

Financial Support

for Postgraduate Study 2024 to 2025

For Home (UK) students living
and studying in England in 2024/25



Financial Support

Postgraduate tuition fee costs vary from programme to programme, and even, university to university!

Tuition Fees

How much are the tuition fees?

Tuition fees for postgraduate courses can vary. This is why it is always important to check the cost of the course on the university's website. Specifically, the course page will show the exact tuition fee amount for the year of study you are applying for.

Tuition fees are charged on a pro rata basis for part-time students.

How do I pay?

Students can either choose to apply for funding from Student Finance England (if eligible) or self-fund with their own provision.

However, unlike undergraduate tuition fee funding, you will need to make the tuition fee payments direct to the university, regardless of whether you are accessing funding from Student Finance England or are self-funding. This means you will follow an agreed upon payment plan with the university and make the necessary payments in line with this plan.

The Master's Loan

What is it for?

The Master's loan is for any postgraduate taught course, such as an MSc or

MA programme. The loan is designed to help with course fees and living costs while you study your master's course.

How much can I get?

The maximum master's loan is currently £12,471. With the Master's loan there is only one loan that you can receive and it is not means tested. This means you can receive the maximum amount regardless of your household income.

You do not need to take the maximum amount and can request to take a specific amount.

You will receive the loan in 3 instalments of 33%, 33% and 34% throughout your year. Once your application has been approved you will receive a letter with your payment dates.

The Doctoral Loan

What is it for?

The Doctoral loan is designed to help with course fees and living costs while you study a postgraduate doctoral course, such as a PhD.

How much can I get?

Currently, the maximum doctoral loan you can receive is £29,390. There is only one loan that you can receive and it is not means tested. This means you can receive the maximum amount regardless of your household income.

You do not need to take the maximum amount and can request to take a specific amount.

You will receive the loan in 3 instalments of 33%, 33% and 34% throughout your year. Once your application has been approved you will receive a letter with your payment dates.

Repayments

When do I repay the Master's and/or Doctoral loans?

Repayments begin when you have completed/ withdrawn from the course and are earning over £21,000. The deduction rate is 6% of any earnings over £21,000.

The payments are automatically deducted from your earnings, like a tax.

The repayments continue until the debt has been paid off in full. After 30 years, if any debt remains outstanding, the remaining debt is written off.

Please note: If you also earn above the threshold to make repayments on your undergraduate loan, you will have a separate deduction on your payslip. For example, if you are an English student who started an undergraduate course anywhere in the UK between 1 September 2012 and 31 July 2023, you will repay 9% of anything you earn above £27,295.

The following guide is for Home (UK) students living and studying in England in 2024/25.

All figures and information are correct as of March 2024. To find out more about the eligibility criteria please visit www.gov.uk



*Visit the UK
Research and
Innovation webpage
to see the full range
of studentships
available:*

www.ukri.org/

Supplementary Grants

There are very little grants available to postgraduate students. For example, it is important to be aware, that while studying a postgraduate course, whether a Master's or PhD, that you will not be eligible for the below:

- Adult Dependants' Grant
- Childcare Grant
- Parents' Learning Allowance

Disabled Students Allowance

Eligible postgraduate students can still access the Disabled Students' Allowance (DSA). This is additional support to cover the study-related costs you have because of a mental health problem, long term illness or any other disability. This can be on its own or in addition to any student finance you get.

The type of support and how much you get depends on your individual needs - not your household income. The maximum rate for 2024/25 rate is £26,948 a year.

Additional Funding

Studentships

These are postgraduate positions that have funding included for living expenses, tuition fees or sometimes both. The funding is usually provided

by UK Research and Innovation and you can search for studentships on their website.

Social Work Bursary

You are not guaranteed to receive the social work bursary. The university will nominate a capped number of students for the bursary. For postgraduate students, the bursary will take the form of a tuition fee payment direct to your university. The maximum amount which can be paid towards your tuition fees is £4,052.

Additionally, through the social work bursary, postgraduate students can also receive the below support:

Living cost payment:

You will be given a payment to support you with your living costs and this is divided into a non-income assessed payment and an income assessed payment.

The non-income assessed payment for students living outside of London is £3,362.50.

The income assessed payment for students living outside of London can be up to £2,721 but how much you receive is directly linked to your available income.

When you submit an application the Social Work Bursary team will assess your available income and inform you of how much income assessed bursary you qualify for.

Placement Travel Allowance (PTA)

You can receive a fixed contribution towards your placement travel costs at the rate of £862.50 per academic year. If you are allocated a capped bursary place this will be paid to you with your basic bursary as a lump sum payment.

If you are not allocated a capped place but meet the residency and eligibility criteria, you can still receive a PTA payment of £862.50, which will be paid to you in a lump sum at the beginning of your academic year.

Parents' Learning Allowance (PLA)

This is payable if you have a dependent child or children (aged under 19) and your household income is below the required threshold (i.e. partner's income).

The maximum PLA in the 2024/25 academic year is £1,573.

Childcare Allowance

The childcare allowance is means tested and eligibility criteria applies. You can get up to 85% of your childcare costs covered or a fixed maximum amount.

Please note that you will not be entitled to claim childcare allowance if:

- You are in receipt of the childcare elements of Working Tax or Universal Credit
- You receive Tax Free Childcare
- Your provider is not registered by Ofsted or its equivalent, where applicable
- Disabled Students Allowance (DSA)



To see the full range of Postgraduate scholarships, please visit our Scholarships page, which can be found at:

www.bradford.ac.uk/scholarships/

The social work bursary also has a DSA element. If you are eligible and you have been nominated for a capped place, you can apply for the DSA if you have a disability and need additional help to complete your course.

University support

Postgraduate Bursary Eligibility

Eligibility

To be eligible you must:

- Be from the UK or EU (if you are from the EU you must have done your degree in England to qualify).
- Be on a full-time taught Master's or research postgraduate programme and paying your own fees.
- Have graduated from your undergraduate degree programme within the last 10 years.

- In order to apply for this award you must have received a full maintenance grant from your Local Authority or the Student Loans Company in your final year of undergraduate study.
- Alternatively, for students who commenced their studies from September 2015 onwards you must have received a full means tested maintenance loan from the Student Loans Company

Payment amount & frequency

1 x £500 payment for a master's student and 3 x £500 payments for PhD students (*1 per year of PhD - write up year not included*).

Useful Contacts

Student Finance England -

Telephone:
0300 100 0607

Text relay (if you cannot hear or speak on the phone):
18001 then 0300 100 0607

Student Life Team - University of Bradford

Telephone:
01274 236504

Email: money@bradford.ac.uk or supportandguidance@bradford.ac.uk

Scholarships and Bursaries - University of Bradford

Telephone:
01274 236505

Email: scholarships@bradford.ac.uk or bursaries@bradford.ac.uk

If you have previous study (this means you already have a postgraduate degree or you have been to university before, even if this was a long time ago) or your circumstances differ to the ones covered in this factsheet, please contact money@bradford.ac.uk for advice.

