

# Postgraduate Funding Guide



2024

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# Welcome

Postgraduate study is an investment in your future.

It's a chance to become a specialist in a subject you feel passionately about. And, with the qualification you gain, you'll have the knowledge to succeed in your chosen industry, with a future of rewarding career prospects.

At Newcastle, we are committed to helping you make the most of that investment.

As a Global Top 110 university (QS World University Rankings 2024), with a world-class academic reputation and a 5 QS Stars ranking for Student Employability (2023), we will prepare you for your life and career after your degree.

This Guide looks at how you could fund the studies that will open new doors to your future success.





# Why choose postgraduate study?

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Whether you are continuing from undergraduate study, returning to education or changing direction, postgraduate study can be hugely rewarding – personally, academically and professionally.

You will:

- dive deeper into a subject you are passionate about
- develop advanced skills and gain a qualification valued by employers
- boost your employment prospects – according to the latest Gov.UK Graduate labour market statistics for 2021, more working-age postgraduates were in employment and with a higher proportion in high-skilled roles

At Newcastle University our teaching is 5-star (QS Stars 2023). You will work with, and be inspired by, world-leading experts and top academics at the forefront of their discipline.

Your studies will be informed by our pioneering work that is making a difference in the world – the University's research capacity, or 'power' has grown by 65% since 2014\*.

\*Research Excellence Framework (REF) 2021



# Tuition fees

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As a postgraduate student, the cost of building your future can be broken down into two main elements: tuition fees and living costs.

## Tuition fees

The cost of your tuition will depend on your fee status and what you are planning to study.

If you are from the UK, or a student from the EU, other EEA or Swiss national with settled or pre-settled status under the EU Settlement Scheme, you normally pay the 'Home' rate.

International students are charged fees at the 'International' rate.

If you are unsure of your fee status, check out the latest guidance at [gov.uk/guidance/studying-in-the-uk-guidance-for-eu-students](https://www.gov.uk/guidance/studying-in-the-uk-guidance-for-eu-students)

At Newcastle University, you can find the expected tuition fees for the first academic year of your course in our *Postgraduate Guide* or online at [ncl.ac.uk/postgraduate/degrees](https://ncl.ac.uk/postgraduate/degrees). Longer courses, or those with intensive laboratory, clinical or fieldwork, may have additional fees.

Tuition fees are usually payable for each year of your study; if your course lasts longer than an academic year you may pay more per year in subsequent years due to inflation.



## Discounts

We offer the following generous tuition fee discount schemes:

### All students

- 20% tuition fee discount for eligible Newcastle University alumni.
- 2% tuition fee discount if you pay your annual fees in full before the end of registration week.

### UK students

- 20% Alumni Progression Discount for eligible Newcastle University alumni from disadvantaged backgrounds

### International and EU students

- 10% tuition fee discount to close relatives of Newcastle University students and graduates who have been assessed as international for fees purposes.

## Instalment plans

If you are a Home fee-paying student undertaking a taught course, you can normally pay your annual tuition fees in six instalments. Research students and international students are able to pay their fees in two instalments.

If you are receiving a Postgraduate Doctoral Loan (see page 15) you can ask to pay your tuition fees in three instalments.



# Living costs

While studying as a postgraduate student, your living costs will depend on your lifestyle, but generally speaking, living costs in the North of England tend to be cheaper than in the South. In fact, Newcastle is ranked in the Top 10 most affordable cities in the UK by QS Best Student Cities 2024.

## Guide to average monthly living costs

<b>Rent</b>	<p>Student rents in Newcastle are generally lower than many other UK cities. University accommodation ranges from en suite to standard rooms with self-catered facilities. Private accommodation costs vary according to location in the city. Find out more about living in Newcastle at <a href="https://ncl.ac.uk/accommodation">ncl.ac.uk/accommodation</a></p>	<p>£387.24–£707</p> <p>Based on accommodation offered by Newcastle University</p>
<b>Food</b>	<p>Choose from a huge range of shops, from supermarket chains and food halls to the city-centre Grainger Market.</p>	<p>£108–£214</p>
<b>Utilities</b>	<p>The cost of gas, electricity and water will vary depending on the size of your accommodation and how many people are sharing. Please note that our University managed accommodation includes utility bills in the rent price.</p>	<p>Variable</p>



<p><b>Mobile phone</b></p>	<p>Check comparison websites such as <b>moneysupermarket.com</b> to find the best mobile deals.</p>	<p>£11–£50</p>
<p><b>TV licence</b></p>	<p>All households with a TV must have a valid TV licence by law. You could share this cost with your housemates if it's not included in your rent.</p>	<p>£13.25</p>
<p><b>Contents insurance</b></p>	<p>Contents insurance covers items such as laptops, clothes, bikes, keys and mobile phones.</p>	<p>£750–£11</p>
<p><b>Social/leisure activities</b></p>	<p>There are lots of student discounts available across the city to help your money go further, whether you're dining out, going to the cinema, theatre, live sports events or music venues.</p>	<p>£129–£214</p>
<p><b>Keeping fit</b></p>	<p>Annual sport and fitness membership at the University's Sports Centre is really affordable. Plus, you can use the green spaces, outdoor gym equipment, and courts in the city's parks completely free!</p>	<p>£13.99+</p>
<p><b>Local transport</b></p>	<p>Newcastle is a compact city, with most facilities within walking distance. If you need to use local transport, a monthly bus or Metro rail pass can save you money.</p>	<p>£28–£68</p>
<p><b>Additional course costs</b></p>	<p>This depends on your subject. Your academic school will be able to provide more information on this.</p>	<p>£11–£59</p>

## Saving you more

University-owned and managed partnership accommodation fees usually include the cost of utilities, TV licence, WiFi and contents insurance. Explore our accommodation options for postgraduate students at [ncl.ac.uk/accommodation/university/postgraduate](https://ncl.ac.uk/accommodation/university/postgraduate)

## Affordable city

Newcastle is a welcoming, diverse city, with students from over 140 different countries.

Newcastle is also in the Top 10 most affordable cities in the UK\*, with a great range of restaurants, shops, bars, nightclubs and entertainment venues making it a vibrant place to live, study and work.

\*QS Best Student Cities 2024

## International students

If you are an international student you must have enough money to pay for your course and support yourself while you are studying in the UK. You may have to provide evidence of this as part of your application for a Student Visa.

More information is available at [gov.uk/student-visa/money](https://gov.uk/student-visa/money) – including financial requirements if you are bringing members of your family with you.

## Further support

Read our postgraduate blogs to get tips on living here, saving money, and funding opportunities available at [belong.ncl.ac.uk/blog/tag/postgraduate](https://belong.ncl.ac.uk/blog/tag/postgraduate)

Don't just take our word for it, chat to a current student and find out what they really think about living, working and studying here on our Unibuddy site at [ncl.ac.uk/study/contact/unibuddy](https://ncl.ac.uk/study/contact/unibuddy)





# Funding your studies

Finding funding for your postgraduate studies may not be as hard as you think – especially if you follow our top tips.

1

## Give yourself enough time

Applying for funding can be time consuming, so don't leave your application to the last minute.

Some funding opportunities (particularly for taught courses) may require you to have a formal offer on an eligible course before you apply, so you will need to plan your time carefully.

2

## Start your search early

Make sure you don't miss out on opportunities.

Postgraduate funding schemes can be very competitive and many have strict and early deadlines, so it is worth starting your search 9-12 months before the start of your course.

The majority of funding tends to become available between October and April prior to your intended year of entry, so be extra attentive around then.

## Earn while you learn

Our Careers Service advertises work opportunities on campus and in the city, so you can earn money while you are studying and build your CV in the process! Find out more at [ncl.ac.uk/careers/jobs](https://ncl.ac.uk/careers/jobs)

### 3

## Make use of different funding sources

There is currently no single source of postgraduate funding. Most people fund their studies through a combination of sources, including:

- student loan
- formal funding sources, for example: scholarships, studentships, bursaries, academic awards and tuition fee discounts (see pages 6–7)
- part-time work
- personal savings
- smaller pots of funding, usually from charities, foundations and trusts

This combination of funding is often referred to as 'portfolio funding,' and is a popular method of financing further studies.



# Funding sources

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We've taken a look at some of the main sources of funding you can apply for.

## Student loans

There are two main types of postgraduate student loan:

**Postgraduate Master's Loan** – for students studying a taught or research Master's programme.

**Postgraduate Doctoral Loan** – for doctoral/PhD students.

### Postgraduate Master's Loan

A Postgraduate Master's Loan can provide a contribution to your course fees and living expenses. You need to meet certain eligibility criteria, but generally speaking you can apply if:

- you are a Home fee-paying student – a UK student or EU, other EEA or Swiss national with settled or pre-settled status under the EU Settlement Scheme
- you are under the age of 60
- this is your first Master's degree
- your course is a full Master's worth 180 credits

How much your loan will be depends on where you live and your awarding body. Check out the table opposite to see the maximum loan payable for the academic year 2023–24.



Home region	Awarding body	Loan
<b>England</b>	Student Finance England	Up to £12,167
<b>Northern Ireland</b>	Student Finance Northern Ireland	A tuition fee loan of up to £6,500
<b>Scotland</b>	Student Awards Agency Scotland	A tuition fee loan of up to £7,000 and a living-cost loan of up to £4,500
<b>Wales</b>	Student Finance Wales	Up to £18,770 – payable as a mixture of loan and grant

Full eligibility criteria and further details can be found at [gov.uk/masters-loan](https://www.gov.uk/masters-loan)

### Postgraduate Doctoral Loan

This type of loan can help with course fees and living costs and you could get up to £28,673 for the duration of your course (details are correct for the academic year 2023–24).

Whether you are eligible to apply depends on your nationality or residency status, your age and other eligibility criteria.

Your course can be full or part time, taught or research based, or a combination of both, but it must:

- be a full, standalone doctoral course
- be provided by a university in the UK with research degree awarding powers
- last between 3 to 8 academic years

You won't be entitled to a Postgraduate Doctoral Loan if you've received, will receive, or are eligible to apply for certain other sources of funding.

Similarly, if you have received a Postgraduate Doctoral Loan before, already have a doctoral degree or equivalent, or are behind in repayments for previous student loans, you won't be able to apply.

Other eligibility criteria also apply and further details can be found at [gov.uk/doctoral-loan/eligibility](https://www.gov.uk/doctoral-loan/eligibility)

## Bursaries and awards

A bursary is typically provided to help fund some of the additional costs associated with studying, such as travel, books and equipment. A bursary award is similar to a scholarship, but usually involves a smaller amount of money. There are multiple types of awards available and these can be based on academic merit, philanthropic work etc.

## Sponsorship

A current employer or benefactor may agree to sponsor your studies. Sponsorship can cover either the entire cost, or partial cost of a university degree.

## Scholarships

Funded or partially funded scholarships are normally based on academic merit and specific eligibility criteria, such as where you live or the degree you are applying for.

Non repayable scholarships can be awarded by a variety of organisations, including private companies, professional organisations, charities, trusts and governments.

At Newcastle University, we invest millions of pounds in financial support for our students, including full and partial scholarships. We also participate in a number of prestigious scholarship schemes such as Commonwealth and Fulbright, and jointly with these schemes offer some full scholarships.

## Studentships

These funded PhD positions will normally have a fixed project title, area of specialism and named supervisor. Funding can be awarded by charities, commercial organisations and most commonly by the UK's Research Councils.

## Searching for funding

Details of studentships and scholarships offered by Newcastle University can be found on our funding database – see pages 18–19. New opportunities come online throughout the year, so it is worth checking on a regular basis.





# Funding at Newcastle University

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We understand how important it is to get up-to-date information on the latest funding opportunities, so our aim is to make your search for funding as easy as possible.

Our course profile pages at [ncl.ac.uk/postgraduate/degrees](https://ncl.ac.uk/postgraduate/degrees) include details about typical funding sources for your prospective course and we also have a searchable online funding database at [ncl.ac.uk/postgraduate/fees-funding/search-funding](https://ncl.ac.uk/postgraduate/fees-funding/search-funding)

To use the database you can search by keyword, or use the filter, to pinpoint funding sources by:

- country
- qualification
- course type
- faculty
- school

The database is updated weekly, so the number and type of funding opportunities will vary at any one time. Bookmark the page and visit the site regularly to keep up-to-date.

For our top tips on  
applying for funding,  
see pages 20-21



# Applying for funding

As funding is competitive, you will normally need a first-class or upper-second class Honours degree (or international equivalent) and a strong application to be successful. Here are some top tips for completing your application.

1

## Do your research

Make sure you understand the funding body's application process and the deadlines you need to meet. Check your eligibility as funding schemes can be very specific, including whether you need to be holding an offer before you apply.

2

## Tailor your application

You will need to provide your personal and contact information, details of your existing qualifications, as well as the course you are applying to and the amount of funding you require. Depending on the funding body you may also need to supply additional information. This could include:

- your CV
- a personal statement outlining your achievements and ambitions, including what you plan to do after completing your postgraduate course and why you should be considered for funding
- a research project summary (for research degrees)
- details of how you will pay for any remaining tuition fees/living costs not covered by the funding award

If you are an international student, you may need to confirm that your existing degree qualification/s are equivalent to a UK degree.

**3**

### **Review your work**

Before submitting, check through your application. Is it complete, accurate and grammatically correct?

**4**

### **Include supporting documents**

Have you attached all the necessary supporting documents? Your application won't be processed without them.

**5**

### **Find out what happens next**

Some funding bodies may interview shortlisted candidates – make sure you know when interviews might take place so that you can be available.

And find out when funding might be awarded so if you're not successful, you have time to apply elsewhere.

# Where can I get more information?

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Don't be shy when it comes to money matters. There are lots of ways to get additional information about the latest opportunities:

- attend a university open day or postgraduate study fair. Presentations on searching and applying for funding are normally a key part of events like these. You can find out about our upcoming postgraduate events at [ncl.ac.uk/postgraduate/meet-us-open-days](https://ncl.ac.uk/postgraduate/meet-us-open-days)
- make an appointment with your university finance team
- speak to your academic team/tutor

You could also talk to current students about how they have funded their studies via our Unibuddy site at [ncl.ac.uk/study/contact/unibuddy](https://ncl.ac.uk/study/contact/unibuddy)

And if you want to know more about postgraduate study and the Newcastle experience, you can read our blogs at [belong.ncl.ac.uk/blog/tag/postgraduate](https://belong.ncl.ac.uk/blog/tag/postgraduate)





# Alumni Progression Scholarship Funding

Are you a final-year undergraduate student studying at Newcastle University? If you're thinking of continuing your studies with us in 2024 you might be eligible for some progression funding worth either £1,000 or 20% off your tuition fees.



Check if you're eligible

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This publication is intended as advance publicity for information and guidance purposes only. Details included are correct at the time of printing in December 2023. The most up-to-date and detailed source of information at any time is our postgraduate website [ncl.ac.uk/postgraduate](https://ncl.ac.uk/postgraduate)

Full details of Newcastle University's terms and conditions, including reference to all relevant policies, procedures, regulations and information provision, are available at [ncl.ac.uk/pre-arrival/regulations/#termsandconditions](https://ncl.ac.uk/pre-arrival/regulations/#termsandconditions)

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