

# **Funding for postgraduate students in higher education 2025-26**

## - a guide for constituents

August 2025



The Welsh Parliament is the democratically elected body that represents the interests of Wales and its people. Commonly known as the Senedd, it makes laws for Wales, agrees Welsh taxes and holds the Welsh Government to account.

An electronic copy of this document can be found on the Senedd's website:  
**[research.senedd.wales](https://research.senedd.wales)**

Copies of this document can also be obtained in accessible formats including Braille, large print, audio or hard copy from:

**Welsh Parliament**  
**Tŷ Hywel**  
**Cardiff Bay**  
**CF99 1SN**

X: **[@SeneddResearch](https://twitter.com/SeneddResearch)**  
Senedd Research: **[research.senedd.wales](https://research.senedd.wales)**  
Subscription: **[Newsletter](#)**

© **Senedd Commission Copyright 2025**

The text of this document may be reproduced free of charge in any format or medium providing that it is reproduced accurately and not used in a misleading or derogatory context. The material must be acknowledged as copyright of the Senedd Commission and the title of the document specified.

# **Funding for postgraduate students in higher education 2025-26**

## - a guide for constituents

July 2025

---

**Author:**

Dr. Thomas Morris



# Contents

<b>1. Introduction .....</b>	<b>1</b>
<b>2. Postgraduate Master's Finance.....</b>	<b>2</b>
Eligibility criteria .....	2
Nationality and residency.....	2
Course .....	3
University or college.....	3
Age .....	3
Previous study.....	3
Further information.....	4
<b>3. Postgraduate Doctoral Loan .....</b>	<b>5</b>
Eligibility criteria .....	5
Nationality and residency.....	5
Your course .....	5
Your university or college.....	6
Your age.....	6
Previous study.....	6
Further information.....	7

---

**4. Funding for other courses..... 8**

Postgraduate Initial Teacher Education ..... 8

Teacher training incentives.....8

Social work degree funding..... 8

**5. Other sources of support and funding ..... 10**

Disabled Students' Allowance.....10

Law ..... 11

Dance, Drama and Music ..... 11

Studying through the medium of Welsh..... 11

Cheaper Travel ..... 11

**6. Further information.....12**

**7. Links to further information on funding support.....13**

Links to funding support for postgraduates in Wales' universities .....13

---

# 1. Introduction

This guide provides updated information on the different types of financial support available to help postgraduate learners 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 Master's or Doctoral student you'll receive one sum of money and you choose how to use it.

The rules around financial support can be very complex, and there are many exceptions and special circumstances. You'll see "normally" used often in this guide. This is because it 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 Master's or Doctorate course. This support is available for both full-time and part-time study.

*Disclaimer: Senedd Research is regularly asked about student finance and this quick 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.*

## 2. 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 **2025-26** this is up to £19,255.

If your course lasts more than a year, this money will be divided equally across each year of your course. You have to pay back any loan that you borrow. Further information about repayment of your loan is available on **Student Finance Wales' website**.

### Eligibility criteria

The **rules around eligibility** can be complex and this guide is not intended to include details of all possible individual circumstances. It is meant as a general guide only. You should seek advice from Student Finance Wales if you are unsure about your eligibility.

Broadly speaking, eligibility is dependent on:

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

### Nationality and residency

---

In general, to be eligible for financial support you must:

- be a UK national, Irish citizen or someone with pre-settled or settled status;
- normally live in Wales; and
- have been living in the UK, the Channel Islands or the Isle of Man for three years before starting your course.

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

## 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 1-4 years.

Your course may be:

- full-time or part-time; and
- taught or research-based.

**The Student Finance Wales website** provides further information on teacher training funding, distance learning, integrated courses and architecture courses.

## University or college

---

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

For those 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.

## Age

---

To be eligible for financial support, you must be **under the age of 60** on the first day of your course.

## Previous study

---

If You will not be eligible for postgraduate Master's financial support from Student Finance Wales if:

- you've already had Postgraduate Master's Finance or a Postgraduate Master's Loan;
- you already have a Master's degree, or a qualification that's equivalent, such as an integrated Master's degree; or
- you already have a qualification that's higher than a Master's degree.

Though you may be able to get funding if you failed to complete your previous



course because of a compelling personal reason. Circumstances can be reviewed on a case by case basis and will require evidence.

### **Further information**

---

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;
- any equivalent schemes in England, Scotland and Northern Ireland; or
- an NHS bursary.

### 3. Postgraduate Doctoral Loan

Doctoral students starting a part-time or full-time course can apply for a **Postgraduate Doctoral Loan** of up to £29,130 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 on repayment is available on **Student Finance Wales' website**.

#### Eligibility criteria

Broadly speaking, eligibility is similar to the Postgraduate Master's finance, and is dependent on:

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

#### Nationality and residency

---

In general, to apply for support you must:

- be a UK national or Irish citizen or someone with pre-settled or settled status or indefinite leave;
- normally live in Wales; and
- have been living in the UK, the Channel Islands or the Isle of Man for the three years before starting the course.

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

## Your course

---

Your course must:

- be a standalone Doctoral course (not a top-up course);
- have started on or after 1 August 2018; and
- last between 3 and 8 years.

Your course may be

- full-time or part-time; and
- taught or research-based.

The [\*\*Student Finance Wales website\*\*](#) provides further information on distance learning and integrated courses

## Your university or college

---

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

If more than one university is responsible for delivery of your course and one is overseas, you will only be eligible for the Postgraduate Doctoral Loan if the UK university is the lead university and at least 50% of the teaching and supervision is provided in the UK.

## Your age

---

To be eligible for financial support, you must be **under the age of 60** on the first day of your course.

## Previous study

---

You will **not be eligible** for postgraduate Master's financial support from Student Finance Wales if:

- you've already had a Postgraduate Doctoral Loan; or
- you already have a Doctoral degree, or a qualification that's equivalent or higher level.

You may be able to get funding if you failed to complete your previous course because of a compelling personal reason. Circumstances can be reviewed on a case by case basis and will require evidence.

## Further information

---

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

- a getting funding from a social work bursary or any equivalent scheme in England, Scotland and Northern Ireland;
- getting funding from 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.

## 4. 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. Senedd Research has a separate guide on [undergraduate student finance for 2025-26](#) which has further information.

### Teacher training incentives

---

The Welsh Government has incentive schemes for initial teacher 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 available for eligible students with certain degrees;
- **Iaith Athrawon Yfory incentives:** grants 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 available to Black, Asian and Minority Ethnic students studying an accredited postgraduate certificate in education (PGCE) with Qualified Teaching Status (QTS).

Students undertaking training programmes which enable them to teach in the Post Compulsory Education and Training Sector should contact their provider or email [workforce@medr.cymru](mailto:workforce@medr.cymru)

### 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;
- you must not be in receipt of any other financial support from an employer to train; and
- you must 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](#)**.

## 5. Other sources of support and funding

### Disabled Students' Allowance

Disabled Students Allowance can be used to cover some of the extra costs you have because of a mental health condition, long term illness or any other disability. This funding can be used to pay for study-related costs such as equipment, non-medical help, travel, and photocopying and printing.

The amount of funding you can get is dependent on your individual needs, not your household income.

For the 2025-26 academic year, full-time or part-time undergraduate students can get up to £34,000 a year for support.

You can apply if you have a disability under the Equality Act 2010 that affects your ability to study. You must also meet the standard student finance eligibility requirements to apply for Disabled Students' Allowance. You can check with your university or college's student finance advisors to discuss if your course qualifies for Disability Students' Allowance.

Student Finance Wales publish a **[guide on Disabled Students' Allowance](#)**.

Further information is also available on **[Student Finance Wales' website](#)**.

### 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.

They administer 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.

## 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”. 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 of up to £1,000 to young people aged 12-25. To be eligible for a bursary you must fulfil a number of criteria including being a UK citizen and able to demonstrate talent and dedication to improving your skills. More information on **eligibility** and **how to apply** can be found on their website.

## Studying through the medium of Welsh

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

## Cheaper Travel

If you are aged 16-21 and live in Wales you can apply for a **MyTravelPass**. A MyTravelPass can help get 30% off weekly, monthly or yearly bus tickets for 16-21 year olds.

From 1 September 2025, a **pilot project** run in Wales can allow 16-21 year olds to purchase £1 single tickets of £3 unlimited daily travel



## 6. Further information

A list of UK trusts, charities and foundations that provide postgraduate funding can be found on the [\*\*Prospects website\*\*](#).

[\*\*Turn2Us\*\*](#) is a charitable service which helps people locate and access appropriate sources of financial support based on their particular needs and circumstances. Turn2Us's funding database can help people find information on Welfare Benefits, Grants, Benevolent funds and other help.

The [\*\*Grants Register\*\*](#), published annually, provides details on thousands of funding opportunities world-wide. The Directory of Grant Making Trusts, published annually by the Charities Aid Foundation, also provides information about relevant sources of grants. These books are available from careers services or at local libraries.

## 7. Links to further information on funding support

Readers viewing the online version of this guide may follow the links below for information on funding support for postgraduate students at each of Wales' higher education institutions.

### **Links to funding support for postgraduates in Wales' universities:**

**Aberystwyth University**

**Bangor University**

**Cardiff University**

**Cardiff Metropolitan University**

**Open University (Wales)**

**Swansea University**

**University of South Wales**

**University of Wales Trinity Saint David**

**Wrexham University**