

ASK us about...

## Money Matters



If your employer cannot provide funding, they may be willing to offer paid or unpaid study leave.

**Disabled Students' Allowances**

Postgraduate students with an impairment, health condition or learning difficulty may be able to get financial help from Disabled Students' Allowances (DSAs). You can apply through Student Finance England using;

[www.studentfinance.direct.gov.uk](http://www.studentfinance.direct.gov.uk)

**Access to Learning Fund** - The University also runs the Access to Learning Fund scheme, and if you are in financial difficulty, additional help may be available.

**Can I pay my tuition fees in instalments?**

There is some flexibility in how tuition fees can be paid;

- You can pay the fees in full at enrolment.
- Instalments for fees of over £500 are available. For this option 25% of fees must be paid at enrolment with options to pay by a further 3 or 6 payments by direct debit.
- Fees under £500 must be paid in full at enrolment.
- International Students must pay 50% at enrolment, with the option of 3 or 6 further instalments.

**Where can I find further information?**

Please refer to the university website: [www.bcu.ac.uk](http://www.bcu.ac.uk)  
Another useful resource is: [www.direct.gov.uk](http://www.direct.gov.uk)

# Student Finance for Postgraduate Students 2013/14

## Money Matters Fact Sheet

## **Tuition Fees**

Tuition fees for postgraduate courses vary depending on the course.

Fees for non-EU students are higher because the University does not receive any funding for their teaching from the British Government.

The fees cover normal tuition and examination costs and membership of the Students' Union.

## **Living Costs**

Birmingham has a relatively low cost of living – a 2009 survey of 20 UK University cities found Birmingham had the lowest average weekly living costs (£171.4). This is dependent on your lifestyle, you will need around £6000-£7000 per year (approx £600 for month) for accommodation and living expenses, this does not include tuition fees.

The first few weeks will be the most expensive, since as well as

paying your fees, you will probably need to buy books and equipment for your course.

## **How do I finance my studies?**

There is no Government financial support for postgraduate study in the form of student fees, maintenance loans or grants.

Postgraduate students must find other ways of funding their course and living costs.

There are some exceptions to this, for example PGCE courses, although are postgraduate courses come with a financial support package. Also students studying on these courses may also receive a Teacher Training Bursary of up to £9,000 per year.

Please visit [www.tda.gov.uk](http://www.tda.gov.uk) for information on bursaries.

## **What sources of funding are available?**

If your course doesn't have funding attached, then you'll need to think about how to pay for your studies.

It's common for postgraduate students to help fund their studies by using savings or combining study with work.

Other sources of help are:

**Charities and Trusts** - Many charities and trusts provide postgraduate students with grants. Often, financial help is reserved for students from lower income backgrounds, or for those who have achieved academic excellence.

The university has Funder Finder software located in each of the Student Services, whereby you are able to search for financial support. Please refer to the Trusts and Charities factsheet for more information.

**Privately funded scholarships** - Individuals may donate awards to help fund postgraduates. These are usually offered through the university or college at which you've been accepted.

Please check with the faculty offering your course to see if this is available for your course.

**BCU Loyalty Bursary** – Is available to BCU undergraduates who graduated in 2012/13.

Bursary could be worth up to 10% off the tuition fees, to a maximum of £1,000.

Please speak to faculty for more details.

**Career Development Loan** - A CDL allows you to borrow money and pay no interest while you study. You can borrow up to £10,000 to help fund up to two years of study.

Application packs are available by calling 0800 585 505

**Financial help from your employer** - If the course you want to do is related to your job, you may be able to get your employer to sponsor you. It may help to present the idea as a business case, emphasising the benefits to them.