



Funding Your Postgraduate Studies 2016/17

Why become a postgraduate student?

There are hundreds of postgraduate courses at the University of Hull, both full and part-time, covering a wide range of subjects. By studying a postgraduate degree you can develop professional skills which will help you progress further in your chosen career. A further degree can set you apart from other graduates, making you more desirable in the job market. Some careers require a professional qualification, for example Law, Teaching, Social Work and Clinical Psychology.

Postgraduate study is hard work but the benefits it provides in terms of improved employment prospects and self-satisfaction are usually worth any sacrifices.

Who will pay my fees and living costs?

There is no generic funding to cover tuition fees and living expenses for all postgraduate courses, but most will now attract some funding. If your course is not fully funded you may have to support yourself or put together a funding package that draws from savings, earnings from part-time or full-time work, and small grants.

This publication is a starting point to find out more. It is by no means comprehensive and each postgraduate's circumstances are unique.

Some funding opportunities have very strict criteria, for example eligibility based on fee status as assessed by the University on application. Others are dependent upon the success of the academic department in securing research council funding or commercial sponsorship for specific research projects.

The University does not have a deadline to receive your application for admission (except for a few exceptions such as MA Social Work and PGCE through UCAS and GTTR) but you should allow ample time to seek funding and you should also pay careful attention to any deadlines for external funding as these are generally set by bodies other than the University.

Cost of Living in Hull

Our region is a relatively cheap place to live and therefore a good place to look if you are on a tight budget and want a good study experience. Estimated living costs – bearing in mind that most postgraduate students will live in private accommodation for one year – for a student living in Hull are between £6,000 and £8,000. This is around 30-40% cheaper than living and studying in London.

When setting your budget bear in mind that most postgraduate programmes are year-long, so don't assume you will have all of the familiar long vacations to work full-time – one-year taught courses are intense with the expectation of spending non-contact time on private study and research, working towards a final project/dissertation.

Postgraduate Loans

The Government has confirmed that postgraduate loans will be available for the beginning of the 2016/17 academic year. A maximum of £10,000 will be available for all eligible Masters programmes, including both 1 or 2 year full-time courses and 2 or 4 year part-time courses, subject to individual eligibility criteria.

The loan is eligible to those:

- Undertaking a Masters course, typically involving 180 credits of study (150 at level 7) which culminates in a Master's qualification. These may be taught, research, distance learning or professional Master's qualifications.
- Studying for their first Master's qualification.
- Below the age of 60.
- Who are UK nationals or of settled status in the UK, or have been resident in the UK for three years on the first day of the academic year of their course start date (with exceptions).

As this loan may not cover all of the expenses associated with undertaking a Master's programme you may also need to support yourself or put together a funding package that draws from savings, earnings from part-time or full-time work, small grants, bursaries, and loans.

University of Hull Scholarships and Bursaries

The University offers a range of scholarships and bursaries; further details are available at www.hull.ac.uk/money

Disability-Related Support

If you are from the UK and you are on a full-time, part-time or distance learning postgraduate course, you may be eligible for a Disabled Students' Allowance (DSA).

As with undergraduate courses, part-time students must be studying at least 50% of the full-time equivalent course in order to qualify for the allowance. The course must last for a minimum of one year full time. DSAs are provided by your local education authority (LEA) in England and Wales, Students Awards Agency for Scotland (SAAS) and The Department of Employment and Learning (DEL) in Northern Ireland.

If you feel that you may be eligible for support contact the University's Disability Services (disability-services@hull.ac.uk) for guidance.

Graduate Teaching Assistants

GTAs are employed by the University on a fixed-term basis to engage in research in a specific field and are contracted to undertake an agreed amount of student teaching or support each year. Most commonly these are three-year contracts which include a stipend and a tuition fee bursary.

Vacancies are normally advertised on www.jobs.ac.uk as they arise, or you may contact the relevant academic department for the latest information.

Knowledge Transfer Partnerships (KTP)

Knowledge Transfer Partnerships (KTP) is a Government funded programme providing financial support to companies to address strategic business needs, which the company does not have the existing in-house technological or intellectual resource to address. The funding support for KTP is available to small, medium and large businesses.

Each KTP involves the full-time placement of a graduate or postgraduate into a company usually for 2 years but possibly up to 3 years. This person is known as the programme Associate. The programme of work is delivered by the Associate through the successful completion of an agreed work plan and with the full support of relevant academics at the University and Supervisors at the company.

KTP offers graduates and postgraduates an excellent opportunity to gain 2 years commercial experience and benefit from significant personal and professional development opportunities.

For further information, please contact the Knowledge Exchange office at the University of Hull (ktp-centre@hull.ac.uk) or visit the Knowledge Transfer Partnership website (www.ktponline.org.uk).

PGCE bursaries

PGCE students who are classed as home or EU students can apply for student finance with Student Finance England. In addition, the Teaching Agency (www.education.gov.uk/get-into-teaching) provides a bursary of up to £25,000, depending upon your subject and degree classification.

MA Social Work Bursaries

Entrants to the MA Social Work programme who meet certain eligibility criteria receive an income-assessed bursary from the NHS Social Work Bursary Scheme, administrated by the NHS Business Services Authority (www.nhsbsa.nhs.uk/students). For further guidance contact the Social Work department (j.p.watson@hull.ac.uk).

Working While Studying

Many full-time students also work part-time and the Hull University Union runs an excellent Job Shop that advertises many local employment opportunities. Their website (www.hullstudent.com/jobshop) provides a search engine of all their latest vacancies.

Part-time study can be an ideal way to upgrade qualifications without interrupting your career and, in some career fields, is an essential part of career progression.

International Students

International students from outside the EEA who are issued with a UK Student Visa can work for up to 20 hours a week in term time and full time in vacations. For information on employment, check UKCISA's website at www.ukcisa.org.uk/student/working_during.php. For individual guidance on whether you can work in the UK please contact the International Office (international@hull.ac.uk).

Employer support

You may find that your employer will pay part or all of your fees if there are long-term benefits for your employer.

One of the largest groups who receive such funding in our region are NHS trust employees accessing CPD training. If you are an NHS trust employee, you should contact your local NHS Training Development Manager for information.

Research Councils

The most important sources of funding for research postgraduates in the UK are the seven Research Councils. These government-funded agencies are engaged in the support of research in different disciplines with postgraduate funding one of a broad range of responsibilities.

- Arts and Humanities Research Council (AHRC)
www.ahrc.ac.uk
- Biotechnology and Biological Sciences Research Council (BBSRC)
www.bbsrc.ac.uk
- Economic and Social Research Council (ESRC)
www.esrc.ac.uk
- Engineering and Physical Sciences Research Council (EPSRC)
www.epsrc.ac.uk
- Medical Research Council (MRC)
www.mrc.ac.uk
- Natural Environment Research Council (NERC)
www.nerc.ac.uk
- Science and Technology Facilities Council (STFC)
www.stfc.ac.uk

The Research Councils provide a variety of awards. Among the most common are:

Advanced Course Studentships for Masters courses (e.g. MSc, MA), usually of one year's duration in subjects where there is no undergraduate provision.

Research Masters Training Awards (MRes), usually one year's duration.

Standard PhD Research Studentships for PhD or MPhil students on programmes of up to four years' full-time or six years' part-time duration.

Collaborative Awards in Science and Engineering (CASE) are similar to Standard PhD Research Studentships but involve collaboration with a partner in industry, a public body or government research unit.

Research Council awards may cover some or all of tuition fees, a payment straight to the institution, a maintenance grant (often referred to as a stipend) and a contribution towards travel, fieldwork, academic materials and other course-related expenses. Additional sums may be available for disabled students and those with dependants. There are residency and minimum academic requirements for eligibility for a Research Council award.

With the exception of some AHRC and ESRC schemes (whose application forms are on the Council web sites – the application process needs to be followed with input from the student's academic department), you should not apply directly to the Research Councils. Typically Research Councils allocate funding to individual departments and institutions, and you should apply directly to the department in which you want to study.

Other public bodies

The Student Awards Agency for Scotland (SAAS) runs the Postgraduate Students' Allowances Scheme (PSAS), which offers awards for professional and vocational training. These awards can be made to Scottish-domiciled students planning to study anywhere in the UK (www.saas.gov.uk).

Charities and foundations

Many charities, foundations, religious groups and trusts award limited funding for students. These awards very highly sought after and a strong application direct to the trustees is normally essential.

Postgraduates, Benefits and Council Tax

If you are considering claiming benefits, check with your local Jobcentre Plus about the most up-to-date regulations or visit the Department for Work and Pensions website at www.gov.uk/dwp

If you are a full-time student, you will usually not have to pay Council Tax whilst you are a fully registered student and living in a household where there are only other students.

Professional and Career Development Loans

Professional and Career Development Loans are primarily designed for vocational courses. Administered by two High Street banks – Barclays and The Co-operative Bank – the loans are available to UK residents over 18 and can range from £300 to £10,000 to help fund up to two years' study (three years' if the course includes work experience). You are unlikely to qualify for a PCDL if there are any restrictions on your stay in the UK or you intend to work outside of the EU after graduation.

Repayment of a PCDL plus interest begins after graduation. Further information can be obtained from a participating bank or the National Careers Service (www.nationalcareersservice.direct.gov.uk).

Some banks offer other types of loan, at commercial rates, for postgraduate study.

International Students (Non-EU)

The **University of Hull fixed fee guarantee** means that your annual tuition fee is fixed for the duration of the programme, i.e. you will pay the same fee each year of a three year PhD programme.

Explore all the options in your home country as there are many different schemes operating in different countries. Your first point of contact for information should be your education ministry. The British Council will also be able to offer you advice and where there is no British Council office, try the British Embassy, Consulate or High Commission. One of the best sources of information is www.educationuk.org/scholarships

The British Government, sometimes in association with other countries, supports a number of schemes for international students:

British Chevening Scholarships

The Foreign and Commonwealth Office (FCO) provides support for international students through the British Chevening Scholarships scheme. The scholarships are offered in more than 150 countries and enable talented graduates and young professionals to study in the UK and to gain skills which will benefit their countries. Awards are usually made for postgraduate diploma/masters courses lasting up to one year.

Candidates for British Chevening Scholarships are selected by British Embassies and High Commissions overseas. For further details see www.chevening.org

British Marshall Scholarships and the Commonwealth Scholarship and Fellowship Plan

The FCO also funds two other programmes: the British Marshall Scholarships (for students from the USA) and the Commonwealth Scholarship and Fellowship Plan (for students from the British Commonwealth), which is funded in partnership with the Department for International Development.

British Marshall Scholarships are for American students of high ability to study for a degree in the UK. Details can be found at www.marshallscholarship.org

Through the Commonwealth Scholarship and Fellowship Plan, university staff and students from the Commonwealth are able to study in the UK. See www.csfp-online.org for further details.

Commonwealth Scholarships

The Department for International Development (DfID) together with the University of Hull supports the Commonwealth Scholarships Scheme. For further information see cscuk.dfid.gov.uk/apply/shared-scholarships/info-candidates

Fulbright Awards Programme

The Fulbright Programme aims to promote mutual understanding between the US and other countries, providing scholarships for postgraduate study, and scholarships and fellowships for lecturing and/or research for US citizens to study in the UK. See www.iie.org/fulbright or www.fulbright.co.uk

Other suggested sources of information

www.prospects.ac.uk – for more detailed information and many links to contact details and databases for further searches

www.jobs.ac.uk – for some opportunities for funded research studentships

Various professional media and journals such as *New Scientist*.

The *Grants Register*, published annually by Palgrave Macmillan, provides comprehensive details on thousands of funding opportunities world wide, although it doesn't focus solely on postgraduate information. This ought to be available in your careers service or at your local library. The *Directory of Grant Making Trusts*, published annually by the Charities Aid Foundation, may also be helpful.

Contact Disability Services (disability-services@hull.ac.uk) regarding Disabled Students Allowance