



UNIVERSITY OF
BIRMINGHAM

STUDENT
SERVICES



MONEY MATTERS

A FINANCIAL GUIDE FOR POSTGRADUATE STUDENTS 2017-18

www.birmingham.ac.uk/pgfunding



Funding your postgraduate study

POSTGRADUATE STUDY IS MUCH MORE COMPETITIVE THAN UNDERGRADUATE STUDY. YOU SHOULD BE PREPARED TO RESEARCH THE DIFFERENT TYPES OF FUNDING AVAILABLE AND MEET ANY APPLICATION DEADLINES.

Postgraduate tuition fees 2017–18

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

Living costs

We recommend on average a single student should secure a minimum level of funding equivalent to £175 per week in order to meet general living costs (accommodation, utilities, food, transport, study expenses, clothes and socialising).

Learn more

www.birmingham.ac.uk/postgraduate/support/moneyadvice

UK Postgraduate loans

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.**

Postgraduate Student Loans

The maximum total loan amount an individual can borrow for a postgraduate taught Masters course is up to £10,000. This loan is intended to contribute towards the cost of pursuing postgraduate taught study on either a full-time or part-time programme. It is not intended to provide finances to cover all associated costs of study at this level. Interest is charged on the loan and repayments start once you are earning over £21,000. This will run concurrently with any previous loans provided by the Student Loan Company however course eligibility will vary.

Learn more

www.gov.uk/student-finance
www.birmingham.ac.uk/pgl

NHS FUNDED AND TEACHER TRAINING

Those intending to study on a NHS funded or teacher training programme should apply for a tuition fee and maintenance loan via the undergraduate route.

Professional and Career Development Loans (PCDLs)

A Professional and Career Development Loan is a commercial bank loan that can be used to support learning or training, enhancing job or career prospects. We are a PCDL-registered learning provider: registration number 8802.

Learn more

www.gov.uk/career-development-loans

UK bank 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 could also be considered.

International loans

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

Learn more

www.birmingham.ac.uk/international-loans

Postgraduate scholarships and grants

Scholarships from the University

Postgraduates can apply for scholarships and grants from a number of sources; 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 based predominantly on academic performance and the number of scholarships offered varies annually.

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

Postgraduate funding for overseas study

Scholarships are available to help British citizens studying overseas. If you are about to graduate or have recently graduated, contact the University Graduate School for more information.

Other means of support

Most postgraduates need to seek part-time employment to fund their studies. Visit Jobs, Skills & Volunteering in the Guild of Students for local vacancies or for work on campus visit:

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. This 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.

Research Council funding

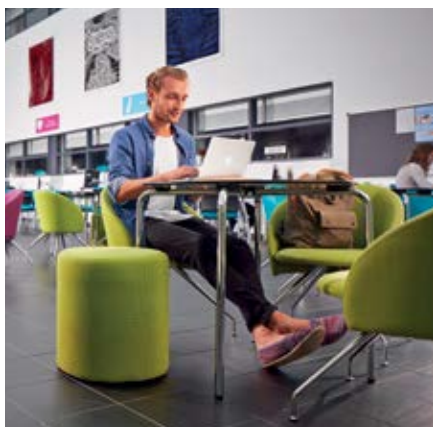
THERE ARE SEVEN GOVERNMENT-FUNDED UK RESEARCH COUNCILS; TOGETHER THEY SUPPORT EXCELLENCE IN POSTGRADUATE TRAINING ACROSS ALL SUBJECT AREAS. SUPPORT INCLUDES FUNDING FOR DOCTORAL RESEARCH AND, IN SOME CASES, MASTERS-LEVEL STUDY.

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 and is published online at: 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

**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
www.postgraduatesearch.com/funding
www.postgraduatestudentships.co.uk
www.targetpostgrad.com/funding
www.prospects.ac.uk/funding

Learn more

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 PGR Funding Officer via: studentships@contacts.bham.ac.uk or 0121 414 2030

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

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 and search 'DSA' or contact the University Disability and Learning Support Service via: disability@contacts.bham.ac.uk or 0121 414 5130.

Budgeting

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

We periodically offer funding advice sessions for our students. These sessions include advice on funding from sources including charities, bursaries, scholarships and Research Councils.

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



Who to contact

Funding, Graduation and Awards Office

Provides information/advice on University and external funding:

Tel: +44 (0)121 414 7391

Log an enquiry at: www.studenthelp.bham.ac.uk
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
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
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
www.payments.bham.ac.uk

Guild Advice

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

Tel: +44 (0)121 251 2400

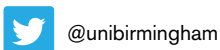
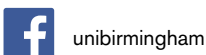
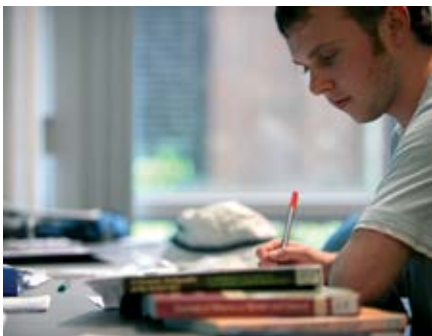
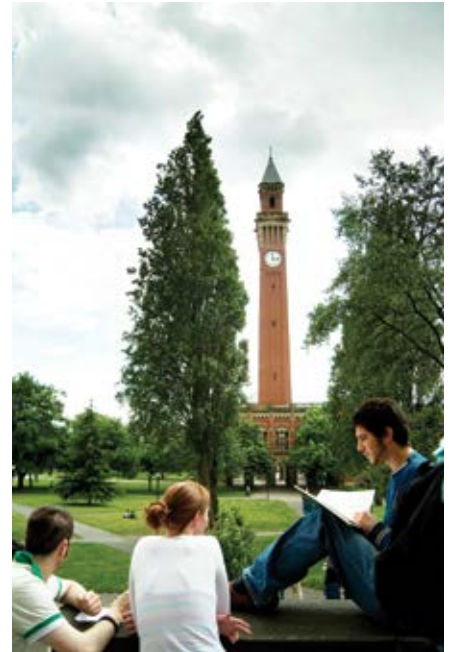
Email: thearc@guild.bham.ac.uk
www.guildofstudents.com/support/guildadvice

For advice on postgraduate study

www.birmingham.ac.uk/students/courses/postgraduate

For advice for international students

www.birmingham.ac.uk/international/students



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Edgbaston, Birmingham,
B15 2TT, United Kingdom
www.birmingham.ac.uk

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