

Funding for adult and post-graduate learners 2019/20

Constituents Guide

June 2019

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National Assembly for Wales
Senedd Research

Funding for adult and post-graduate learners 2019/20

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June 2019

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www.assembly.wales/research

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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 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: 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.

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.

Masters Finance 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 “Masters Finance” package. The package from 2019/20 includes a combination of loan and grant of up to £17,000. 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. Applications are available from June 2019 and you can find out [more information on the Student Wales Finance website](#).
- 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 2019. Like Masters Finance 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 available, such as Disabled Students’ Allowances (DSAs) if you have a disability, including a long-term health condition or mental-health condition or specific learning difficulty. Other sources of funding are also available various 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.

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.

Postgraduate study

Government financial support for Masters

If your course starts from 01 August 2019 you may be eligible for a “Masters Finance” package. This is a combination of loan and grant of up to £17,000.

Eligibility for Masters Finance

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. The UKs’ departure from the European Union is likely to impact this from 2020/21. EU students starting in 2019/20 will have continuity until they finish their course.
 - ◇ have section 67 leave to enter or remain in the UK as an eligible student.

- 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 2019 to qualify for the £17,000 Masters Finance
 - ◇ be 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. 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.

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 Masters Finance if you are studying part-time, or can’t otherwise get the undergraduate funding).

EU nationals

With regards to the UK’s departure from the European Union, the Minister for Education in Wales made the following announcement on 31 May 2019:

I am pleased to confirm that EU nationals who intend to study in Wales for the academic year 2020/21 will be eligible to pay the same tuition fees as Welsh students and will be eligible to receive loans and/or grants from Student Finance Wales (SFW), subject to existing eligibility criteria.

This is a continuation of the current policy and students will be eligible to receive support until they finish their course. This applies to all student finance from SFW for students in Wales for which EU nationals are eligible. This includes loans to cover tuition fees (for those resident in the EEA for three years), loans and grants for maintenance (limited to those resident in the UK for at least three years), and some other grants and allowances.

The rules applying to EU nationals who will apply for a place at university for the academic year 2020/21 to study a course which attracts student support are unchanged. SFW will assess these applications against existing eligibility criteria, and will provide loans and/or grants in the normal way. EU nationals, or their family members, who are assessed as eligible to receive grants and/or loans will be eligible for the duration of their study on that course.

Students should consult their university's student finance office or the Student Finance Wales website for information about the support available.

Masters Finance amounts

You can receive up to £17,000 via Masters Finance which is a combination of grant and loan (the loan amount will need to be paid back). The amount depends on whether or not your household income is taken into account and how much your household income is.

The three key elements of the Masters Finance offer:

1. The maximum grant available is £5,885;
2. The Universal Base Grant of £1,000;
3. The maximum loan available is £16,000 minus the grant amount awarded

The balance between grant and loan is dependent on income but the maximum combined amount available is £17,000. Below are a few examples of different scenarios. Full details are [available here](#) and we would encourage you to contact Student Finance Wales for your specific circumstances.

Example 1: Postgraduate Master's course with household income not taken into account

| Course length academic years | Maximum Postgraduate Master's Finance available per year. Total (£17,000) | | | |
|------------------------------|---|-----------------------------|-----------------------------|-----------------------------|
| | Year 1 | Year 2 | Year 3 | Year 4 |
| 1 | Loan: £16,000 Grant: £1,000 | | | |
| 2 | Loan: £8,000 Grant: £500 | Loan: £8,000 Grant: £500 | | |
| 3 | Loan: £5,333 Grant: £333 | Loan: £5,333 Grant: £333 | Loan: £5,334 Grant: £334 | |
| 4 | Loan: £4,000 Grant: £250 | Loan: £4,000 Grant: £250 | Loan: £4,000 Grant: £250 | Loan: £4,000 Grant: £250 |

Example 2: Postgraduate Master's course over 2 years with household income taken into account

| Course year | Loan (Total £3,638) | Grant (Total £6,362) |
|-------------|---------------------|----------------------|
| 1 | £1,819 | £3,181 |
| 2 | £1,819 | £3,181 |

Example 3: Postgraduate Master's course over 1 year with household income taken into account

| Course year | Loan (n/a) | Grant (Total £6,885) |
|-------------|------------|----------------------|
| 1 | 0 | £6,885 |

Example 4: Postgraduate Master's course over 2 years full time without household income taken into account:

| Course year | Loan (Total £16,000) | Grant (Total £1,000) |
|-------------|---|---|
| 1 | Payment 1: £2,640 Payment 2: £2,640 Payment 3: £2,470 Total: £8,000 | Payment 1: £165 Payment 2: £165 Payment 3: £170 Total: £500 |
| 2 | Payment 1: £2,640 Payment 2: £2,640 Payment 3: £2,740 Total: £8,000 | Payment 1: £165 Payment 2: £165 Payment 3: £170 Total: £500 |

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 £20,000 a year for full-time study and a pro-rata rate for part-time study. More information can be found on Student Finance Wales' website [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 Masters Finance, you decide how to apportion it between fees and living costs.

Eligibility

Broadly speaking eligibility is similar to Masters Finance 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;
 - ◇ 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. The UK's departure from the European Union is likely to impact this from 2020/21. EU students starting in 2019/20 will have continuity until they finish their course.
 - ◇ have section 67 leave to enter or remain in the UK as an eligible student.
- Your course must:
 - ◇ be a full, standalone Doctoral course (not a top-up);
 - ◇ last between 3 and 8 years
 - ◇ start after 01 August 2019
 - ◇ 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 year's 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 Finance if you already have an equivalent or higher qualification (for example if you hold a Masters already and you're applying for Masters Finance). You also won't be able to get a Doctoral or Masters Finance 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 Masters Finance or Doctoral Loan before you won't normally get another one unless you left your course under specific circumstances.

Government financial support for PGCE students

If you are studying a PGCE programme you will be eligible for a year's 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 2019.

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 2019 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 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 2019/20) and these are allocated by Social Care Wales to each programme.

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

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 from June 2019 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.

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 2019 are now closed.

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. Grant amounts depends on household income and where the student lives and studies. Further information on the 2019/20 scheme can be found on the [GOV.UK](#) website.

Through the medium of Welsh

Previously, [Coleg Cymraeg Cenedlaethol](#) offered up to 10 **Masters Scholarships** per year, of a value of £3,000, for students who wish to undertake a Master's degree that is delivered fully or partially through Welsh. **However the scholarships now apply only to undergraduates.**

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 £1,500 in value. More information can be found on the Trust's [applications page](#) or by emailing admin@stapleytrust.org. The deadline for grant applications for the 2019/20 academic year has passed. Application packs for the 2020/21 academic year will be available from 3 January 2020.

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 of up to £1,000 are available to those who are studying a technical or skills-based course that is **below degree level (up to Level 3)** who can demonstrate compelling need. Funding is available for course fees, equipment/materials, travel costs and childcare.

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. Applications for a grant can be submitted at any point in the year. More information on applying can be found [here](#).

The **Lawrence Atwell's Charity** provides financial support in the form of grants to young people aged between 16 and 26 living in England and Wales. 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 [webpages](#) or by contacting **(020) 72 13 0561** or atwell@skidders.org.uk. There is no specific deadline for applications which are considered on a first-come, first-served basis.

Professional and Career Development Loans

This scheme is now closed to new entrants and they are being discontinued. Professional and Career Development Loans (PCDLs) were bank loans you could use to pay for courses and training. The loans were charged at a lower interest rate and the government paid the interest for you whilst you studied.

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**.