

# Money matters

A financial guide for postgraduate students 2015–16



# Funding your postgraduate study

POSTGRADUATE STUDY IS FUNDED VERY DIFFERENTLY FROM UNDERGRADUATE STUDY AS YOU MAY NOT BE ABLE TO APPLY FOR STATUTORY SUPPORT. YOU MUST BE PREPARED TO RESEARCH THE DIFFERENT TYPES OF FUNDING AVAILABLE AND MEET ANY APPLICATION DEADLINES.

We encourage you to complete a budgeting template to know how much money needs to be secured. Use an online budget planner that calculates these figures for you at: [www.studentcalculator.org](http://www.studentcalculator.org)

## Postgraduate tuition fees 2015–16

When you accept your offer of a place, you also accept responsibility for paying your tuition fees, so it is vital that you have sufficient funds available. The annual tuition fee is set for a 12-month session, which usually runs from October to the end of September the following year. For doctoral research programmes that begin and/or end mid-session, fees are normally charged pro rata according to the number of months studied within a session. For your exact tuition fee, refer to your offer letter; for a general guide visit: [www.birmingham.ac.uk/pgfees](http://www.birmingham.ac.uk/pgfees)

## Living costs

We recommend on average a single student should secure a minimum level of funding equivalent to £172 per week in order to meet general living costs (accommodation, utilities, food, transport, study expenses and socialising).

Learn more

[www.birmingham.ac.uk/postgraduate/support/moneyadvice](http://www.birmingham.ac.uk/postgraduate/support/moneyadvice)

## Disabled Students' Allowances (DSAs)

DSAs are available to assist part-time/full-time UK students with a disability, mental health condition or specific learning difficulty. For further information visit [www.gov.uk](http://www.gov.uk) and search 'DSAs' or contact the University Disability and Learning Support Service via: [disability@bham.ac.uk](mailto:disability@bham.ac.uk) or 0121 414 5130.

## Postgraduate scholarships and grants

Postgraduates can apply for scholarships and grants from a number of sources. Awards are offered by the University and through external organisations such as Research Councils, trusts or charities.



## Postgraduate funding database

Our database allows you to search for funding opportunities from the University, as well as some external organisations. You can search according to your level of study, subject and nationality.

Learn more

[www.birmingham.ac.uk/pgfunding](http://www.birmingham.ac.uk/pgfunding)

## Scholarships from the University

Birmingham offers a number of scholarships; some are centrally managed and others are offered directly through individual schools/departments. The majority offer help towards fees but some contribute towards living costs. Competition for these scholarships is mainly based on academic performance. The number of scholarships offered varies annually.

## Postgraduate loans

Loans are an increasingly important component for postgraduate students when putting their funding package together.



## Professional and Career Development Loans (PCDLs)

PCDLs are deferred repayment bank loans set at competitive fixed interest rates that can be used to support learning or training, enhancing job or career prospects. These are currently offered to UK students by Barclays and The Co-operative Bank, in association with the Learning and Skills Council. PCDLs provide between £300 and £10,000 to fund tuition and living expenses for up to two years. Repayments usually start within a month of graduation. The University's provider code for PCDLs is 8802.

Learn more

[www.gov.uk/career-development-loans](http://www.gov.uk/career-development-loans)

## UK loans

Other high street banks may offer specialist loans to UK students, especially those wishing to study an MBA or Law. Personal loans, borrowing from family and friends, and extending overdraft limits should also be considered. Borrowing money is a recognised option in terms of funding postgraduate study but it comes with conditions. Always seek advice and think hard before taking out a loan.

## International loans

Birmingham works in partnership with selected overseas governments to provide loans for postgraduates studying in the UK, including loans for American, Canadian and Indian students.

Learn more

[www.birmingham.ac.uk/international-loans](http://www.birmingham.ac.uk/international-loans)

# Research Council funding

THERE ARE SEVEN GOVERNMENT-FUNDED UK RESEARCH COUNCILS; TOGETHER THEY SUPPORT EXCELLENCE IN POSTGRADUATE TRAINING ACROSS ALL SUBJECT AREAS. SUPPORT INCLUDES FUNDING FOR DOCTORAL RESEARCH AND, IN SOME CASES, MASTERS- LEVEL STUDY.

Research Council awards are some of the most prestigious awards available in academia; therefore, competition is extremely fierce.

Awards are available to home/EU residents, those with EU Migrant Worker status, and individuals deemed to have normal residence in the UK. Some Research Councils may fund overseas students in exceptional circumstances. Full Research Council awards cover the cost of tuition fees and provide a maintenance grant to support you during your study. Depending on your residency status and the Research Council you apply to, some EU students may be eligible for a fees-only award. The value of fees and maintenance grant support is defined by Research Councils UK, published online at: [www.rcuk.ac.uk](http://www.rcuk.ac.uk)

Standard Research Council awards provide three years of funding for a PhD, and one year's funding for an MA/MPhil/MRes. Awards are available on a full- or part-time basis.

In addition to the basic maintenance grant and fees support, some Research Councils provide other opportunities for funded students, such as: a research training support grant; overseas institutional visits; overseas fieldwork; collaborative awards with industry and public sector partners; difficult language training; conference attendance, and work and research placements.

## Doctoral ReSEARCHer database

Some schools/departments have advertised PhD projects available, which may have scholarships attached to them. Search for postgraduate research opportunities in your subject area using our Doctoral ReSEARCHer database, which lists current projects and funding availability: [www.birmingham.ac.uk/dr](http://www.birmingham.ac.uk/dr)

**Doctoral  
Researcher**

## Charities, foundations and trusts

Some charities, foundations and trusts offer a variety of awards ranging in value and eligibility criteria. Various publications are available to help your search, including:

- The Grants Register
- The Directory of Grant Making Trusts
- The Guide to Educational Grants
- Charities Digest

You can also search for funding online on these websites:

[www.scholarship-search.org.uk](http://www.scholarship-search.org.uk)  
[www.postgraduatesearch.com/funding](http://www.postgraduatesearch.com/funding)  
[www.postgraduatestudentships.co.uk](http://www.postgraduatestudentships.co.uk)  
[www.targetpostgrad.com/funding](http://www.targetpostgrad.com/funding)  
[www.prospepects.ac.uk/funding](http://www.prospepects.ac.uk/funding)

Learn more

[www.birmingham.ac.uk/students/fees/charities](http://www.birmingham.ac.uk/students/fees/charities)

Birmingham has a dedicated member of staff who acts as the nominated contact between students, the University and the Research Councils. If you have any questions you can contact the Research Council Studentships Officer via: [studentships@contacts.bham.ac.uk](mailto:studentships@contacts.bham.ac.uk) or 0121 414 2898

## Alternative Guide to Postgraduate Funding

Birmingham subscribes to *The Alternative Guide to Postgraduate Funding*, which details how to find and apply to alternative funding bodies including charities. To receive this guide you need to subscribe to the University's postgraduate study mailing list via: [www.birmingham.ac.uk/pginterest](http://www.birmingham.ac.uk/pginterest)

## Postgraduate funding for overseas study

Scholarships are available for postgraduate students thinking about studying overseas. These are offered by universities overseas to British citizens who are about to graduate or have recently graduated. For further information contact the University Graduate School.

## Other means of support

### Paid work

Most postgraduates need to seek part-time employment to fund their studies. Visit the Job Zone in the Guild of Students for local vacancies or for work on campus visit: [www.worklink.bham.ac.uk](http://www.worklink.bham.ac.uk)

### Paid teaching and other University work

Postgraduate research students may apply for a teaching assistantship, enabling them to undertake a certain amount of teaching on an undergraduate programme. It provides another source of income and broadens academic horizons. Get in touch with your department for more information. Additional income can be generated by acting as a demonstrator, or by engaging in tutorial or marking work. Your programme tutor or research supervisor will be able to provide further details on these opportunities.

### Student Hardship Fund

If you find yourself in hardship as a result of unforeseen circumstances, you may be eligible to apply to the University's hardship fund. For more information visit: [www.intranet.birmingham.ac.uk/shf](http://www.intranet.birmingham.ac.uk/shf)



# Who to contact

## Student Funding Office

Provides information/advice on University and external funding:

**Tel:** +44 (0)121 414 7391

**Log an enquiry at:** [www.studenthelp.bham.ac.uk](http://www.studenthelp.bham.ac.uk)  
[www.birmingham.ac.uk/funding](http://www.birmingham.ac.uk/funding)

## Doctoral ReSEARCHer Enquiry Service (DRES)

Pre-applicant enquiry service offering support to anyone wishing to apply for a postgraduate research degree:

**Tel:** +44 (0)121 414 5005

**Email:** [dr@contacts.bham.ac.uk](mailto:dr@contacts.bham.ac.uk)  
[www.birmingham.ac.uk/dr](http://www.birmingham.ac.uk/dr)

## University Graduate School

Provides advice on applying for Research Council funding:

**Tel:** +44 (0)121 414 2898

**Email:** [studentships@contacts.bham.ac.uk](mailto:studentships@contacts.bham.ac.uk)  
[www.birmingham.ac.uk/graduateschool](http://www.birmingham.ac.uk/graduateschool)

## Student Fees

For information on paying tuition or accommodation fees:

**Tel:** +44 (0)121 414 6074

**Email:** [studentfees@bham.ac.uk](mailto:studentfees@bham.ac.uk)  
[www.payments.bham.ac.uk](http://www.payments.bham.ac.uk)

## Advice & Representation Centre (ARC):

Provides free, impartial and confidential information, advice and representation on a range of issues:

**Tel:** +44 (0)121 251 2400

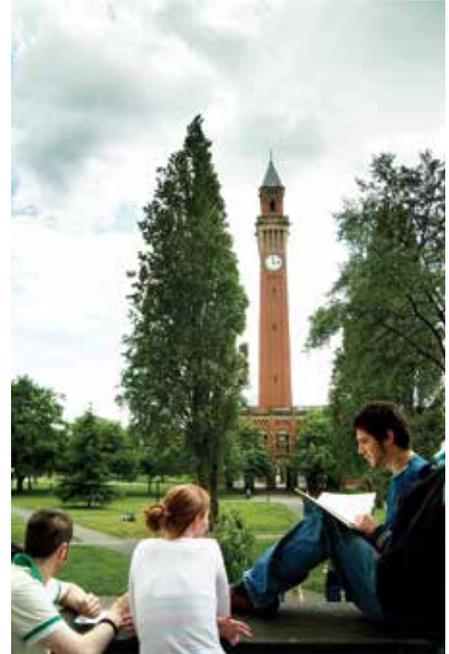
[thearc@guild.bham.ac.uk](mailto:thearc@guild.bham.ac.uk)  
[www.guildofstudents.com/help-advice/thearc](http://www.guildofstudents.com/help-advice/thearc)

## For advice on postgraduate study

[www.birmingham.ac.uk/students/courses/postgraduate](http://www.birmingham.ac.uk/students/courses/postgraduate)

## For advice for international students

[www.birmingham.ac.uk/international/students](http://www.birmingham.ac.uk/international/students)



search for 'Student Funding Office'



[www.twitter.com/UBsavvysquirrel](http://www.twitter.com/UBsavvysquirrel)

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