

Funding your Postgraduate Study

Tuition Fees





Tuition fees for postgraduate study vary – check the individual course information on our <u>website</u>.



For UK full-time and part-time PG students, tuition fees are to be paid in full on or before enrolment; or in three equal instalments, with the first payment due immediately.



For students studying on carousel distance learning programmes, fees are payable up front, on a module-by-module basis.





Sources of Funding – Statutory Funding

- Student Finance England <u>PG Masters Loan</u> for full stand alone masters courses (not top-up courses)
 - Eligible students can borrow a maximum of £12,471 (24/25) for the whole course
 - The loan is non means-tested
 - The funding is paid in 3 instalments per year
 - The loan is paid directly to you as a contribution towards tuition fees and living costs
 - Applications for 24/25 open in Spring 2024

^{*}Students funded by **SAAS**, **SFNI** or **SFW** should visit their websites*





Sources of Funding – Statutory Funding for Pre-Registration NHS Professions

- Pre-Registration nursing, midwifery and allied health professions masters are funded via the standard undergraduate package of support from <u>Student Finance England</u>
 - Tuition fee loan
 - Maintenance loan for living costs (partially means-tested)
 - <u>Extra funding</u> Childcare Grant, Parents' Learning Allowance,
 Adult Dependants' Grant (means-tested)
- Funding is available even if you have had previous UG funding
- Funding is not available if you are already registered in the profession the course leads to



Sources of Funding – Statutory Funding for Pre-Registration NHS Professions - NHSBSA Learning Support Fund*

- <u>Training Grant</u> (non means-tested) £5,000 per academic year for all eligible students
- Travel and Dual Accommodation Expenses (TDAE) when on practice placements, students can claim back
 costs for travel and/or temporary accommodation if
 these are over and above the usual daily
 travel/accommodation costs to attend university



^{*}The funding above is paid in addition to the SFE support package and does not need to be paid back



Sources of Funding – Statutory Funding for Pre-Registration NHS Professions - NHSBSA Learning Support Fund*

- <u>Parental Support</u> (non means-tested)- £2,000 per academic year, available to students who have parental responsibility for a child who is either:
 - under the age of 15 years
 - under 17 years if the child is registered with special educational need
- Exceptional Support Fund available to eligible students experiencing unforeseen financial hardship during their studies, when all other available means of funding have been exhausted



^{*}The funding above is paid in addition to the SFE support package and does not need to be paid back





Sources of Funding – Statutory Funding for Social Work

- Social Work Bursary *for eligible students:
 - A contribution towards your tuition fees per academic year (up to £4,052 for FT students)
 - A non repayable Social Work Bursary towards living costs. Made of a non-means tested basic grant (£3,362.50 FT) and a means-tested maintenance grant (up to £2,721 FT)
 - A contribution towards your placement travel costs (included in basic bursary figure above)
 - Extra support, depending on your circumstances: Childcare Grant, Parents' Learning Allowance, Adult Dependants' Grant (means-tested)
- Universities have a capped number of places
 - If you are notified that you have not been awarded the Social Work Bursary, you can apply for the PG Masters Loan instead if you meet the eligibility criteria

^{*}All figures for 2023/24, outside of London rates (24/25 tbc)



Sources of Funding – Statutory Funding for Teacher Training



- Postgraduate Initial Teacher Training (not including early years) and Postgraduate Certificate of Education are funded via the standard undergraduate package of support from <u>Student Finance England</u>
 - Tuition fee loan (non-means tested)
 - Maintenance loan for living costs (partially meanstested)
 - Extra funding Childcare Grant, Parents' Learning Allowance, Adult Dependants' Grant (means-tested)
- You may also be able to get a <u>postgraduate training</u> <u>bursary</u> from the Department for Education (DfE)





Sources of Funding – Statutory Funding for Doctoral Courses

- Student Finance England <u>Postgraduate Doctoral Loan</u> for full standalone PG doctoral courses, such as a PhD
 - Available to eligible students who are not in receipt of Research Council Funding (studentships, stipends, scholarships and tuition fee support)
 - Eligible students can borrow a maximum of £29,389 (24/25) for the whole course
 - The loan is non means-tested
 - The loan will be divided equally across each year of your course and paid in 3 instalments per year
 - The loan is paid directly to you as a contribution towards tuition fees and living costs
- *Students usually residing in Wales should visit the <u>SFW</u> website*





Sources of Funding – Statutory Funding

- <u>Disabled Students Allowance (DSA)</u> support to cover the study-related costs you have because of a mental health problem, long term illness or any other disability
 - Is non means-tested
 - Does not need to be paid back
 - To be eligible you must qualify for Student Finance from Student Finance England

To find out more, speak to our colleagues from the <u>Student Accessibility Team</u> on the Student Life and Wellbeing Stand today.





Sources of Funding - Northumbria Funding

- Northumbria University Masters <u>Discounts and Scholarships</u>:
 - 20% Alumni discount
 - Northumbria Sport Scholarships to support student athletes
 - A range of other Scholarships, some course specific, some linked to your circumstances/skill set
 - The Aziz Foundation Scholarships for British Muslims who wish to study a one year Full-Time Postgraduate course at Northumbria
- Northumbria PhD Studentships
 - A range of studentships including some offering fully paid fees for PG Research Degrees
 - Also some providing an annual stipend for living costs

^{*}Examples of current funding - more may be announced so keep checking*



Sources of Funding – Additional Funding

- Wages from part-time employment Northumbria's <u>Graduate Futures</u>
 <u>Team</u> can offer guidance and support with seeking employment visit their stand today!
- **Employer sponsorship** will your employer offer a fee contribution or full sponsorship?
- Family contribution
- Savings



Sources of Funding – Additional Funding

- Charities, foundations and trusts
- Studentships (mainly funded by <u>UK Research and Innovation</u>.)
- Crowd funding
- Private loans do your research carefully!



Sources of Funding – Welfare Benefits

- You may be able to get **Universal Credit** if you're on a low income, studying full-time and any of the following apply:
 - you're responsible for a child
 - you live with your partner and they're eligible for UC
 - you're disabled, assessed as having limited capability for work before starting your course and are getting:
 - Personal Independence Payment
 - Disability Living Allowance
 - Child Disability Payment in Scotland
 - Attendance Allowance
 - Armed Forces Independence Payment
- You may be able to get UC if you're studying part-time and you're available for work.
- ***Your student income can affect how much UC you get.***



Budgeting

- Calculate how much income you need to cover course fees and living costs
- Remember that costs will be different for everyone and will depend on:
 - Programme of study and the type of funding available
 - Accommodation choice
 - Lifestyle/hobbies
 - Any other financial commitments





Budgeting

- Full-time students can apply for a Council Tax exemption or discount
- The <u>NHS Low Income Scheme</u> can help with health costs such as prescriptions and dental costs.
- Deal with pre-existing debt:
 - Will you need to reduce repayments of <u>priority debt</u> due to a drop in income when starting your studies? (contact creditors to discuss an alternative payment plan)
 - Can you still meet the minimum payments on non priority debts such as credit cards and existing loans?
 - Contact <u>Stepchange</u> for free advice to get your finances on track





Additional Support - Blackbullion

• We have partnered with <u>Blackbullion</u>, a financial wellbeing platform to help you develop money skills, confidence and maximise opportunities.

• You can create an account before you join Northumbria and engage in 'Preparing for Uni' learning pathways.

• Once you're a student here, change your account over to your student email and you'll gain access to all the learning pathways covering student life, budgeting, earning, investing, saving and many more. Plus access to workshops and competitions throughout your time at Northumbria.

Sign up for Blackbullion

Discover practical financial education & additional funding sources



*blackbullion