



## BRIEFING PAPER

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# Support for postgraduate students in England

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## Summary

This briefing provides information on the various sources of funding available for postgraduate students in England.

### Postgraduate Masters Loans

Since 2016-17, non-income contingent loans have been available for students starting postgraduate master's courses. For the 2020-21 academic year, the maximum loan is £11,222. To be eligible, students must: be aged under 60, have the required nationality or residency status, not have a previous higher qualification, and be studying an eligible masters course at an eligible higher education institution in the UK. Eligible courses include taught, research, distance learning or professional master's courses and can be studied full-time or part-time (above a minimum intensity).

### Postgraduate doctoral loans

From 2018-19, non-income contingent loans have been available for students starting doctoral courses. In 2020-21, the maximum loan is £26,445. To be eligible, students must be aged under 60, have the required nationality or residency status, not have a previous doctoral (or higher) qualification, and be studying at a publicly funded higher education institution or alternative provider with degree-awarding powers.

### Other sources of support

There are a number of other sources of support for postgraduate students, including:

- **UKRI**, comprised of the **Research Councils**, provide funding to universities who then select and recruit students.
- **Higher education institutions** often have their own scholarships, bursaries or studentship awards, which are available to students who qualify under the institution's own criteria.
- **Trusts and charities** may provide funding for postgraduate students. These grants are entirely discretionary and small amounts of up to £500 might be available.
- **Disabled Student's Allowance**: Disabled students undertaking postgraduate study can apply for a DSA to help them with the extra costs they may have because of their disability.

### Subject specific awards

Postgraduate students studying certain subjects may be eligible for additional/alternative support under the student support system or from other sources. In 2019-20, this included students on initial teacher training courses, healthcare students, medical students and social work students. Further information on the arrangements in each case is provided in section 3 of this briefing.

### Students studying outside the UK

Students studying an entire course at a university outside of the UK are not eligible for student support from Student Finance England. UK students currently 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. Arrangements for UK students studying in the EU after 1 January 2021 are yet to be determined.

# 1. Background

This briefing provides information on the various sources of funding available for postgraduate students in England.

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 framework for higher education qualifications in England, Wales and Northern Ireland. 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.<sup>1</sup>

Fees for most postgraduate courses are unregulated and can vary between courses and between institutions; one year taught masters courses can, for example, range in price from around £4,500 to over £30,000 per year. The Complete University Guide's survey of fees suggested that the average home fee for a taught postgraduate course in 2019-20 was £7,946.<sup>2</sup>

Public funding for postgraduates has traditionally been limited compared to that available to undergraduates. Prior to 2016-17, Government funding was generally limited to specific courses, such as some postgraduate teacher training and some medical and healthcare courses, or provided indirectly through the Research Councils and the Postgraduate Support Scheme. Many students self-financed their studies and other sources of funding for postgraduate students were from individual higher education institutions, Professional and Career Development Loans, and educational trusts and charities.

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

- Prospects: [Funding postgraduate study](#)
- Gov.uk: [Funding for postgraduate study](#)

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<sup>1</sup> QAA, *The Frameworks for Higher Education Qualifications of UK Degree-Awarding Bodies*, October 2014

<sup>2</sup> [International and postgraduate fees survey, 2019](#), *Times Higher Education*, 15 August 2019.

## 2. Postgraduate student support

Information on the development of policy on postgraduate loans is available in Library Briefing Paper 7049, [Postgraduate loans in England](#).

### 2.1 Postgraduate Master's Loans

In 2020-21, non-mean tested loans of up to £11,222 are available for students on eligible postgraduate master's courses – these may be used as a contribution towards course or living costs. The maximum amount has increased with inflation each year since the introduction of master's loans in 2016-17.

To be eligible, students must be aged under 60 at the start of their course, have the required nationality or residency status (see box 1, next page), and be studying an eligible master's course at a publicly funded higher education institution in the UK, at alternative providers with degree-awarding powers, or at a designated course at an alternative provider.

Prior to 2017-18, only courses at alternative providers with degree-awarding powers were eligible for loans.

Eligible courses include taught, research, distance learning or professional master's courses and they can be studied:

- full-time, lasting 1 or 2 years;
- part-time at a minimum 50% intensity of the full-time equivalent (FTE), or for up to three years where a course has no FTE<sup>3</sup>; or
- by distance learning.

Students who already have a master's degree or an equivalent or higher qualification are not eligible for loans.

The repayment rate for postgraduate master's loans is 6% and loans are repaid concurrently with any undergraduate student loans. If a student subsequently takes out a doctoral loan this will be added to the postgraduate master's loan and a single 6% repayment will be made alongside any repayments for undergraduate loans.

The repayment threshold is £21,000 and will be frozen until 2021, any loan remaining 30 years after the loan entered repayment status will be written off. Individuals can make voluntary repayments at any time before this time if they wish.<sup>4</sup>

Further information on the postgraduate masters loans scheme is available on the Gov.uk website at [funding for postgraduate study](#) and in [guidance](#) from Student Finance England. The precise details are set out in the *Education (Postgraduate Master's Degree Loans) Regulations 2016*.

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<sup>3</sup> Student Finance England, [Postgraduate Loans for Master's Degrees](#), June 2019

<sup>5</sup> Likely of less relevance to postgraduate loans, student aged under 18 who have lived in the UK for the 7 years prior to starting their course may also be eligible under the long residence criteria.

## 2.2 Postgraduate doctoral loans

Since 2018-19, doctoral students in England have been able to claim non-means tested loans towards their course or living costs. The maximum amount available in 2020-21 is £26,445.

To be eligible, students must be aged under 60 at the start of their course, have the required nationality or residency status (see box 1), and be studying an eligible master's course at a publicly funded higher education institution in the UK, at alternative providers with degree-awarding powers, or at a designated course at an alternative provider.

Eligible courses must be of a duration of three to eight academic years, and may be full-time or part-time, and may be taught or research based (or both).

Unlike master's loans, doctoral loans are currently only available where the course is undertaken at a university in the UK with research degree-awarding powers. Students in receipt of a grant from any of the Research Councils or eligible for an NHS bursary (even if not receiving it) may not claim a doctoral loan.

The repayment rate is 6% and the repayment threshold is £21,000. Any loan remaining 30 years after students enter repayment will be written off. Individuals are able to make voluntary repayments at any time.

Further information on the postgraduate masters loans scheme is available on the Gov.uk website at [funding for postgraduate study](#) and in [guidance](#) from Student Finance England. The precise details are set out in *the Education (Postgraduate Doctoral Degree Loans and the Education (Student Loans) (Repayment) (Amendment) (No. 2) etc.) Regulations 2018*.

### Box 1: Nationality and residency requirements for postgraduate loans

The nationality and residency requirements for postgraduate master's and doctoral loans are complex. Broadly, to be eligible for loans, students must fall into one of the following categories:

- **English domiciles:** UK nationals or individuals with 'settled status' in the UK (i.e. no restrictions on how long they can stay) who are domiciled in England and have been ordinarily resident in the UK for the three years prior to starting their course. Students ordinarily resident in Scotland, Wales and Northern Ireland who move to England solely for the purposes of studying are not eligible for loans. Students ordinarily resident in England who move to another part of the UK to study are eligible.
- **EU students:** EU students who have been ordinarily resident in the EEA/Switzerland for the three years prior to the start of their course and will be living in England when their course starts. The Government has stated that EU students applying for a place at an English higher education institution in the 2020-21 academic year will continue to be eligible for the same funding and support as they are now, and that their eligibility will continue throughout their course. Eligibility for individuals applying after 2020-21 has not yet been confirmed.
- **Students with long residence:** students aged 18 and over who have either spent at least half of their life or at least 20 years in the UK prior to the start of their course. To be eligible, individuals must also be ordinarily resident in England when their course starts and have been ordinarily lawfully resident in the UK for the three years prior to their course starting.<sup>5</sup>

<sup>5</sup> Likely of less relevance to postgraduate loans, student aged under 18 who have lived in the UK for the 7 years prior to starting their course may also be eligible under the long residence criteria.

- **Other categories:** there are a number of other categories under which individuals may be eligible for a postgraduate loan, including refugees and those under humanitarian protection. Further information is available in guidance for [master's loans](#) and [doctoral loans](#) published by Student Finance England.

### 2.3 Other sources of support

#### UK Research and Innovation (Research Councils)

Around 30,000 researchers per year, including 17,000 doctoral students, are funded by UK Research and Innovation (UKRI).<sup>6</sup> UKRI was formed in 2018 and is made up of the Research Councils, thus funding from this source is often referred to as Research Council funding.

UKRI does not fund students directly, instead funding is provided to universities who then select and recruit students. Individuals seeking Research Council funding should, therefore, contact the research organisation at which they wish to study to enquire about the funding available.<sup>7</sup>

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 \(STFC\)](#)

#### Type of award

The Research Councils provide a variety of awards, the most common being Studentship Grants (for masters or doctorates) and Collaborative Awards. Studentships may cover just tuition fees, or cover fees and a maintenance grant (a stipend). In 2018-19, UKRI awarded over 5,000 grants and fellowships - competition for awards is fierce and many applicants may struggle to secure funding.

The Government has confirmed that studentships remain open to EU students starting courses in 2020-21 and that the funding support will cover the duration of their course.<sup>8</sup>

#### Doctoral stipend levels and indicative fee amounts for 2020-21

Doctoral stipends have set national minimum amounts; the minimum doctoral stipend for 2020-21 is £15,285. UKRI also publish an annual indicative postgraduate fee level, which for 2020-21 is £4,407. While postgraduate tuition fees are not regulated, students should not have to

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<sup>6</sup> "[Reports and Data Sources](#)", UK Research and Innovation, last accessed 11 March 2020.

<sup>7</sup> "[Funding for Research Training](#)", UK Research and Innovation, last accessed 6 March 2020.

<sup>8</sup> "[Postgraduate support to continue for EU nationals for a further year](#)", Gov.uk, 4 July 2019.

meet any difference between the Research Council fee payment level and the fee charged by the institution.<sup>9</sup>

Further information on Research Council funding is available in a guide published by UKRI: [UKRI Training Grant Guidance](#).

## Institutional Finance

Many higher education institutions have their own scholarships, bursaries or studentship awards, which are available to students who qualify under the institution's own criteria. Students should apply to the institution at which they wish to study to find out about the availability of such funding. Admissions staff can also be helpful in advising students on other avenues of funding that previous students have successfully employed.

Information on scholarships offered by higher education institutions and others is also available on the [postgraduate search website](#).

## 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 2020* (Macmillan)
- *The Guide to Major Trusts 2019/20* (Directory of Social Change)
- *The Directory of Grant Making Trusts 2020/21* (Directory of Social Change)
- [Fundsonline.org.uk](#) (log-re required)
- [GRANTfinder.co.uk](#) (log-in required)

Information is also provided on the NUS website at: [Can I get student funding from educational charities and trusts?](#)

## 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 2020-21 academic year postgraduate students can get a single allowance of up to a maximum amount of £20,580 a year. DSAs do not have to be repaid.<sup>10</sup>

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

<sup>9</sup> "[Funding for Research Training](#)", UK Research and Innovation, last accessed 6 March 2020.

<sup>10</sup> "[Disabled Students' Allowances \(DSAs\)](#)", Gov.uk website, last accessed 11 March 2020.



## 3. Subject specific awards

Postgraduate students studying certain subjects may be eligible for additional support under the student support system or from other sources. A very brief outline of some of the subjects where this applies is provided below.

### 3.1 Teaching

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

#### Tuition fee and maintenance loans

Postgraduate students on non-salaried initial teacher training courses may be eligible for tuition fee and maintenance loans from Student Finance England under the standard undergraduate student support system. Postgraduate trainees who are eligible for undergraduate support (ie those on Initial Teacher Training or studying for a PGCE) are not also able to receive a postgraduate master's loan.<sup>11</sup>

Further information is available on the Get Into Teaching website at: [Postgraduate tuition fee and maintenance loans](#).

#### Bursaries and scholarships

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.

There are also a number of specialist competitive scholarships ranging from £17,000 to £28,000 for trainees in physics, chemistry, maths, languages, geography and computing. Scholarships are awarded by professional subject associations 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 membership of the professional subject association offering the scholarship. Trainees awarded a scholarship cannot also claim a standard Department for Education bursary.<sup>13</sup>

A [table on the Get Into Teaching website](#) provides an overview of bursary and scholarship levels for the 2020-21 academic year.

More information on funding for postgraduate teacher training courses is available in section four of Library Briefing Paper 6710, [Initial teacher training in England](#).

### 3.2 Healthcare

Since August 2017, new students on most nursing, midwifery and allied health professions pre-registration courses are not entitled to bursary

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<sup>11</sup> Student Finance England, [Postgraduate Loans for Master's Courses](#), December 2019, pp 28-29.

<sup>13</sup> "[Scholarships](#)", Get Into Teaching website, last accessed 4 March 2020.

support and no longer have their tuition fees paid by the NHS. However, a new system of payments for these students has been announced as starting in 2020.

Students are supported under the standard student support system, and are able to apply for a tuition fee loan to cover the cost of fees and a maintenance loan to help with living costs.

The Learning Support Fund (LSF) offers additional funding for students with child dependants, in financial difficulty, or travel and accommodation expenses for students who have been on a practice placement.

Further information on the current system is provided in Library Briefing 8655, [Funding for healthcare students in England](#).

Some transitional measures have also been put in place for postgraduate healthcare students who started starting courses in 2017-18.

### **Grants and extra payments from 2020-21**

The Government announced in [a press release](#) on 18 December 2019 that new or continuing nursing, midwifery and allied health students will be able to claim a £5,000 annual payment from September 2020.

Further details of the scheme will be published in due course. ([HC Deb 20 January 2020](#))

### **Students who started courses in 2017-18 or earlier**

On the abolition of NHS bursary eligibility for healthcare students, two transitional arrangements were put into place.

Students who started study on an eligible healthcare course before 1 August 2017 may continue to claim an NHS bursary for the duration of their course.

In addition, students who started study on dental therapy or dental hygiene courses in the 2017-18 academic year may continue to claim an NHS bursary.

### **Students taking healthcare courses as a second degree**

Under the standard student support system, students are generally not able to access student support for second undergraduate degrees (see box 5). However, an exemption exists for students studying for healthcare-related degrees, who may receive student support even if studying a second degree.<sup>14</sup>

#### **Box 2: Students taking a second undergraduate degree**

Students studying for a qualification deemed to be equivalent to or lower than a qualification they already hold (ELQ) are not usually entitled to support under the standard student support package. This applies whether the student studied their previous qualification in the UK or elsewhere, and whether it was self-funded or publicly-funded. If the qualification which a student already holds is an honours

<sup>14</sup> NHS Health Careers, "[Financial support at university](#)", last accessed 11 March 2020

degree from a UK higher education institution, then it is automatically considered an ELQ for the purposes of the undergraduate student support package.

There are some exceptions to this rule for full-time students taking courses in medicine, dentistry, veterinary science, architecture, social work and undergraduate Initial Teacher Training (ITT). For further information see page 84 of [Student Finance England's eligibility guidance](#). Students with an honours degree may also currently be able to access tuition fee loans for a part-time degree in Medicine and Dentistry, subjects allied to Medicine, Biological and Sports Science, Psychology, Veterinary Sciences, Agriculture, food and related sciences, Mathematical Sciences, Engineering and technology, Computing, and Geographical and environmental studies.<sup>16</sup>

Students who take out two undergraduate student loans make a single payment based on their income.<sup>18</sup>

### 3.3 Medical students

Medical students are not affected by the changes to healthcare bursaries outlined above.

Information on the support available to postgraduate medical students in England is provided in section 4 of the Library Briefing Paper [Funding for healthcare students in England](#). A brief outline is given below.

Graduate students study on two main types of medical degree programme: the standard undergraduate course of 5+ years (taken as a second undergraduate degree), 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.

#### Graduates on standard 5 year+ undergraduate courses

Students have to pay their tuition fees for the first four years of their course and are not eligible for a tuition fee loan. 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 under the NHS bursary scheme. That is, their tuition fees will be paid by the NHS, they will receive a non-means tested grant of £1,000, and they will be able to apply for a means-tested bursary to cover maintenance costs. Students can also apply for a reduced maintenance loan from Student Finance England.<sup>19</sup>

#### Graduate students on accelerated (four year) courses

In their first year, students have to pay the first £3,465 of their fees and can take out a loan for the balance of tuition fees. In the remaining years of the course, the NHS bursary pays the first £3,715 of the fees and the student can continue to take out a loan for the remainder.

<sup>16</sup> Student Finance England, "[Part-time maintenance loan](#)", last accessed 11 March 2020

<sup>18</sup> Student Finance England, "[Part-time tuition fee loans](#)", last accessed 11 March 2020.

<sup>19</sup> Gov.uk, "[NHS Bursaries](#)", last accessed 11 March 2020.

Students in year one of the accelerated course can apply for a maintenance loan from Student Finance England. 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. a means-tested NHS bursary, reduced rate maintenance loan and the £1,000 non-means tested grant.

These funding arrangements applied for students starting their courses in 2019-20. Arrangements for 2020-21 and beyond are yet to be announced.

Further information is available on the [NHS Business Service Authority website](#), on the [Royal Medical Benevolent Fund](#) website and on the [NHS careers website](#).

### 3.4 Social Work

The social work bursary is available for students studying an approved social work course.

The number of bursaries available for postgraduate social work courses is capped and there is no guarantee that students who take up an offer of a place on a course will receive a bursary. Universities decide which students receive a bursary and send a list of names to the NHS Business Services Authority. Students will only be assessed for a bursary if they are on the list from their university and satisfy the other eligibility criteria. Once a student is allocated a bursary place they retain it for the duration of their course.<sup>22</sup>

Students on an eligible course 2019-20 who have been allocated one of their university's bursary places were able to apply for the following support under the bursary scheme:

- A non-means tested basic grant of up to £3,362.50 for students studying outside London, or up to £3,762.50 in London.
- A means tested maintenance grant of up to £2,721 for students studying outside London, or up to £4,201 for students in London.
- A payment of £4,052 towards tuition fees. The student will have to make up any fees above this amount.
- Other allowances, dependent on circumstances, such as a childcare allowance and a parents learning allowance.

Details of the scheme for 2020-21 are not yet available. Further details of the existing scheme are available on the [NHS Business Service Authority](#) website.

Students awarded a social work bursary are not eligible for a postgraduate master's loan.

Students, including those who have not been allocated a bursary place by their university but are personally eligible, receive a placement travel

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<sup>22</sup> NHS Business Services Authority, [Your guide to Social Work Bursaries for postgraduate students 2019-20](#), p10.

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allowance of £862.50 per academic year. Students not allocated a bursary place may also apply for a postgraduate masters loan.<sup>25</sup>

Further information is available via the following links:

- [Social Work Students](#), NHS Business Services Authority website
- NHS Business Services Authority, [Your guide to Social Work Bursaries for postgraduate students 2019-20](#)

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<sup>25</sup> Student Finance England, [Postgraduate Loans for Master's Degrees](#), December 2019, p11.

## 4. Funding for postgraduate study abroad

In England, only courses which are “designated courses” under the *Education (Student Support) Regulations 2011*, as amended, are eligible for student support. Regulation 5(1)(da) states that for a course to be designated it must be “substantially provided in the United Kingdom”.<sup>26</sup> As a result, students studying an entire course at a university outside of the UK are not eligible for student support.

Until the end of the transition period on 1 January 2021, UK students continue to have the right to study in any other EU country and when doing so they should be treated the same as nationals of the member state for fee purposes. Students living in the EU on the last day of the transition period continue to be eligible for support on a similar basis to domestic students in the relevant EU Member State.<sup>27</sup>

However, the requirement of equal treatment may 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.<sup>28</sup> For example, EU students who come to the UK to study are currently eligible for fee support on the same basis as UK home students, but are not generally eligible for maintenance loans (EU nationals starting courses in or after 2020-21 with five years ordinary residence in the UK may apply for maintenance support).

The UK was previously a participant of the Erasmus+ Master’s Loan scheme, which is distinct from Erasmus+ participation more generally. This was discontinued from the 2018-19 academic year.

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

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<sup>26</sup> [Education \(Student Support\) Regulations 2011](#), SI 2011/1986

<sup>27</sup> [“UK students in the EU: continuing your studies from 1 January 2021”](#), Gov.uk, last accessed 10 March 2020

<sup>28</sup> [“University fees and financial help”](#), European Commission Your Europe website, last accessed 10 March 2020

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