

## Funding for postgraduate students video transcript



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Title: **Funding for postgraduate students**

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Duration: 26:44

Speakers:

Paul Carpenter, Student Funding Officer

Pete Mandeville, Research Council Studentship Officer

Paul Carpenter: My name's Paul Carpenter and I have my colleague with me, Pete Mandeville, who's waiting in the wings on my left hand side and together we're basically going to be taking you on a bit of a whistle-stop tour really around some of the financial implications and the funding options available to postgraduate students.

OK, so before I actually go into the main part of the presentation I'd just like to start by highlighting one of the key aspects of postgraduate finance that we like our prospective postgraduates to take away with them and that is that the funding situation for postgraduates is very different to the financial experience that you may

have had at undergraduate level. So as many of you, if not all of you, are probably well aware, at undergraduate level you will receive statutory support from the Government in the form of tuition fee loans, maintenance loans and potentially some grants for living costs as well. Unfortunately when you do get to postgraduate level, that aspect of funding does fall away, which means that you will need to source your funding from a variety of different sources and it will be those sources that we'll be exploring in this presentation.

So I'll be taking you through some alternative loans that are available from high street banks. I'll also cover part-time employment, potential support from external bodies like charities and trusts, sponsorship from employers, scholarships from the university, then I'll pass you over to Pete who will take you through funding from Research Councils and how that works, and then I'll come back to talk very briefly about the funding options that might be available to postgraduates that are experiencing financial hardship when they actually reach university. And then we'll leave you with some useful sources of information so you can go away and do some of your own research in your time.

OK, so before I go into the funding options that are available, it bears mentioning that there are a couple of exceptions to the non-statutory support general rule that I just mentioned. Firstly we have initial teacher training, or ITT programmes, formerly known as the PGCE courses. Now for initial teacher training, whilst it is an advanced qualification obviously in advance of undergraduate level, the funding structure is very similar to undergraduate level. So there will be tuition fee loans available from the Government to cover your fees, there are also maintenance loans and maintenance grants available as well. And in addition to those there are also training bursaries that are offered by the National College for Teaching and Leadership. In terms of these training bursaries, your access to them will very much depend on your area of study in which you wish to pursue your initial teacher training and also the level of undergraduate degree that you've achieved – your classification. So to give you an example, if you wish to undertake an ITT course in Physics and you have achieved a first class undergraduate degree, you will receive a training bursary of £20,000. If, however, you choose general primary education at ITT level and you've achieved a 2:1 in your undergraduate degree, you will only receive £4,000. So there is quite a variety of training bursaries available which will very much depend on the subject area and also your level of undergraduate qualification.

There is also statutory support available for postgraduates pursuing healthcare programmes and social work as well, in order to try and encourage students to move into that sector. For social work for example there is support available from the Government to cover your tuition fees in part, there is a contribution of, I believe, at this point it's £3,828 so it is a contribution and there are also bursaries available as well that are split into means tested and non-means tested portions and there are also some additional contributions that are made for placements, things like that as well which is all administered by the NHS. If you have undertaken your undergraduate degree and you wish to move into medicine, so you wish to go into the Accelerated Graduate Entry Programme, you will find that there is also plenty of support available there as well. These support elements will take the form of tuition fee loans, tuition fee grants, maintenance loans and also potentially grants for living costs as well, which is funded both by the Student Loans company and the NHS in various respects. It is worth mentioning, however, that with the graduate entry programme there is a certain element of self-funding. In your first year there will be a certain portion of your tuition fees that you will need to fund yourself.

OK, so that's the exceptions out of the way. So just to take you through some of the various funding options that are available to the vast majority of postgraduate students. I mentioned before obviously that the undergraduate style statutory support in the form of tuition fee loans, maintenance loans, is not available but that does not mean that there aren't student-centric loans that are out there for postgraduates to take advantage of. To give you an example, two of the main high street banks – the Co-operative Bank and Barclays Bank – do offer these professional and career development loans and they're intended for students who wish to boost their job prospects by taking on more advanced study. Now they are different to a high street bank loan. Whilst they are offered by the high street banks they do carry certain advantages to postgraduate students. For example, you won't have to repay your loan until after you've graduated. There is a one-month grace period as well so it will be one month after you graduate that you will start to repay the loan and you won't pay any interest on these loans whilst you're studying. It will actually be the Government that will pay for that interest. Obviously it is worth bearing in mind that once you have graduated and have started repaying, the rate of interest will move up more to the standard level of high street bank loans. There are certain conditions that come attached to these career development loans. For example, you have to be a home student, which essentially means that you need to have been a resident in the UK for three consecutive years prior to you starting your course and you also need to intend to work in the UK, the EU or the EEA once you've graduated. These loans are available for up to a period of two years and you can borrow anything from £300 all the way up to £10,000 in order to cover your tuition fees or your living costs, they are fairly flexible. In terms of making an application, I've included the website on the bottom there which you can see on the slide – [www.gov.uk/careerdevelopmentloans](http://www.gov.uk/careerdevelopmentloans) - that is on the Government website and it will provide the phone number that you'll need to phone in order to get an application pack and get the process started. But we do recommend that you try and begin this process around about three months prior to you actually starting your course, just to give the high street banks time to process your application.

Part-time employment. It is a reality that many postgraduate students do have to supplement their income in order to complete their studies and a lot of them do it through part-time employment. The university does very much support students getting a part-time job and in order to do that we have got a range of services which you can take advantage of. We have the Job Zone which is located on campus within the Guild of Students. It's basically like a student run job centre really so they will advertise many vacancies over the course of the year and they are all from student friendly employers as well. So these employers are screened by Job Zone staff to make sure that they're aware of the fact you'll need to take on flexible working hours in order to meet the requirements of your course. Work Link is a relatively new research that we've introduced and this is basically like the internal recruitment agency for the university, so it does seek to put students in touch with casual job opportunities on campus, so it has been very successful. I think around about 12,000 students have signed up for this up to this point. There are also a smaller number of places available on the student mentor scheme. Now in this circumstance postgraduate students will be paid to on-call support for undergraduate students in university halls of residence. So obviously as I say, you'll be paid for your work and it also has the extra added bonus of you receiving guaranteed accommodation because obviously you will need to be within the halls of residence in order to provide the level of support that the undergraduate residents need. There are also a limited number of opportunities to take up paid teaching positions, also known as Teaching Assistantships, within some of the departments. This is where you'll be contracted to a certain number of hours providing teaching support to the undergraduate students within your department and there will also be other opportunities to take on some work as well. So here we're talking about things like potentially acting as a demonstrator or also engaging in marking work. So it's certainly worth getting in touch with your department to make sure that you're aware of all of these opportunities.

And finally just one of the key messages really that we outline to our undergraduate students as well with regards to part-time employment and that is that it's very important to get the balance right. Obviously you need to strike that balance between taking on the working hours and undertaking your study because if that balance is out of synch then it will have a detrimental effect on your degree.

OK, so if you are struggling to get to the level of finance that you'll need to fund your postgraduate programme, there are other opportunities available as well for non-repayable support. It's certainly worth bearing in mind that there are a large number of charities, trusts and foundations out there that provide non-repayable support to postgraduate students. Now, the variety of awards available, the eligibility criteria, is as varied as the charities are themselves, so it's certainly worth getting out there and having a look. It may depend on residency status, nationality, subject area, your previous experience. There are even some charities out there that provide awards based on what your parents did as a living. So they are very wide, very varied and they cater to a lot of different circumstances. One thing I would say is that the awards tend to be quite modest. It's quite rare that these awards from charities will cover the full cost of your course but they are certainly there to make a contribution and often these awards from charities do go unclaimed each year. So it's a bit of an untapped resource. If you do want to find out more you can either go on the website, various websites, or you can go to the library and do some reading. I've provided a list of the various publications. Between them they carry virtually all of the names of the registered charities in the UK that provide awards to postgraduates and detailed descriptions of what they're all about. So we have the Educational Grants Directory, the Charities Digest, Grants Register and the Directory of Grant Making Trusts. You'll find those in the reference section of all the good libraries, including the library on campus. Useful websites, I won't go through them all in the interests of time but you will find many of them have very powerful search engines and also quite extensive searchable databases as well that will help you to seek support from these external bodies. So as you can see there's a wide number there and it's certainly worth taking a look to get the ball rolling.

Sponsorship. A little bit more of a niche element of postgraduate funding sources. This is sponsorship from employers. So if you are employed, it may not be a bad idea to approach your employer to ask them if they're willing to sponsor you through your postgraduate course. Now generally speaking this is more successful with the larger companies, the companies that have more advanced professional and personal development programmes in place, but if you make a good enough case to them, obviously making the case that there will be tangible benefits to them as employers as well as to yourself, then you never know, it's certainly maybe a possibility that they're willing to provide funding, whether that be for fees or for living costs or a combination of the two. It will obviously come with certain conditions as well. So many of these sponsorship contracts will require you to continue working at the company over the next couple of years after you graduate, obviously to get the best value out of the investment that they made in you in taking on that postgraduate programme.

University scholarships are obviously a very popular option amongst our prospective postgraduate students, not least because they're non-repayable. Obviously you don't have to pay these back but there's also the prestige factor as well. It obviously looks very good on your academic CV if you can state that you've been funded via a scholarship. The range of scholarships that we offer, again like I say, it's very varied. There will be some scholarships that are centrally administered and centrally funded. These will be inter-disciplinary and they will be available across a wide range of subject areas and a wide range of colleges. There are also scholarships that are available specially and exclusively through the departments, so they will be attached to specific programmes perhaps, subject areas, disciplines, potentially areas of research as well. Some of them will be based on direct application, so there will be a form that you can download from the website perhaps and fill in. Many of them I would say are nomination based. So there won't be any forms that you'll need to fill in but you will need to register your interest with your department, whether that be through talking to your potential programme supervisor or indicating as such on your admissions application. Some will provide support for tuition fees, some will also provide support in terms of living costs via a maintenance stipend, some will be for UK students, some will be for international students. Like I say, there are a wide variety of scholarships out there. In terms of things they have in common, most of them will be based on academic excellence, so it will be the standard of undergraduate degree and potentially other qualifications that you may have had that will influence your ability to get selected. The other very common element amongst these scholarships is that competition is very intense for them. Obviously the demand for these scholarships far outweighs the supply, so the competition is very intense, which makes it all the more important that you need to get out there and have a look at what scholarships are available and be very much aware of the deadlines and the application process itself. In order to do that we've developed a postgraduate funding database quite recently. You'll see the website there – [birmingham.ac.uk/pgfunding](http://birmingham.ac.uk/pgfunding). It has a very comprehensive list of all of the various postgraduate scholarships that we offer within the university. I think there are around about 160 of them on that database at the moment and you can fill in various search criteria, so the level of postgraduate study that you're intending to undertake, potentially your course area and it will give you this list of all of the potential awards that are available to you and it will detail eligibility criteria, descriptions of the award, application process and it will talk about deadlines and timeframes as well. So it's certainly recommended that you have a look at the funding database to find out what might be available to you from the university.

OK, that's enough from me for now. I'll pass you over to Pete who will take you through Research Councils.

Pete Mandeville: Hello there. I have the pleasure of talking about Research Council funding. So unlike a lot of the postgraduate funding available, the Research Councils do provide a full package in terms of covering fees and maintenance stipends. So they are very competitive but they are also very good. Just to give you a bit of a brief overview, there are seven Research Councils in the UK – the list is up there, I won't go through them – and together they cover pretty much every single subject that the university can offer in terms of teaching or research and there is some overlap in them. So some lucky people will be able to apply for two or sometimes even three Research Councils. The Research Councils are funded from the UK Government via the Business Department. So it is funding from the Government to support research and a lot of the research funding is to support actual research and the Research Councils will put about a third of their funding aside to support postgraduate researchers; that's people doing research at PhD level.

So Birmingham is in a very privileged position. It's one of a very few institutions in the country that can actually offer Research Council funding from all seven councils because they deem us good enough to be able to offer that and our teaching is good enough. The funding, as it says up here, is available for PhD study. There is less funding available for Masters level funding, although that's not the case at all, there is some funding available for some Masters programmes. This is often tied to a PhD programme which we call a 1 Plus 3 award where you will do a Masters followed straight away by a PhD rather than just a sort of standalone Masters funding. But there is some very small amounts of Masters funding available if that's what you're looking for. The funding is pretty much limited to UK and EU students because it's UK Government funding. They do like to limit that down. There is some international eligibility for this funding, particularly in sort of key areas of research where there's not enough students, things like Economics, certain bits of Engineering – they will open that up for international students as well.

So what can you expect to get? Well a studentship offer is a maintenance stipend. This will be paid monthly. The current rate is nearly £14,000 and we'd expect the rate for next year to be around £14,000. The Research Councils also pay your research fees for the entire period that you're studying, they will cover professional fees or bench fees if that's applicable to you in your area of research and a lot of them will also pay what we call a Research Support Grant. So this is money in addition to your maintenance stipend that will pay for your research costs, conference trips, if you need to go abroad to do some research it will pay for that. We've got students at the moment who are going overseas for a year to do their research, fully funded on top of all of this. So these are very very generous things. You'll also have the opportunity that other students won't have to do things like internship programmes specifically put aside for Research Council funded students, you'll have links with industry that other students can't have. If you've got a Research Council studentship in Engineering, say, you'll have opportunities to work with industry as part of your research. And as well you'll be able to do research overseas, take time out to go and write a paper with someone in a specialist institution. A lot of that is also funded so if you're looking for a career in academia, Research Council studentships are definitely the way to go. You can also tap into advanced level research, training and development – so advanced training. THE university has programmes of advanced training, specifically for Research Council students, but also Research Councils will also offer their own bespoke training that will be available to you. So all in all it covers everything you need, they are very generous and I forgot to say, the maintenance stipend is also tax free so you don't pay tax on it either.

How to apply? Well, being that there are seven Research Councils, naturally there are seven different ways of applying. I've put some of the key stuff up here. So if you're looking at economic and social research council funding, that competition is now open, have a look on the web page. You apply directly to the university for that funding, you fill out the application form The deadline for that is the middle of January. If you're looking for arts and humanities research council funding, that's through the new West Midlands Three Cities Consortium. So that's, as Paul mentioned, is a consortium based thing so we're in with Nottingham and Leicester in that. You apply to the consortium. The deadline for that is even tighter, 8th January. If you're looking at the natural environment research council, which is Geography predominantly, you can apply for the new centre consortium. Have a look at their website. They've only just got the funding for that but all the details of how to apply will be on their website. The remaining Research Councils there, the biotech, the science, engineering and medical, those awards are all managed within the colleges and the schools. So if you're looking for Research Council funding from those Research Councils, go and have a chat with the people in the college or the school in the Great Hall and they will be able to tell you how to apply for funding because it will vary slightly. But the funding is there and as Paul's mentioned, competition for this is incredibly fierce because this is a good offer, it's for three years and there is a lot of interest.

If you have any general queries about Research Council funding they can be sent to the DR contacts or have a chat with the people in the Great Hall. There are specific funding talks today around arts and humanities if you're looking at arts funding. That will be at 1 o'clock today. If you're interested in economic social research council funding, that's at 4 o'clock today and if you want any more information, go and speak to the student funding team or I will be at the university graduate stall in the Great Hall for the rest of the day. That's it, thank you very much.

Paul Carpenter:

OK, so sometimes even with the most prudent financial planning, postgraduate students can experience financial hardship when they are actually studying at the university. They can experience unexpected circumstances, unforeseen circumstances, that might have an influence negatively on their financial situation. In that circumstance the university certainly won't just leave you out in the cold. We do have several funds that are available to act almost like financial safety nets to help get you back on track. So for UK students we have the Access to Learning funds, which I'll talk a little bit more about in the next slide and we also have an International Hardship Fund as well for our overseas students which is facilitated by the International Student Advisory Service. So if there are any overseas students in the audience, that's certainly the best place to go to if you are experiencing financial difficulties. One thing I would say is that these awards, these hardship funds, are only eligible to students who have made realistic and adequate financial provision for their postgraduate studies before they have embarked on their course. So if you haven't made realistic provision before you've actually entered university, unfortunately we won't be able to help you in terms of these schemes. But if you have experienced these unexpected difficulties that have given you a bit of a knock in terms of your finances, these schemes will certainly be available to help you get back on track with a non-repayable award.

So as I mentioned, the Access to Learning Fund, this is available for UK students, a Government funded scheme that's administered by the university through the Student Funding Office and it is available online. There is a downloadable application from the website which you can see on the slide at the bottom there and like I say, it basically acts like a hardship fund, financial safety net, so if you are experiencing these unexpected financial issues, you can make an application and the Student Funding Office will then be able to assess that application and hopefully provide a non-repayable award to you which will help to close that deficit and allow you to get back to concentrating on your studies.

OK, now I know that's a lot of information to take in in a very short space of time so we've provided some useful sources of information for you here. You may remember [birmingham.ac.uk/pgfunding](http://birmingham.ac.uk/pgfunding), that is the postgraduate funding database at the university, so if you want to find out more about the scholarships and the bursaries that we offer, that's the place to go. [Prospects.ac.uk](http://Prospects.ac.uk), that is one of the largest graduate employability and careers websites out there and it also has a very detailed section on funding options and financial advice for postgraduates as well, so certainly worth a look. The rest of the list, as you might remember from the charities and trusts slide, these are the websites you'll need to go onto if you wish to source funding from external bodies like the charities and the trusts and the foundations, some of which are very good. [Studentfunder.com](http://Studentfunder.com) is a relatively new one that we've found out about which allows students to create an online profile and actually try and get donations in from other people. So it's almost like a crowd funding sort of scenario. So there are, like I say, some interesting and more creative ways to source your finance as well. And finally [rcuk.ac.uk](http://rcuk.ac.uk). As Pete was saying, that is the Research Council's website. So if you do want to find out more about the various Research Councils and how they operate, that's certainly the place to go.

OK, well that's the end of the presentation. I certainly hope you found it useful. Have a good time today, guys, enjoy the rest of your day and take care. Cheers.

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