

Loans and Scholarships

Welcome to Advice Direct..., the written information service from Guild Advice.

This leaflet is designed to provide you with information on the potential sources of funding for postgraduate studies.

Postgraduate Study

Unlike Undergraduate study, there is no mandatory financial support through the Department for Education and Skills (DfES) for postgraduate study. The two exemptions are students undertaking a course of **Initial Teacher Training** and students eligible for **Disabled Students Allowance** (DSA) studying on recognised research and taught courses.

What types of postgraduate funding are there?

There are a range of sources available for postgraduate funding. These include:

- Scholarships
- Studentships
- Sponsorships
- Bursaries
- Loans
- Charities/Trusts
- Own savings

It is advised that you begin your research into funding well in advance of the start of your course. A good place to start is the institution at which you wish to study to find out if there is support available.

If you intend to apply to public bodies (e.g. LEA, research councils, etc) then you should find out **if you are eligible, when you need to apply, and who you need to apply to**. You should also spend time on your application, as competition for awards is often extremely fierce.

Loans

Professional and Career Development Loans

A Professional and Career Development Loan is a **deferred repayment bank loan** set at a competitive fixed interest rate that can be used to support learning that improves your career and salary prospects – whether it's to protect your current career in times of job insecurity, to gain a qualification to improve your longer term career prospects or re-skilling to start a new career.

You can borrow any amount between £300 and £10,000 from a participating bank (currently banks include **The Co-operative** and **Barclays**) and use it to fund the course of your choice. Like any loan, you need to repay the money you borrow but with a Professional and Career Development Loan the Skills Funding Agency (SFA) will pay the interest on the loan while you are learning and for up to one month afterwards. Even when you start to repay the loan to the bank, interest rates are set at a fixed rate that is competitive, compared with other commercial unsecured loans.

For more information, call **Next Step** on 0800 100 900 to speak to an advisor or visit <https://www.gov.uk/career-development-loans/overview>

Professional loan schemes

If you're training for a **professional qualification** in, for example, Law or Medicine, most banks offer some sort of professional studies loan scheme. NatWest offers the Professional Trainee Loan Scheme and the College of Law Loan Scheme, and Barclays and the Royal Bank of Scotland also run loan schemes specifically for law students.

Loans are available to students who are studying full-time for a professional qualification to become one of the following: barrister, dentist, osteopath, solicitor, chiropodist or podiatrist, doctor, pharmacist, vet, chiropractor, optician or physiotherapist. Postgraduates studying for a diploma, MSc or PhD are eligible.

Association of MBAs Loan Scheme

Students on MBA (Masters in Business Administration) programmes accredited by the Association of MBAs (AMBA) are eligible for the Association of MBAs

Loan Scheme, which is designed to help students paying their own fees or part-fees.

AMBA operates this scheme, which is financed by the NatWest Bank. Students can borrow up to two thirds of their pre-course gross annual salary plus tuition fees for each year of full-time study. Loans to part-time and distance learning students can cover tuition fees and study equipment.

Distance learners can borrow up to a maximum of £10,000. For full-time and part-time students, there is nothing to pay until three months after graduation. Since MBAs are expensive and most MBA students are self-financing, this loan scheme is very popular.

To apply for the AMBA Loan Scheme, you must:

- Be a permanent UK resident (i.e. have been resident here for a minimum of three years immediately prior to commencement of study).
- Have secured a place on an AMBA-accredited MBA programme.
- Have five years' practical work experience within industry or commerce, or if you are a recent graduate, two years' work experience.
- You're expected to make a contribution equal to 20% of the total course fees from your own funds.

You need not already bank with the NatWest to apply for an MBA loan but in order to take out a loan you must open and maintain your main current account with them.

Repayment of this loan begins three months after the course has finished. After this time, repayments can be made over a period of up to seven years or, in the case of loans of £20,000 and over, ten years. For distance learners, repayments commence one month after the funds have been paid into your account. The maximum term is ten years.

Further details and an application form can be obtained by calling the **NatWest information line** free on 0800 015 1166 or the **Association of MBAs** on 020 7246 2686

Scholarships/Studentships

The University offers a number of scholarships and studentships, some that are offered centrally and some that are offered directly through individual schools and departments. The majority of these scholarships offer help towards fees, however some may also contribute towards living costs. Competition for these scholarships is mainly based around academic performance, and the number of scholarships offered varies from year to year.

Centrally Administered Scholarships and Awards

A system compiled by Funding Graduation which shows all awards offered by the university can be found at:

<http://www.birmingham.ac.uk/postgraduate/funding/FundingFilter.aspx>.

Awards for Internationals:

Although funding can be limited for international students, the University of Birmingham has a limited number of potential opportunities for funding that students can apply for before and during their studies. These can be found at <http://www.birmingham.ac.uk/postgraduate/funding/FundingFilter.aspx>.

The College of Engineering and Physical Sciences has up to 10 fully funded '[Postgraduate Elite Scholarships](#)' available to international (non-EU) applicants intending to undertake PhD research at the University each year.

These elite scholarships will last the normal duration of your studies (i.e. 3 ½ years), will cover your overseas rate of fees, pay an additional maintenance award and may pay a single research grant of £5,000 to be spent on research related costs (travel, conferences, books, computing equipment etc) over the period of the award.

Research Councils

Postgraduates pursuing research programmes (and a small number on taught programmes) can also apply to research councils for support. It should be noted that EU students are eligible for assistance with fees only. For more information, please visit <http://www.rcuk.ac.uk>. Alternatively, you can visit the individual research council that is relevant to your field of study:

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

Statutory Funding

Disabled Students Allowance (DSA)

Both full-time and part-time students who have a disability are now eligible for Disabled Students Allowance to assist with Postgraduate study (dependant on certain factors). The DSA is there to assist with costs that arise due to a student's disability, such as special equipment, human support and travel costs in some cases. You should apply for DSA through your Local Education Authority (LEA). Further information and useful contacts are available on the following websites:

<http://www.as.bham.ac.uk/studentlife/disability>

Initial Teacher Training

Postgraduate routes such as the postgraduate certificate in education (PGCE) and school-centered initial teacher training (SCITT) allow graduates to achieve qualified teacher status (QTS).

Your tuition fees and any other bursary or financial support depend on your status as a home, European Union (EU) or overseas student. Find out [more information about EU](#) or [overseas status](#). All grants and bursaries are subject to conditions and you are not guaranteed funding, but you may be eligible for financial support.

For further information on the funding through tuition fee loan and/or the Government's bursary programme for teacher training please visit the webpage below:

http://www.tda.gov.uk/Recruit/thetrainingprocess/fundinginengland/postgrad_funding.aspx

Other Sources of Funding

There are numerous other sources of funding available, such as foundations, trusts and charities. However, it should be noted that the amounts awarded are unlikely to be large enough to provide a considerable contribution towards the total cost of Postgraduate study.

Trusts and charities

Some charities and trusts offer awards to postgraduates, though these are normally quite modest amounts. There are various publications and reference books we recommend that you consult, including the *Grants Register*, the *Charities Digest*, the *Directory of Grant Making Trusts* and the *Education Grants Directory*. These publications can normally be found in any good library.

Scholarship Search

This site provides details of Postgraduate scholarships, awards and sponsorship. www.scholarship-search.org.uk

UOB Funding Database

The university's database contains details of postgraduate taught and research funding opportunities available to support your studies at the University of Birmingham;
<http://www.birmingham.ac.uk/postgraduate/funding/FundingFilter.aspx>.

Student Hardship Fund

The Student Hardship Fund (SHF) is provided by the University to help students who are experiencing genuine and unavoidable financial difficulties and are struggling with their living costs. The SHF is a discretionary grant, offering support of up to £2,500 in an academic year which does not need to be paid back. For further information see '**Advice Direct...Student Hardship Fund.**'

Study in Europe

Scholarships and grants for students on Erasmus courses or exchange programmes with other universities in other countries. www.study-in-europe.org/

Database on Educational Exchange Programmes (DEEP)

An initiative of the Asia-Europe Foundation contains information on courses and scholarships from thousands of universities in 38 European and Asian countries. <http://deep.asef.org/>

Other bursaries

Canon Foundation

The Canon Foundation in Europe grants up to 15 research fellowships annually to students who have completed an MA or PhD within the last 10 years. The fellowship funds range from 22,500 Euros to 27,500 Euros. The annual closing date for applications is 15 September and they are considered over several months.

For more information, and to download an application form visit
www.canonfoundation.org.

Whitworth Scholarship Awards

Whitworth Scholarship Awards are for prospective or current undergraduates or postgraduates of any engineering discipline who have completed a two-year engineering apprenticeship. The scholarships are valued up to £18,000 (for full time study up to £5,000 per annum is available over four years, for part time study up to £2,500 per annum). The closing date for applications is 30 June each year.

For further information and to apply, visit: www.whitworthscholarships.org.uk.

Fulbright Awards

The UK Fulbright Awards Programme offers a wide range of exchange opportunities to UK citizens in three major categories:

- Postgraduate Student Awards for students wishing to pursue a postgraduate degree in the US in any subject;
- Distinguished Scholars and Fellows Awards for academics and professionals to lecture, study and/or conduct research in the US;
- Special Programmes for short stays or for younger scholars.

Full details on eligibility and selection, making an application and award benefits can be obtained by visiting www.fulbright.co.uk.

Charles Brotherton Trust

Awards from the Charles Brotherton Trust are non-repayable, and they typically range between £200 and £1,000. The trust fund was set up in order to assist British undergraduate and postgraduate students experiencing financial hardship and who are studying scientific subjects in particular, with priority going to students studying Chemistry and other related subjects. The committee will also consider applications from students studying other subjects. <http://www.charlesbrothertontrust.com/>

NHS Social Work Bursary

If you are interested in pursuing a postgraduate course in social work, you may be eligible for a non-repayable bursary. This bursary is currently administered by the NHS. For full details on this means of funding, please visit <http://www.nhsbsa.nhs.uk/Students/825.aspx>

Ramsay Postgraduate Research Bursary

This bursary is open to students pursuing a PhD in the School of Computer Science. For details of this award as well as other opportunities for funding through the school, Please visit

<http://www.cs.bham.ac.uk/admissions/postgraduate-research/scholarships.php>

Dinshaw Bursary

Offered by the Department of Theology, this bursary is open to students pursuing a postgraduate research degree, in fields relating to inter-religious relations, who are in financial need. For further details please visit

http://www.as.bham.ac.uk/study/support/finance/Awards_News_Page.shtml

Wellcome Trust Awards

The Wellcome Trust is the largest charity in the UK, and provides a range of fellowships, studentships and personal awards to postgraduate students undertaking research in the field of biomedicine. For further details please visit

<http://www.wellcome.ac.uk/index.htm>

Funds for Women Graduates

The Funds for Women Graduates are various different grants which are available to female postgraduate students. Awards take the form of non-renewable grants worth up to £4,000 and are awarded by the FFWG. For further information including conditions, eligibility and how to apply please visit www.ffwg.org.uk. The deadline for these grants is June for foundation grants and October for emergency grants.

Sources of Help

Guild Advice, Guild of Students

Email: thearc@guild.bham.ac.uk

Visit the website at: <http://www.guildofstudents.com/support/thearc/>

Guild Advice Opening Hours (Term Time)*

Monday - Friday	10am — 4pm
<i>Drop In Clinics</i>	<i>12-2pm</i>
Saturday & Sunday	CLOSED
*Vacation Periods	12 noon – 2pm

Funding Graduation and Awards

Tel: 0121 414 7391

<https://intranet.birmingham.ac.uk/as/studentservices/funding/index.aspx>

Student Services division

Student Hub, Aston Webb, University of Birmingham, Tel: 0121 414 5130 or

Email: <https://intranet.birmingham.ac.uk/as/studentservices/index.aspx>

Skill: The National Bureau for Students with Disabilities

This organisation can provide information on funding available for students with disabilities.

Tel: 020 7450 0620 , Email: skill@skill.org.uk or visit website at: www.skill.org.uk

UNIAID: International Student Calculator

The International Student Calculator will help you plan and use your money effectively for study in the UK.

Visit website at: www.studentcalculator.org.uk/international

Disclaimer: The information on this leaflet only provides general guidance on financial support and the law. The leaflet should not be regarded or relied upon as a complete or authoritative statement of the law. Guild Advice will not accept any liability for any claims or inconvenience as a result of the use of information on this leaflet. If you think you have a legal problem you should seek further advice.

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