



# Money Matters

FOR POSTGRADUATE STUDENTS



**Student Services**

The Home of Student Support

**Gwasanaethau Myfyrwyr**

Cartref Cymorth Myfyrwyr





## INTRODUCTION

**If you are thinking of undertaking a postgraduate course there are a few points you should bear in mind:**

- ✓ You may well find that your living expenses are higher and that you need more money than you managed on as an undergraduate.
- ✓ Funding can be hard to come by - the course you are interested in may have no funded places or a limited number for which you must compete to be accepted on to the course.
- ✓ You are likely to need to secure funding from a range of sources.
- ✓ Prospective postgraduate students can claim benefits (providing they meet the normal eligibility criteria) over the summer vacation, between the end of their undergraduate course and the start of the postgraduate course as they aren't considered to be a student during that time.



## FUNDING OPPORTUNITIES FROM STUDENT FINANCE

### Postgraduate Loan

A Postgraduate Loan is available from your Student Finance body as a contribution towards your course fees and living costs. If your course is longer than one year you can get up to half in your first year and the rest in your second year. If you are studying part time you can only get payments in the first two years of your course. The amount you get doesn't depend on your household income, and in a similar way to undergraduate student finance it is repayable based on your future income (at 6% of your income when you start to earn £21000).

You can apply online from late June at: [www.gov.uk/postgraduateloan](http://www.gov.uk/postgraduateloan) or [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)




## FUNDING OPPORTUNITIES FROM CARDIFF METROPOLITAN UNIVERSITY

### Postgraduate Scholarship

The Cardiff Metropolitan University Postgraduate Scholarship is an award for those studying full-time taught Masters programmes at Cardiff Met.

Eligibility:

- ✓ You must be a home (UK) or EU student.
- ✓ You must have obtained a first class honours degree at Cardiff Metropolitan University or another university (For non UK qualifications we will need to check equivalency).
- ✓ You must be studying a full time, taught Masters programme.
  
- ✓ You must be studying at a Cardiff based campus of Cardiff Metropolitan University.
- ✓ You must be privately funded.
- ✓ This scholarship is not available to PGCE students.

Further queries can be directed to:  [scholarship@cardiffmet.ac.uk](mailto:scholarship@cardiffmet.ac.uk)

Please ensure that you check the eligibility criteria and application information at:


 [www.cardiffmet.ac.uk/pgscholarships](http://www.cardiffmet.ac.uk/pgscholarships)

## RESEARCH & INNOVATION AWARDS

Research Innovation Awards (RIAs) were launched in 2011 with the aim of supporting the continued development of world leading and internationally excellent doctoral level research at Cardiff Metropolitan University.

A call for applications is released on an annual basis, usually during in the summer term. Awards are linked to specific projects which could be based in any of Cardiff Met's academic schools or PDR. Talented graduates wishing to pursue doctoral level study are encouraged to apply.

The PhD bursary consists of the standard tuition fee for a Home/EU student and a stipend linked to the minimum amount set annually by Research Councils UK.

Check the web site below for current opportunities or contact Kate Jefferies:  [kajefferies@cardiffmet.ac.uk](mailto:kajefferies@cardiffmet.ac.uk)

 <http://www.cardiffmet.ac.uk/research/Pages/Scholarships.aspx>

Details of other Doctoral Scholarships available through Cardiff Met will also be posted on the above link.



## THE CARDIFF MET HARDSHIP FUND

If you are a UK or non UK EU student who is enrolled on a taught, postgraduate programme of study, you may be eligible to apply to the Cardiff Met Hardship Fund. If you find that you are struggling financially during the course of your studies, you can apply for a non-repayable award from the Fund. However, you must be aware that an award from the Fund won't be enough to cover your living costs as a post-graduate student and we aren't allowed to take your tuition fees into account in our calculations, so you must be able to demonstrate how you intend to finance your studies.

For more information or to download an application form, visit our web pages:



 [www.cardiffmet.ac.uk/financewelfare](http://www.cardiffmet.ac.uk/financewelfare)



## OTHER FUNDING OPPORTUNITIES

### The Alternative Guide to Postgraduate Funding

The University has registered with The Alternative Guide to Postgraduate Funding- the guide contains a database of funding opportunities and offers guidance and information to assist you in applying for support. To find out more, please see the following link:

 [www.postgraduate-funding.com/gateway](http://www.postgraduate-funding.com/gateway) and enter your Cardiff Met email address, or if a prospective student please contact:  [financeadvice@cardiffmet.ac.uk](mailto:financeadvice@cardiffmet.ac.uk) for the Cardiff Met PIN number to allow you to access this.

### Government funding from Research Councils

The Research Councils are one of the most important sources of funding for postgraduates in the UK. These bodies are government-funded agencies engaged in the support of research in different disciplines and, therefore, each organisation funds courses in particular subject areas. There is a variety of awards and you will need to check which, if any, is appropriate for your subject.

Competition for Research Council funding is intense and, in many areas, only a small percentage of candidates make a successful application. As a rule of thumb, funding is easier to obtain in science and engineering disciplines than in the arts and social sciences.



To make an application, you should contact the award-making bodies at any time for general information (their web addresses are listed under 'Useful contacts'). From April onwards they should be able to provide you with a list of funded courses.

When you apply for a course, find out whether it is eligible for an award or bursary.

Methods of application and closing dates vary so you will need to obtain information from the appropriate award making body early on and check the procedure carefully. However, applications for awards are often made through the institution where you intend to study so you should be able to get an award application form from the School you are applying to join.

There is also comprehensive information on the web at::

 [www.prospects.ac.uk](http://www.prospects.ac.uk)




## **Educational Trusts & Charities**

There may be limited funding available from educational trusts and charities; generally only small grants, in the region of £200 to £700, are awarded. There is a lot of competition for the funds and it is very unlikely that you could finance a course entirely from these trusts but they may help to boost your income or pay for a special need.

If you wish to apply for financial help from charities, you should plan well in advance as many charities and trusts meet only once or a few times each year so the timing of your application is important. 'Turn 2 Us' have a free grants search facility which may be a good starting point. 'The Grants Register', published annually by Palgrave Macmillan and 'The Guide to Educational Grants' published annually by the Directory of Social Change have extensive list of grant making trusts. Reference only copies should be available in your local library and should also be available in Cardiff Met Learning Centres.

### **Turn 2 Us Grant**

Search:

 <http://grants-search.turn2us.org.uk/>  
Some charities may only accept applications in writing.




## Professional & Career Development Loans


'Professional and Career Development Loans' are currently provided The Co-Operative Bank. If you are eligible, you can borrow between £300 and £10,000 to fund the course of your choice as long as it leads to employment or enhances job skills.

However, you must remember that it is a commercial loan not a subsidised student loan and you will have to repay it at the end of your studies whether or not you are in work.

For more information, visit:

 <https://www.gov.uk/career-development-loans>  
or phone helpline on 0800 585 505.

There is some further useful information on PCDLs on the 'Money Saving Expert' website:

 <http://www.moneysavingexpert.com/students/career-development-loans>

## Charitable Trusts

We've included a small selection of charitable trusts below. These are just some examples of organisations offering financial support for educational purposes. However, we suggest that you use the resources detailed above to search for possible charitable funding that may be applicable to your personal circumstances.

### Cardiff Community Endowment Fund

Grants of up to £1,000 are available for educational purposes for individuals who are currently a full time resident in the Local Authority area of Cardiff and have been a resident there for a minimum of 3 years, with preference being given to those who also attended a Cardiff high school.


 <http://www.cfiw.org.uk/eng/grants/21-cardiff-community-endowment-fund>






## Leverhulme Trust

The Leverhulme Trade Charities Trust offers financial support for grocers, chemists, commercial travellers and their families. They offer a maximum £5000 scholarship to qualifying Postgraduate students.

 <http://www.leverhulmerade.org.uk/postgraduate/introduction.cfm>

## Women's Career Foundation

Women only, who are UK citizens. Applicants should be seeking assistance to begin or continue studies for a career and should be 21 or over.

 [http://www.turn2us.org.uk/charities/w/the\\_womens\\_careers\\_foundation\\_.aspx](http://www.turn2us.org.uk/charities/w/the_womens_careers_foundation_.aspx)


## South Square Trust

Award grants to individuals pursuing full time courses in Fine and Applied Arts, to include Fine Art, Goldsmithing, Silversmithing, Jewellery, Metalwork, Music, Drama and Dance, but excluding Film, Architecture and Interior Design. Awards are made to assist with paying fees or for living expenses.

 <http://www.southsquaretrust.org.uk>

## Fund for Women Graduates


FfWG offers Foundation Grants to help women graduates with their living expenses (not fees) while registered for study or research at an approved institution of higher education in Great Britain.

 <http://www.ffwg.org.uk/>

## NHS Funded courses

NHS Wales Student Awards Services implements the NHS Wales Bursary Scheme. The scheme provides awards for certain postgraduate health care programmes. Currently the MSc/PgD Dietetics course at Cardiff Met is NHS funded.

Further information on the financial help available for health care students in Wales is available here:


 <http://www.wales.nhs.uk/sitesplus/955/page/72050>

 029 2026 1495.

## Funding yourself

If all else fails, you may find that you have to fund your studies by relying on savings or a part-time job. For details of current vacancies and advice on job-seeking, speak to the University's Careers Service: [www.cardiffmet.ac.uk/careers](http://www.cardiffmet.ac.uk/careers)

The Students' Union also have details of current vacancies available:

 <http://www.cardiffmetsu.co.uk/jobs/browse/>

Working part-time may seem like the easy option and it may be the most practical for you but you must be realistic about how you are going to fit your work around your studies and you must remember to fit in some time for relaxation too!

## USEFUL INFORMATION


### Council tax

Council Tax Certificates are required by local councils as evidence of student status before exemption from council tax can be granted.

As a Full Time postgraduate student, you will be exempt from paying council tax from the start date of your programme of study to its completion if you live alone or share accommodation with other students.

If there is a non-student living in the house with you, you will be entitled to a 25% discount on your council tax liability.

Students can access and print off a Council Tax Exemption Certificate from the Student Portal.

 <https://tsr.cardiffmet.ac.uk/pages/student.aspx>



## USEFUL CONTACTS & LINKS

### Research Councils

Arts & Humanities Council:

 [www.ahrc.ac.uk](http://www.ahrc.ac.uk)


Biotechnology & Biological Sciences Research Council:

 [www.bbsrc.ac.uk](http://www.bbsrc.ac.uk)


Economic & Social Research Council:

 [www.esrc.ac.uk](http://www.esrc.ac.uk)

Medical Research Council:

 [www.mrc.ac.uk](http://www.mrc.ac.uk)

Natural Environment Research Council:

 [www.nerc.ac.uk](http://www.nerc.ac.uk)

Engineering & Physical Sciences Research Council:


 [www.epsrc.ac.uk](http://www.epsrc.ac.uk)

Particle Physics & Astronomy Research Council:

 [www.scitech.ac.uk](http://www.scitech.ac.uk)

### Prospects

Information on funding your studies and a free search facility:

 [http://www.prospects.ac.uk/funding\\_postgraduate\\_study.htm](http://www.prospects.ac.uk/funding_postgraduate_study.htm)

### Target

Postgraduate Courses, Funding and Fairs:

 <http://targetpostgrad.com>

*All information is correct at time of writing April 2017*





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✉ [studentservices@cardiffmet.ac.uk](mailto:studentservices@cardiffmet.ac.uk)  
or [financeadvice@cardiffmet.ac.uk](mailto:financeadvice@cardiffmet.ac.uk)



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