

- Universities UK, [Postgraduate Taught Education: The Funding Challenge](#), 29 May 2014

²¹ Gov.uk, "[Disabled Students' Allowances \(DSAs\)](#)", last accessed 9 February 2015.

²² *Education (Student Support) Regulations 2011*, SI 2011/1986

²³ European Commission Your Europe website, "[University fees and financial help](#)", last accessed 9 February 2015.

- CentreForum, *Postgraduate Education: Better Funding and Better Access*, June 2013
- Higher Education Commission, *Postgraduate Education An Independent Inquiry by the Higher Education Commission*, 23 October 2012
- Adrian Smith et al, *One Step Beyond: Making the most of postgraduate education*, March 2010
- Higher Education Policy Institute (HEPI) *Postgraduate Education in the United Kingdom* January 2010
- 1994 Group *Analysis of postgraduate provision at UK Universities* January 2010
- Universities UK *Taught postgraduate students: market trends and opportunities* May 2009