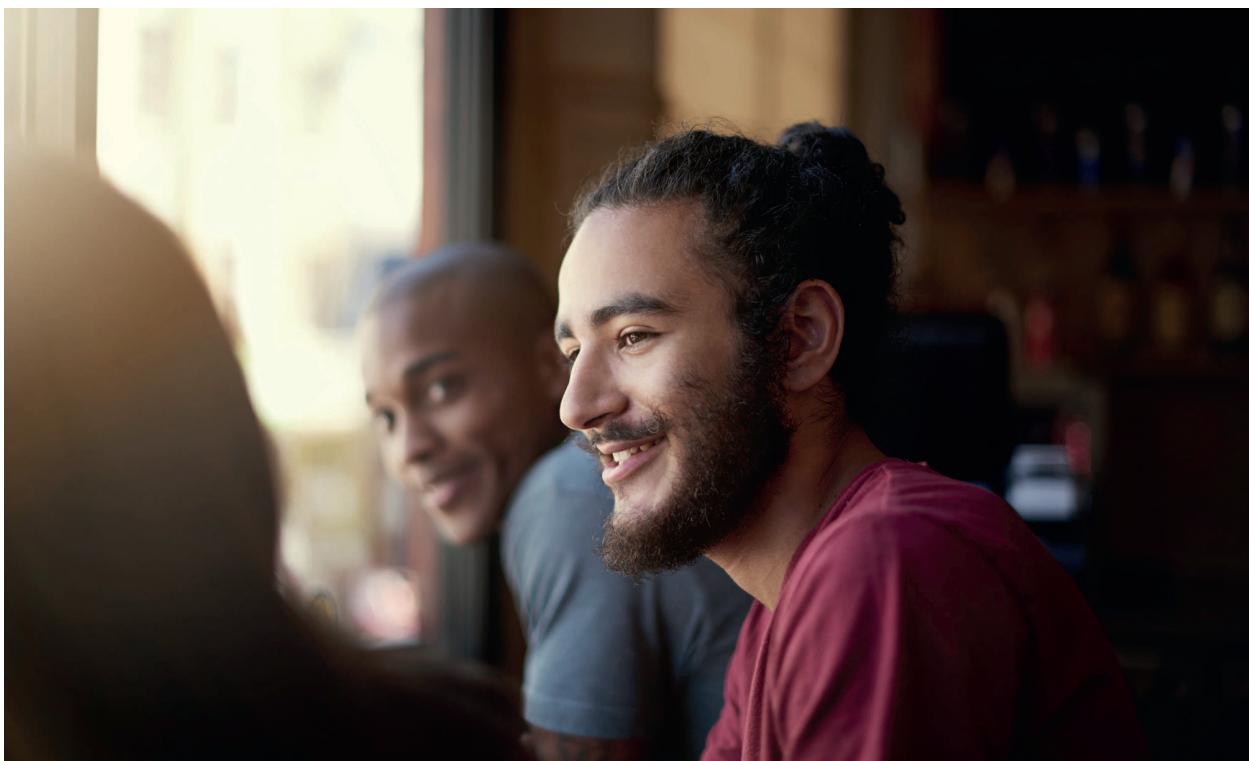


Scholarships and bursaries

There are several providers of scholarships and bursaries. However, eligibility requirements, application processes and the amount of money available can vary dramatically



UNIVERSITIES

Most universities offer scholarships for postgraduate students. These are usually awarded for academic excellence and a demonstrable potential for outstanding research. Some awards may cover tuition fees and living costs, with prizes typically ranging from £20 to £3,000. Funding is often directed towards PhD students and awards are less common for social science and arts and humanities students.

For example, Middlesex University offered 75 Dean's Academic Excellence scholarships for 2016/17. Each of these was worth up to 50% of the Masters tuition fee, and aimed at students who 'have the potential to succeed'.

In addition, many universities offer a discount, often 10%, to continuing or returning students.

Numerous institutions also provide the Graduate Teaching Assistantship (GTA), where PhD students receive financial support and training in return for around six to eight hours per week of leading classes, hosting tutorials, marking papers and giving laboratory demonstrations.

The University of Kent pays all GTA students a gross salary of £3,490, with the scholarship element potentially reaching a combined salary and maintenance grant of £14,296 plus tuition fees – which equates to a full Research Council studentship.

Vacancies are advertised on university websites, with availability dependent on the institution's needs. Be aware that some institutions only offer GTAs to those unsuccessful in obtaining Research Council funding (see page 30 for advice on Research Council grants).

You can find out more about university funding by contacting the institution directly, or attending a postgraduate fair (see page 98) or open day (see page 105).

Remember that you can only usually apply for postgraduate funding once you've received a conditional offer. See page 156 for advice on writing your funding application.

CHARITIES, FOUNDATIONS AND TRUSTS

Surprisingly, this method is many students' best chance of gaining non-repayable postgraduate funding.

Grants are available from thousands of charities, foundations, trusts, learned societies and professional bodies. While awards are often small – on average between £100 and £1,000 – they can often be used towards tuition fees. However, some will only be granted for a specific purpose – for example, childcare.

You can apply for and receive an unlimited number of awards. This is sometimes called 'portfolio funding'.

Help is often available if:

- you're at a disadvantage compared to your peers in terms of, for example, income, disability or family circumstances;
- your research is important for advances in your subject;
- your research has links to your community or a disadvantaged country.

Organisations generally provide help for students of particular subjects or with particular circumstances, such as being above or below a certain age, from specific parts of the UK or countries of the world, or in defined jobs or industries.

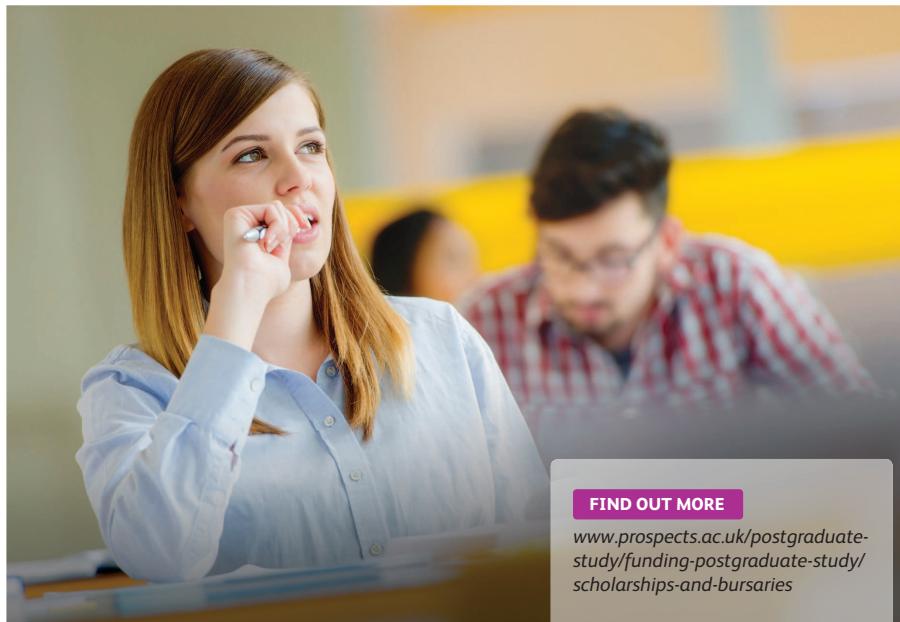
Examples of awarding bodies include Funds for Women Graduates (FfWG), the British Spanish Society, the Anglo-Brazilian Society and the Leverhulme Trade Charities Trust.

District and local councils also offer small awards, particularly for local students or those studying a geographically relevant topic.

Visit *Trustfunding.org.uk* or *Charity Choice.co.uk* to find funding. Alternatively, you can browse publications such as the *Grants Register*, *Charities Digest*, and *Directory of Grant Making Trusts* at your library or careers service. You should target organisations that are related to your subject or personal circumstances.

Some organisations have closing dates 8-10 months before the academic year begins, or operate a 'first-come, first-served' policy. Applications are usually made directly to the organisation, and may require a personal statement, submission of written work, interviews or other assessment tasks.

Be aware that applications may not be considered until you've tried applying for all other possible funding sources – and you can only usually apply for postgraduate funding once you've received a conditional offer. See page 156 for advice on writing your funding application.



FIND OUT MORE

www.prospects.ac.uk/postgraduate-study/funding-postgraduate-study/scholarships-and-bursaries

GOVERNMENT

The government offers scholarships and bursaries for trainee social workers and teachers, plus students with disabilities.

Social Work Bursaries are supplied by the NHS Business Services Authority (NHSBSA). These non-repayable grants cover course and living costs. Basic grants – paid to you in three termly instalments – are currently worth up to £3,762 per year. Tuition fee payments of up to £4,052 are made to your university.

Your entitlement depends on the cost of your course, where you study, and whether you're a full- or part-time student. Household income isn't taken into account. However, income-assessed funding is available – for example, a further maintenance grant of up to £4,201.

Only those studying an approved social work course are eligible. You must not be sponsored by your employer (see page 33 for advice on employer sponsorship) or have a higher education qualification in the subject, while employment-based courses, including direct Open University programmes, aren't covered. Your university will tell you if your course qualifies.

Applications are made through the NHSBSA website.

Please note that Social Work Bursaries are currently under government consultation and may be abolished for 2017/18.

See page 35 for advice on Disabled Students' Allowances (DSAs) or page 92 for advice on teacher training.

Research Council grants

Training Grants (TGs) are awarded by the seven government-funded Research Councils, which invest £3 billion in academic research every year

Every spring, these bodies allocate around 6,000 TGs, commonly known as studentships, to selected universities and departments.

How much can you receive?

There are two levels of TG: fees-only and full.

Fees-only studentships cover a student's tuition fees, plus any associated project and training costs.

Full studentships add a non-repayable, tax-free maintenance grant known as a 'stipend', which is paid up front. This is currently worth a minimum of £14,296, with individual institutions likely to grant those from high-priority academic or geographic areas a larger amount.

Additional funds may be available to disabled students.

Is your programme eligible?

Selected full- and part-time Research Masters, PhDs and New Route PhDs are eligible. The latter of these is a one-year taught Masters degree followed by a three-year PhD.

The individual university decides on the studentship's length, with PhD studentships lasting for between three and four years.

While competition is intense, those studying a specialist or high-priority subject compete against fewer people – and therefore have an increased chance of success. It's easier, for example, to win a Research Council grant in a science, technology, engineering and mathematics (STEM) subject than an arts and humanities discipline.

Are you eligible?

To be eligible for a full studentship, you must:

- have at least a 2:1 Bachelors degree (or international equivalent) in a relevant subject and, for certain disciplines, a Masters degree;
- have lived in the UK for the previous three years, and have settled status;
- not be in full-time employment, though students in part-time employment are eligible for a studentship of at least 50% of the full-time award;

- live within a reasonable distance of the institution.

How do you apply?

The definitive list of available studentships can be found on the individual Research Council websites.

If your chosen institution offers a TG in your research area, you should identify a supervisor and gain his/her support, before making your application several months before the programme begins. See page 156 for advice on writing your funding application.

Some universities are particularly successful at winning Research Council funding, so account for this when selecting your institution. See page 102 for more advice on choosing the right university.

If you're unsuccessful, you could try applying for a different type of scholarship or bursary (see page 28).

FIND OUT MORE

www.prospects.ac.uk/postgraduate-study/funding-postgraduate-study/research-council-grants

RESEARCH COUNCILS UK

Arts and Humanities Research Council www.ahrc.ac.uk

Biotechnology and Biological Sciences Research Council www.bbsrc.ac.uk

Economic and Social Research Council www.esrc.ac.uk

Engineering and Physical Sciences Research Council www.epsrc.ac.uk

Medical Research Council www.mrc.ac.uk

Natural Environment Research Council www.nerc.ac.uk

Science and Technology Facilities Council www.stfc.ac.uk

Key facts

AMOUNT: Tuition fees, plus at least £14,296

QUALIFICATION: Research Masters or PhD

COVER LENGTH: 1-4 years

REPAYABLE?: No



FUNDING POSTGRADUATE STUDY

Professional and Career Development Loans

If you're ineligible for a Masters loan, the Professional and Career Development Loan (PCDL) could give your career the kick-start that it needs

How much can you borrow?

The PCDL is a commercial loan offered by the Co-operative Bank, worth between £300 and £10,000.

PDCLs can cover up to 80% of your tuition fees if you're in work or 100% if you've been unemployed for three months or longer. The Co-operative pays your institution directly.

It can also cover study-related costs such as books, travel and childcare, while those employed for fewer than 30 hours a week and not receiving any other grants or state benefits can use the loan to cover living expenses such as food, rent and clothing. This money is paid directly to you.

Is your course eligible?

Programmes can be taken on a full- or part-time basis, but mustn't last any longer than two years (or three if it includes a work experience element). The PCDL therefore covers many Masters degrees, PhDs, and

postgraduate diplomas and certificates; but several study options aren't eligible.

Your course provider must be on the PCDL Register. For further advice on making your course shortlist, see page 96.

Are you eligible?

You must:

- be aged between 18 and 69;
- be a UK citizen;
- intend to work in the UK, European Union (EU) or European Economic Area (EEA) after graduation;
- not have had any County Court Judgements (CCJs), been declared bankrupt or defaulted on any credit agreement in the last six years;
- be unable to pay for the course yourself, and not have savings of more than £16,000.

How will you repay your loan?

Repayment terms last for between one and five years, but the loan can also be repaid in one lump sum. Interest rates are fixed at 9.9% APR representative, and the Skills Funding Agency (SFA) pays the loan interest until one month after the course is completed.

While spreading the loan over a longer period will lower monthly repayments, the overall cost of the loan may be higher due to the interest accrued. What's more, the Co-operative will require the loan to be fully repaid even if you leave your course.

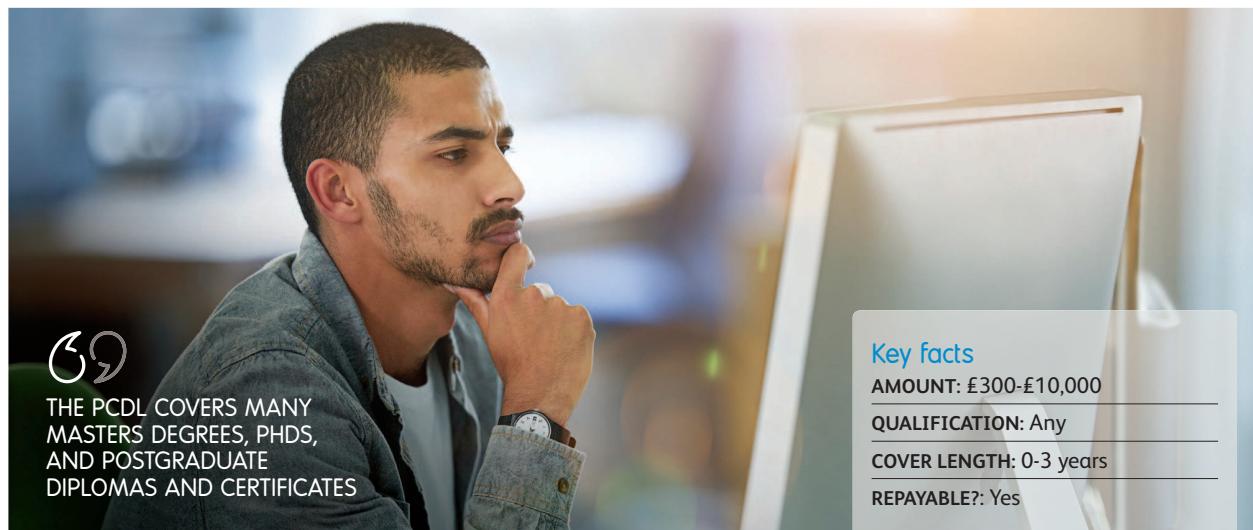
How do you apply?

You must complete an application pack up to eight weeks before the start of the course. You'll then arrange an appointment with the Co-operative to discuss how much money you'd like to borrow and agree on a repayment schedule. It can take several weeks to process the application, so apply well in advance.

If your application is successful, you'll receive a credit agreement that you must sign and return to the Co-operative, and a Course Start Notification form to part-sign and take to your programme. Funds are released once your learning provider has returned this form. If your application is rejected, you can appeal.

FIND OUT MORE

[www.prospects.ac.uk/postgraduate-study/
funding-postgraduate-study/professional-and-career-development-loans](http://www.prospects.ac.uk/postgraduate-study/funding-postgraduate-study/professional-and-career-development-loans)



THE PCDL COVERS MANY MASTERS DEGREES, PHDS, AND POSTGRADUATE DIPLOMAS AND CERTIFICATES

Key facts

AMOUNT: £300-£10,000

QUALIFICATION: Any

COVER LENGTH: 0-3 years

REPAYABLE?: Yes

FIND OUT MORE ABOUT OUR POSTGRADUATE OPPORTUNITIES



VISITED 19 ZOOS
ACROSS THE WORLD

20,000

WORDS WRITTEN ON PRIMATE CONSERVATION

WORKED
ON 3
CONSERVATION
PROJECTS

1,7163 HOURS SPENT
WORKING IN A
ZOO

RESCUED & SAVED
14 ANIMALS



Coral Jonas
MSc Zoo Conservation Biology

NOW YOU MAY
FOR A GOVERNMENT
LOAN OF UP TO
£10,000
TOWARDS THE COST
OF YOUR MASTERS
DEGREE!

GO
FURTHER
WITH
PLYMOUTH
UNIVERSITY

plymouth.ac.uk/postgraduate

/PlymUni

FUNDING POSTGRADUATE STUDY



If further study could improve your knowledge and performance at work, your employer may be prepared to pay for it

The benefits of employer sponsorship are simple. You gain a career-advancing qualification for free or at a reduced rate, while your boss retains an employee with improved knowledge and an extended professional network.

However, securing funding isn't easy. You must convince your employer that the qualification is worth their money and your time – especially since your working hours are often re-arranged around university. It's vital that your programme is relevant, and it'll almost certainly have to be taken on a part-time basis.

Here's what you must do to succeed with employer sponsorship...

Write your proposal

Firstly, research existing schemes at your organisation – many larger employers fund or support employees wishing to undertake postgraduate courses via part-time study. However, these may require you to take specific courses at particular institutions.

If your employer doesn't offer funding programmes, you'll need to approach your line manager, training department or HR department with a proposal to convince them that your chosen qualification deserves investment.

Similar to a business plan, this proposal forms the backbone of your argument and shows your commitment to the idea. It should explain:

- how additional qualifications would aid long-term development within the organisation;
- how and why postgraduate study would benefit both parties;
- the courses that are relevant to your role or the wider organisation.

You must emphasise how transferable skills like communication, problem solving, time management and decision-making will be developed, and discuss how you'll be able to immediately apply these to your job. You should always focus on how the qualification will help them – especially financially. See page 156 for advice on writing your funding application.

It's unlikely that your request will be approved immediately. You should be prepared to amend your plans according to your employer's suggestions.



YOU MUST CONVINCE YOUR EMPLOYER THAT THE QUALIFICATION IS WORTH THEIR MONEY AND YOUR TIME – ESPECIALLY SINCE WORKING HOURS ARE OFTEN RE-ARRANGED AROUND UNIVERSITY

Also, brace yourself for rejection: there may be clear reasons why your company cannot support you. Alternatively, the organisation may not sponsor you financially, but agree paid or unpaid leave for study.

Agree terms and conditions

If your employer agrees to fund or part-fund your course and you're not taking a study break, you must arrange working hours around your university timetable and discuss any allowance for learning materials that you may need.

You should also find out whether you'll receive leave for class attendance, revision sessions and exams, and agree on where this time will come from – annual leave, for example.

You'll probably have to sign an agreement tying you to the organisation for a certain length of time once your course is complete. If you leave during this period, individual circumstances regarding repayments will almost certainly be reviewed – you may even be required to pay your employer back in full.

FIND OUT MORE

www.prospects.ac.uk/postgraduate-study/funding-postgraduate-study/employer-sponsorship



EMAIL OR TWEET THOSE WHO'VE
ALREADY CROWDFUNDED THEIR
POSTGRADUATE COURSE, ASKING THEM
ABOUT THEIR BIGGEST CHALLENGES
AND FOR THEIR ADVICE

Crowdfunding

An innovative way of raising money for your studies is to use crowdfunding – asking other people, often strangers, to contribute towards your costs

Although it's not easy, and you'll need to be great at marketing yourself, small donations can quickly add up. For example, 50 friends, family and other small-scale philanthropists each donating £50 will make you £2,500.

A number of crowdfunding websites are available, including Hubbub.net. Its community director Brendan Earley explains what you need to do to succeed...

Plan, plan, plan

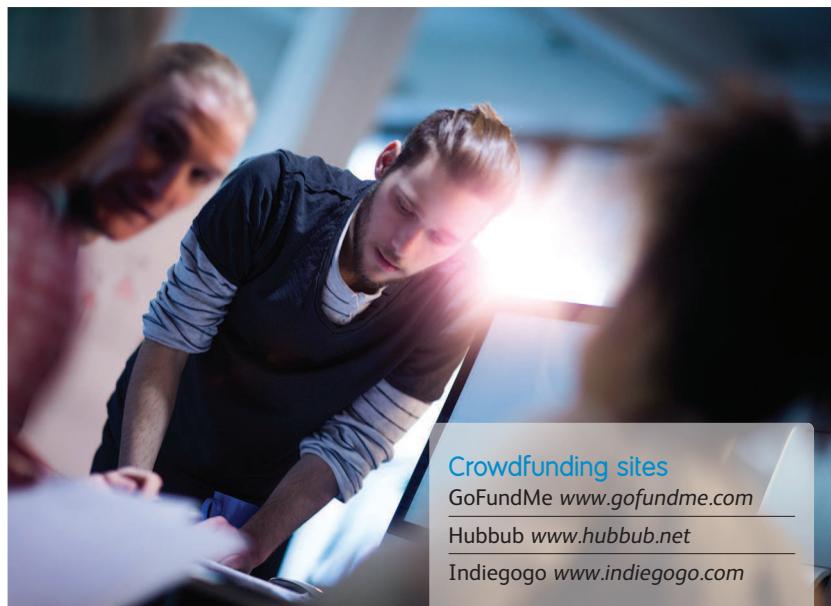
The majority of failed projects can be attributed to a lack of planning. As crowdfunding for tuition fees is much harder than, say, raising equity for a virtual reality (VR) headset, you must make sure that you've planned who you'll be asking to donate.

Who will help you to promote the project? How long will your campaign run for? Have you created a social media plan to mirror the important stages of the campaign? Write a list of everyone that you're going to approach and consider how you'll ask them.

Research success stories

Thousands of people around the world have used this method to fund their education. This means that there's a massive database of case studies for you to read, and you can cherry-pick innovative and powerful ideas.

There are probably people at your university who've run a similar campaign. Email or tweet those who've already crowdfunded their postgraduate course, asking them about their biggest challenges and for their advice.



Crowdfunding sites

GoFundMe www.gofundme.com

Hubbub www.hubbub.net

Indiegogo www.indiegogo.com

Get creative

There are millions of students around the world who need funding for tuition fees. How are you going to stand out from the crowd? Why do you deserve it more than anyone else?

You have to make yourself the tallest tree in the forest. This can be done by creating an engaging video, and offering inventive and personable rewards. Explain why you're doing postgraduate study and how you're going to make the world a better place. Nobody is going to support a degree that has no discernible impact.

See page 156 for advice on writing your funding application.

Market yourself

There are many free materials and platforms on the net for you to utilise. If you haven't planned to use Twitter, Facebook and WhatsApp, you haven't planned properly.

You can drastically increase your reach using these tools. Furthermore,

there are a host of automations you can set up allowing you to plan a marketing strategy well in advance, such as CoSchedule, TweetFull, and Hootsuite.

Press and blog exposure are effective, but not easy to get. Start warming the media to your story immediately.

Have realistic expectations

Project creators have the mistaken belief that crowdfunding is magic, assuming that you just put up your project and Google will send philanthropists straight to your page.

The reality is that the majority of your contributions will come from friends and family. This is why the tone and style of your pitch is so crucial. To capture a wider audience you need to inspire people. If you don't back yourself, don't expect other people to.

FIND OUT MORE

www.prospects.ac.uk/postgraduate-study/funding-postgraduate-study/crowdfunding-your-masters