

Connect2...

Financing Postgraduate Study



www.connect2learn.org.uk

This factsheet contains details on funding for postgraduate courses. Please note that funding is scarce and is particularly difficult to obtain if you have a degree classification of 2:2 or lower.

Summary

Part Time Study

Support Funds, Disabled Students' Allowances (DSAs)

Full Time Study

Postgraduate Funding Loan, Studentship Awards, Institutional Awards, Support Funds, Disabled Students' Allowances (DSAs)

Other Sources of Funding

Funding from universities, educational trusts, social security benefits.

Part Time Study

Occasionally part time postgraduate students who are suffering from financial hardship receive help from their university's Support Fund (see Full Time Study).

Disabled Students' Allowances (DSAs): A non-means tested grant may be available to part time students for equipment and other help (see Full Time Study).

Full Time Study

There are no concessionary fees for postgraduate courses. Students should initially contact the university or college where they wish to study to check on any sources of funding for their course.

Please note: postgraduate funding is generally no longer available for UK students wishing to study in the Republic of Ireland.

Bank Loans

Northern Bank Postgraduate Funding Loan

The Northern Bank has created a special type of loan specifically to cover tuition fees for full time postgraduate students.

The loan features:

- Initial “interest only” payments while you are studying
- An attractive rate of interest
- The ability to make lump-sum payments
- No arrangement fee

How do I apply?

When you receive your letter of confirmation from the university, call into your nearest branch of the Northern Bank. Once the loan has been set up it can then be paid directly to the University. Further details are available on the Northern Bank website at www.northernbank.co.uk. Type “postgraduate funding loan” into the search box.

Professional and Career Development Loan

A Professional and Career Development Loan (PCDL) is a deferred repayment bank loan to help you pay for education or learning.

To qualify for a PCDL you must meet a number of conditions, including being ordinarily resident in the UK for at least the 3 years prior to the start of your learning programme. There are also conditions regarding the eligibility of courses. For the full rules and a step-by-step guide to applying for a PCDL, visit the Directgov website at www.direct.gov.uk/pcdl or call the PCDL Information Line on T: 0800 585 505.

Department for Employment and Learning (DEL) Postgraduate Studentships

Students who obtain funding generally do so in the form of a DEL Postgraduate Studentship. There are 3 types of studentship:

- Research
- CAST (Co-operative Awards in Science and Technology)
- Taught

If you are a suitably qualified graduate you may compete for an award, however there are always more applicants than awards. The offer of a place on a course does not mean that funding will be provided. Students apply directly to the university for a place on a course **and** for an award.

Students must have been resident in the UK for the three years immediately before the start of their course to be eligible to apply for a full studentship, which covers both fees and maintenance. Students who have not been resident in the UK for three years immediately before the start of their course, but have been resident in an EU country during this time, may apply for a studentship that covers fees only.

Closing dates for the different awards are strictly observed. Check the closing date with the postgraduate office at the university you will be attending.

Research Studentships

DEL Research Studentships are available for PhD study in specific approved project areas. Both Queen's University (QUB) and the University of Ulster (UU) offer DEL research studentships in a range of subject areas. Applicants for these awards must have, or expect to obtain by summer 2010, the minimum of a 2:1 honours degree in an appropriate subject area. Approved project lists can be obtained from the universities.

Generally, these studentships last for three years and include a maintenance allowance and the payment of fees. The length of the award may be reduced due to previous postgraduate research study. For example, if a successful applicant has already completed one year of postgraduate research study, the studentship will last for only two years. DEL Studentship Awards are for fixed amounts and are not means-tested. The maintenance allowance for 2010-11 will be £13,489 each year. Additional allowances may also be paid for dependants and students with special needs.

CAST Studentships (Co-operative Awards in Science and Technology)

These awards for Science and Technology students are co-funded by DEL and industry in specific approved project areas. Project titles are advertised in appropriate local and national media as they become available. The average maintenance allowance for eligible students in receipt of CAST awards will be at least £15,000 each year. Applicants for these awards must have, or expect to obtain by summer 2010, the minimum of a 2:1 honours degree in an appropriate subject area.

Taught Studentships

Taught studentships include the payment of approved fees and a maintenance allowance for students undertaking approved postgraduate courses. These studentships are for taught Masters courses and MRes study.

QUB and UU decide which of their courses will be allocated studentships in a particular year and a list of the specified courses is available from the relevant university authority.

DARD Postgraduate Agriculture and Food Studentships

Each year the Department of Agriculture and Rural Development for Northern Ireland (DARD) offers a limited number of Postgraduate Studentships for a period of research normally leading to PhD qualification at a university in the UK or Republic of Ireland. For 2010 applications, DARD will give preference to applications for projects within their priority research themes.

Funding is provided for full time students only. Successful candidates will have their fees paid by DARD and will receive a maintenance allowance. In 2010/11 the maintenance allowance paid to students will be £13,489.

Application forms are available from the Department's website at www.dardni.gov.uk - click "Learning and Education", then "Postgraduate Study" or contact DARD's Education and Finance Branch on T: 028 9052 4710 to request an application form and booklet.

Health and Social Care (HSC) - Research and Development (R&D) Office Bursary Scheme

The scheme is intended for individuals employed within the Health and Social Care Trusts or in voluntary/not-for-profit organisations in Northern Ireland involved in health or social care provision. This includes suitably qualified individuals, for example, allied health professionals, dentists, health and social care managers, medical staff, nurses, pharmacists, social workers and other independent contractors.

The scheme is designed to improve research skills in Northern Ireland. It provides funding for postgraduate degree or diploma level research courses and modules.

The evaluation and administration of R&D Office Bursary funding is undertaken by the Universities. A list of eligible courses at Queen's University Belfast and the University of Ulster are available on the HSC website: www.centralservicesagency.com/display/rdo_education_and_training.

Contact the relevant course director with any additional queries regarding funding.

Other Sources of Funding

North / South Postgraduate Scholarships (for academic year 2010/11)

Universities Ireland, the Joint Business Council of the Confederation of British Industry (NI), and IBEC (Irish Business and Employers Confederation) are offering four to six scholarships to students undertaking a recognised Masters or the first year of a PhD programme at a Northern Irish or Irish university. The aim of this scheme is to encourage outstanding students from the Republic of Ireland and Northern Ireland to cross the border to undertake postgraduate study and experience life in the other Irish jurisdiction.

The scholarships are worth approximately £13,500 each. Two to four of the scholarships will be in areas of study of particular relevance to business and industry (and will offer an opportunity to undertake a structured three-month graduate placement opportunity managed by IBEC); two will be in humanities and social sciences.

Eligibility: students undertaking a recognised Masters or the first year of a PhD programme (taught or research) in the other Irish jurisdiction – see website for full eligibility criteria.

Application method: 1400 to 1500 word essay

Closing date: mid May 2011

Detailed information is available on the Universities Ireland website at

www.universitiesireland.ie/news/scholarship2010.php

Institutional Scholarships and Awards

Most UK higher education institutions operate their own scholarship and award schemes, these will vary between institutions. Strict criteria often govern these awards and candidates may be asked to submit an essay. Universities should be able to provide details on request.

Some will offer full fee studentships plus a maintenance grant. Others provide smaller bursaries to alleviate financial hardship and some offer prizes, which can range from £20 up to £3,000. These are usually awarded for excellence in teaching or research, or for an essay or project.

Funding for PGCE courses

PGCE (Postgraduate Certificate in Education) students in Northern Ireland are eligible to apply for funding support similar to full time undergraduate students. See EGSA's Connect2...Full time Higher Education factsheets for details. PGCE students can apply for a tuition fee loan, a maintenance grant and a maintenance loan. Additional help is available for students with dependants and students with disabilities. Visit the Student Finance NI website for more information:
www.studentfinancenir.co.uk

Additional financial incentives are available for PGCE training in **England and Wales**. Eligible postgraduate trainee teachers are also entitled to a tax-free bursary. The value of this depends on where you train, the subject you train to teach and when you start your course.

Details can be obtained from the Training and Development Agency for Schools by calling their helpline on T: 0845 6000 991 or from their website at www.tda.gov.uk.

European Social Fund (ESF)

Universities hold updated lists of one year vocational postgraduate courses which offer places attracting ESF funding. To meet the criteria students must be unemployed graduates **under** 25 years of age. Students' circumstances and the class of their degree are taken into account when awards are being made. Applications should be made direct to the university.

Support Fund

Universities have a support fund to assist students who suffer hardship during their course of study. There is no automatic entitlement to a payment from the fund and it is based on individual circumstances. Contact the Student Financial Adviser at the Students Union.

Disabled Students' Allowances (DSAs)

These help pay for extra course costs incurred as a direct result of a disability, mental health condition or specific learning difficulty. The allowances can help the student with the cost of a non-medical personal helper, specialist equipment, travel and other costs. Contact your local Education and Library Board for application forms and further information.

Educational Trusts

Students who have special circumstances may approach trusts for assistance, however many trusts do **not** fund postgraduate courses. A delay is likely before trusts reach decisions, so this option would not be suitable for students needing immediate help. Awards are generally small.

Visit the Prospects Graduate Careers website for further information at www.prospects.ac.uk. Click “Postgraduate Study”, then “Funding my further study”. Prospects also publish a Postgraduate Funding Guide, available in the Careers Office at Queen’s (T: 9097 2727) and the University of Ulster (T: 9036 8015).

Information can also be obtained in the “Educational Grants Directory” (Directory of Social Change, March 2009). It should be available for consultation in main public libraries.

The Family Action website also gives detail of educational trusts and bursaries. Visit www.family-action.org.uk. Click on “Our Services”, “Grants “and “Educational Grants Search”.

EGSA also produces a factsheet on Bursaries and Trusts relating particularly to Northern Ireland.

Students with Disabilities

Information on funding for students with disabilities is available from Skill (National Bureau for Students with Disabilities). Visit their website at www.skill.org.uk or T: 0800 328 5050.

Social Security Benefits

The rules about studying are different for each benefit, however most full time students are **not** entitled to benefits. Postgraduate students writing up their thesis or dissertation after their course has finished should be entitled to JSA (Job Seekers’ Allowance) as long as they meet the criteria for the benefit and are available for and actively seeking work.

If you are in receipt of benefits and want to study full or part time, you can check how they may be affected by contacting an EGSA adviser, your local advice centre or Citizens Advice Bureau.

Contacts

Department for Employment and Learning (DEL)

Student Finance Branch
T: 028 9025 7746

Queen’s University Belfast

Postgraduate Award Office
T: 028 9097 2582

Queen's University Belfast

Student Financial Adviser

T: 028 9097 2767

University of Ulster

Academic Office/Research Office

T: 028 7032 4592

University of Ulster

Student Financial Adviser

T: 028 7032 413

Every effort is made by EGSA to ensure that information is as accurate and comprehensive as possible at the time of going to print. However students should be aware that regulations can change at short notice and are therefore advised to check the current situation with DEL or their course provider.