
Financial support for postgraduate students in higher education 2026/27

A guide for constituents

For September 2026 entry



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The information provided in this guide is for general informational purposes only to support the work of Members of the Senedd in assisting their constituents. It is not intended as a substitute to legislation, guidance, policy nor professional advice.





This guide is intended to help postgraduate learners understand what financial support might be available to help them to study a higher education course.

Unlike undergraduate financial support, where the support is split between help with your tuition and help with your living costs, as a Masters or Doctoral student you'll receive one sum of money and you choose how to use it.

The rules around student financial support are very complex, and there are many exceptions and special circumstances. You'll see "normally" used often in this guide. This is because this document is intended as a general guide and does not cover every circumstance or entitlement.

Welsh Government funded financial support is available for postgraduate students studying a Masters or Doctorate course. This support is available for both full-time and part-time study.

Senedd Research has a guide for financial support for [undergraduate](#) students and for students in [further education](#)

Disclaimer: Senedd Research is regularly asked about student finance and this guide sets out information about some of the questions we are most frequently asked. It is not intended as a comprehensive guide and you should always seek advice from Student Finance Wales or a suitably qualified professional that is tailored to your individual situation.

Senedd Research cannot advise on individual cases or circumstances. For further information and advice please contact Student Finance Wales.

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1. Postgraduate Master's Finance

If you're starting a postgraduate Master's course, either taught or research based, you can apply for a loan to help with course costs. In 2026/27, this is up to £19,635.

If your course lasts for more than a year, the money will be divided equally across each year of your course. You have to pay back any loan that you borrow including interest once you've finished or left your course.

Eligibility criteria

The rules around eligibility are complex. This is a general guide only, so it doesn't include details of all possible circumstances. If you have any questions about your eligibility, you should contact Student Finance Wales directly.

Generally, eligibility is dependent on factors including:

- Your nationality and residency;
- Your course;
- Your university or college;
- Your age; and
- Your previous study.

Your nationality and residency

In general, to be eligible you need to:

- Be a UK national or have settled status;
- Normally live in Wales; and
- Have been living in the UK for 3 years before starting your course.

Further information on funding for students who do not fit the above eligibility criteria is available from Student Finance Wales.

Your course

Your **course** must:

- Be a full, standalone Master's course, and not a top-up course;
- Be worth a minimum of 180 credits; and
- Last between 1 and 4 years.

It can be full- or part-time, and taught or research-based.

Further information, including on teacher training funding, distance learning, integrated courses and architecture courses, is available from **Student Finance Wales**.

Your university or college

The university or college must be approved for funding by the Welsh Government and be in the UK.

If you are studying at a private institution, you must study a course which has been **designated by the Welsh Government**. If you're unsure, please check with your university or provider.

Your age

You must be **under the age of 60** on the day your course starts.

Your previous study

If you already hold a Master's degree (or have a qualification higher than a Master's degree) or have received a Postgraduate Master's Loan or Finance before, you are unlikely to be eligible for this funding.

You may be able to access the funding if you had to leave your previous course because of compelling personal reasons, and you would need to provide evidence of this.

Further information is available from **Student Finance Wales**.

Other funding

You will not be eligible for postgraduate Master's financial support from Student Finance Wales if you're getting funding from:

- A Social Work Bursary;
- An NHS Wales Bursary; or
- Any equivalent schemes in England, Scotland and Northern Ireland.

2. Postgraduate Doctoral Loan

Doctoral students starting a part-time or full-time course can apply for a **Postgraduate Doctoral Loan** of up to £29,705 over the period of the programme.

Payments are made in tranches across the number of years of the doctoral programme. The loan is not based on your household income. You have to pay back any loan you borrow, including interest once you've finished or left your course.

Further information is available from [**Student Finance Wales**](#).

Eligibility criteria

Broadly speaking, eligibility is similar to the Postgraduate Master's finance, and is dependent on your nationality and residency, your age, your course, and university or college and your previous study.

Nationality and residency

In general, to be eligible you need to:

- Be a UK national or have settled status;
- Normally live in Wales; and
- Have been living in the UK for 3 years before starting your course.

Further information on funding for students who do not fit the above eligibility criteria is available from [**Student Finance Wales**](#).

Your course

Your course must:

- Be a standalone postgraduate Doctoral course and not a top up;
- Have started on or after 1 August 2018; and
- Last between 3 and 8 academic years.

It can be full- or part-time, and taught or research-based.

Further information, including on distance learning and integrated courses, is available from [Student Finance Wales](#).

Your university or college

The university or college must be approved for funding by the Welsh Government and be in the UK.

If you are studying at a private institution, you must study a course which has been [designated by the Welsh Government](#). If you're unsure, please check with your university or provider.

If more than one university is responsible for the delivery of your course and the other is overseas, you will only be eligible if the UK university is the lead institution for your course and provides your supervision. You must also spend at least 50% of your teaching in the UK university.

Your age

You must be [under the age of 60](#) on the day your course starts.

Your previous study

You are not eligible for a Postgraduate Doctoral Loan if:

- You have already had a Postgraduate Doctoral Loan; or
- You already have a Doctoral degree, or an equivalent or higher qualification.

You may be able to access the funding if you had to leave your previous course because of compelling personal reasons, and you would need to provide evidence of this.

Further information is available from [Student Finance Wales](#).

Other funding

You will not be eligible for the Postgraduate Doctoral Loan from Student Finance Wales if you're:

- Getting a Social Work Bursary including any equivalent schemes in England, Scotland and Northern Ireland, or an NHS bursary;

- Studying at Cardiff University and getting an Educational Psychology Bursary; or
- In receipt of an allowance, bursary or award made by United Kingdom Research and Innovation (UKRI) towards your postgraduate Doctoral course.

3. Funding for other courses

Postgraduate Initial Teacher Education

If you already hold an undergraduate degree and are looking to do a Postgraduate Initial Teacher Education (ITE) course, you should apply for the same funding as an undergraduate student. This means you may be eligible to apply for both tuition fee support and help with your living costs. We have a separate guide on undergraduate student finance for 2026/27 which has further information.

Teacher training incentives

The Welsh Government has incentive schemes for **ITE training** which are on top of the undergraduate-style financial support mentioned above.

The Welsh Government has **three incentive schemes** available to students:

- **Initial Teacher Education priority subjects:** grants are available for eligible students with certain degrees who undertake an accredited ITE programme with Qualified Teaching Status (QTS);
- **Iaith Athrawon Yfory incentives:** grants are available for students who are studying for a qualification that will enable them to teach through the medium of Welsh, or teach Welsh as a subject; and
- **Ethnic Minority Initial Teacher Education incentive:** grants are available to Black, Asian and Minority Ethnic students studying an accredited ITE programme with QTS.

Social work degree funding

Social Care Wales administers social work bursaries for students studying an approved social work Master's degree in Wales.

To receive a social work bursary, Social Care Wales explains that you must:

- Live in Wales;
- Not be in receipt of other financial support from an employer to train; and
- Be studying an approved **Master's degree course in Wales**.

For further information on the amount of funding available and how to apply, please see [**Social Care Wales' website**](#).

4. Other sources of financial support

Disabled Students' Allowance

The **Disabled Students' Allowance** (DSA) is an additional source of funding available to students who have a disability, including a mental health condition, long term illness or any other disability.

The allowance does not depend on your household income and you do not have to repay it. This can be used to cover the costs of specialist equipment, a non-medical helper, and more general costs you may have.

Further information, including amounts of funding, is available from **Student Finance Wales** who also publish a **guide on Disabled Students' Allowance**.

Research Councils

UK Research and Innovation (UKRI) is a body that brings together the seven Research Councils in the UK along with Innovate UK and Research England.

Each Research Council has its own portfolio which covers a variety of subjects, including medical and biological sciences, physics, chemistry and engineering, social sciences, economics, environmental sciences and the arts and humanities.

All the Research Councils consider funding individual postgraduates, although funding from any Research Council is competitive and getting a place on a postgraduate programme does not entitle a student to an award. More detailed information on funding is available on the **UKRI website**.

Law

The **Law Society** represents solicitors across England and Wales. The Society provides a variety of support including negotiating with and lobbying regulators, government, and others, and offers training and advice.

It administers a **Diversity Access Scheme** to help exceptionally talented and committed people to overcome social, economic or personal barriers to becoming a solicitor. This can provide scholarships to fund the Legal Practice Course, work placements and mentoring support.

University and institutional funds

All Welsh universities (and most other UK institutions) provide some sort of discretionary financial support. These schemes have different names but include hardship funds, bursaries, or scholarships.

They serve a variety of aims, including rewarding academic or other excellence and supporting students with living costs or financial difficulties. You might be able to apply for some before you start and others are only available once you have started your studies. Some are grants and others are repayable.

Eligibility criteria and other rules will depend on the individual institution offering any such scheme. You should contact your provider directly for further information and to see what support or awards are available.

It might be useful to do this before you start your course, as there may be additional support that you could access from your first year.

Dance, Drama and Music

The Dance and Drama Awards (DaDA) scheme offers income assessed support for tuition fees and living costs at some private dance and drama institutions in England.

The DaDA scheme is for students aged 16 to 23, who “show talent and a likelihood to succeed in the industry”. The amount you can get depends on household income and where you live and study. Further information on the scheme is available on the [UK Government’s website](#).

The [National Youth Arts Trust](#) provides bursaries for dance, drama and music courses of up to £1,000 to young people aged 12-25. A bursary can be used to cover tuition fees, classes and other costs.

Studying through the medium of Welsh

Coleg Cymraeg Cenedlaethol offer [Research Scholarships](#) for around 10 PhD students per year who study through the medium of Welsh. More information on the scholarships, eligibility requirements and how to apply can be found on their website.