



CASH

Your guide to
**POSTGRADUATE
FEES & FUNDING**





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There are many benefits to studying a postgraduate degree with the most obvious ones being knowledge, skills and career enhancement. This is why embarking on postgraduate study is both an exciting and important decision to make. One fundamental aspect of this planning process is the consideration of how you will fund your studies.

This guide will provide you with all the essential information you need help you get started.



The main cost associated with your studies will be your tuition fees. The cost of your fees usually depends on the subject you are studying and the mode of study: full-time, part-time, online or distance learning. The level of your course, for example Master's or PhD, and your residence will also affect your tuition fee level.

Other fees and charges

There may be other fees and charges as part of your course to keep in mind when considering your budget plan. These can include field trips, books and other course materials. To ensure you are best prepared, check the course information online or contact your Programme Leader for more information. Not all universities charge additional fees

though, for example at Edinburgh Napier, there are no Bench fees for postgraduate study, but it is always best to check beforehand.

You will also have the cost of living to take into account, so make sure you budget appropriately for rent, food, travel and social expenses. See page 15 for more information on living costs.

A new enhanced package of support was introduced in 2017 making postgraduate study more accessible than ever before.

If you are applying to study a full-time taught diploma or Master's level programme, you can access a tuition fee loan from the Student Awards Agency for Scotland (SAAS) of up to £5,500 towards the cost of your tuition fees.

Students from the European Union can also access this loan (correct for September 2018 entry).

If you are looking to study a part-time course, you can get access to the same loan amount of £5,500 to cover the full length of the course, as long as the intended length of your study is no more than twice the length of a full-time equivalent course.

There is a living cost loan of £4,500 available for full-time students who are resident in Scotland and are under the age of 60. This loan is not available to part-time students or students who live outside of Scotland, in the European Union.

Repayment of the loans works to the same principles as those of any undergraduate student loans you may have taken out, and are repayable from the April after you graduate providing you earn over £17,775.

The postgraduate funding package is not available for all courses, so always check to ensure your course is included. For example, At Edinburgh Napier the Master's in Nursing and Midwifery programmes are classed as pre-registration programmes and therefore are eligible for funding similar to the undergraduate Nursing programmes. Funding is also not available for our distance learning courses.

If you have a disability or learning difficulty, you may be able claim for certain extra expenses, and the amount of funding you receive does not depend on your household income.

Visit www.saas.gov.uk for more information and information on how to apply.





There is a new funding package available for students who are resident in England.

At the time of going to print, the Welsh Government is currently passing legislation to introduce a new postgraduate loan scheme for students who live in Wales. The scheme is expected to mirror that offered to students from England.

Students starting a full or part-time Master's course (taught or research) can apply for a Postgraduate Loan of up to £10,280, which can be used for paying your fees and living costs.

The loan is not means tested and the amount you get will only depend on when you start your course and the duration. This loan can also be used towards costs for any distance learning study.

To qualify you must meet the following criteria

- Under the age of 60
- Meet the residence requirements of living in England/Wales
- Don't already have a Master's degree or higher qualification

Repayment of the loans works to the same principles as those of any undergraduate student loans you may have taken out, and are repayable from the April after you graduate providing you earn over £21,000.

If you have a disability or learning difficulty, you may be able claim for certain extra expenses that arise because you are on a course. The amount of funding we can give you does not depend on your household income.

For details of how to apply visit:
www.gov.uk/funding-for-postgraduate-study and
www.studentfinancewales.co.uk



There is a funding package available to students who are living in Northern Ireland.

This includes a non-means tested tuition fee loan of up to £5,500 per course for students studying a Postgraduate Certificate, Diploma, taught or research Master's course. This applies for all modes of study: full-time, part-time and distance learning.

Repayment of the loans works to the same principles as those of any undergraduate student loans you may have taken out, and are repayable from the April after you graduate providing you earn over £21,000.

If you have a disability or learning difficulty, you may be able claim for certain extra expenses that arise because you are on a course. The amount of funding we can give you does not depend on your household income.



For more information
on eligibility and
how to apply visit
www.studentfinancenico.uk

Alumni discount schemes

Most universities offer an alumni discount to students who return to complete their Master's degree.

At Edinburgh Napier for example, a 10% tuition fee discount is available to all alumni, whether you are from the UK, EU or Overseas. More information can be found on www.napier.ac.uk/alumni.

Professional & Career Development Loan (PCDL)

The PCDL is a commercial bank loan allowing you to borrow £300 - £10,000 and can be used for both fees and living costs. One of the advantages of this loan is that the government pay the interest on your loan for the duration of your course so you do not have to make any payments until you finish your studies.

A PCDL is normally for courses lasting 2 years or less (3 years if the course includes an essential work placement).

Visit www.gov.uk/career-development-loans for full details on eligibility and how to apply.

Educational trusts & endowments

You may find it useful to check:

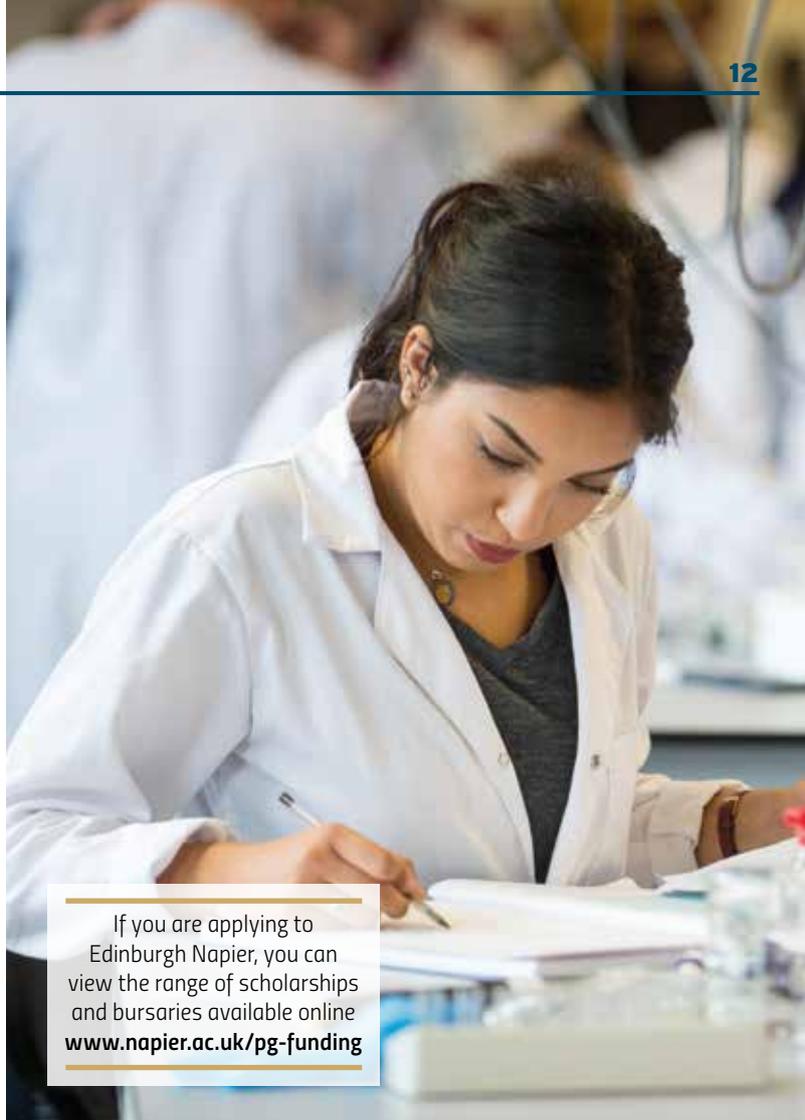
- the directory of grant-making trusts published by the Charities Aid Foundation; or
- the grants register published by Palgrave MacMillan; or
- the charities digest, published by the Education Grants Advisory Service.

You can usually find these in public reference libraries.

Sponsorship & scholarships

Many industrial organisations, non-profit organisations and governmental and international agencies have schemes (usually competitive) for funding students. You may also want to visit the website www.scholarship-search.org.uk to look at the database of undergraduate and postgraduate scholarship awards that Colleges, Universities, commercial organisations and charitable trusts offer.

If you are applying to Edinburgh Napier, you can view the range of scholarships and bursaries available online www.napier.ac.uk/pg-funding



Do you need more financial assistance?

In addition to scholarships and bursaries, universities can also offer monetary assistance to students who find themselves in unexpected financial difficulties. This is usually referred to as a discretionary fund. Eligibility for this varies at each institution so you would need to speak to the fees and funding team at your shortlisted universities for more information.

At Edinburgh Napier, we have a discretionary fund for students who live in Scotland and the rest of the UK, and an International Student Crisis Fund for students from the European Union and further afield.

How to pay your fees

It is important to bear in mind that each year the cost of fees and charges are reviewed, so always check for changes before you apply. If you are a self-funding student, universities would normally require fee payments in full at the start of your programme of study, usually at matriculation.

Matriculation typically is an online process; however you may be required to visit in person to pay your tuition fees as part of this process.

Is someone else paying your fees?

If someone else, e.g. an employer, parent or sponsor (including a Government sponsor) is paying your tuition fees, you may need to enquire about how to arrange for payment to be made on your behalf. Usually this can be arranged through the university's finance team.

Remember, it is your personal responsibility as a student to pay your tuition fees so if your employer, sponsor or parent fails to make a payment you will be liable.

Payment plans

If you are unable to pay your fees in full, you may be able to arrange for a payment plan. For example at Edinburgh Napier, payment plans can be set up to allow you to pay your fees in instalments:

If you are starting your course in September, you could choose one of the following four options:

- Pay 50% of your fees immediately and the balance in January
- Pay in three instalments: October, January and March
- Spread the cost over six payments from October to March
- Pay in three instalments; October, November and December

Other ways to pay

A fast and secure method of paying your tuition fee can be through electronic services such as bank transfer or money transfer services such as Western Union. It is important to that you use verified and secure services to ensure the safe transfer of your funds.

At Edinburgh Napier, you can use an online money transfer service called e-Pay, which allows you to pay for your university accommodation, tuition fees and even graduation fees directly over the web with your credit or debit card. You can do this at any time, easily and securely, wherever you are.

For more information
on e-Pay visit
www.napier.ac.uk/epay



When budgeting for your postgraduate study you should consider the cost of living as part of your planning.

This includes rent, bills and monthly food spend for example. If you are planning on commuting from your current home then you should already have a good idea of your living costs, however you should factor in travel and associated study costs into your budget.

Edinburgh has been voted the best city to live and study (Scotsman 2017). This amongst many other reasons is why thousands of students call it their home. The cost of living in Scotland's capital can typically range from £7,000-£10,000 a year depending on where you stay in the city and your lifestyle.

The below table will give you a quick overview of some of the costs to expect:

Item	Monthly average cost
Rent	£600 (one bedroom)
Utility bills (electricity/gas)	£75
Food	£135
Internet	£25
Mobile phone	£10 monthly pre-paid sim
Total	£845

It is important to note that tuition fees are subject to change and there may be an annual increment in the cost of your fees while you are at the University taking into account the following circumstances:

- any increases set or prescribed by regulatory bodies (other than the University) such as the Student Awards Agency for Scotland (SAAS) and the UK Government and/or
- changes to the cost of delivering our programmes. Factors taken into account include inflationary measures such as the retail price index (RPI), projected increases in university costs, changes in the level of grant from the Scottish Funding Council, costs of provision of teaching, supervision and course-related facilities.

Over the past three years, the average level of increase has been 5.8% per annum for self-funding students (excluding those studying on programmes where fee levels are fixed by the Scottish Government e.g. Scottish/EU students on full-time undergraduate programmes).

For further information about our 2018 tuition fees see www.napier.ac.uk/fees

Student fees team
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At Edinburgh Napier we deliver the skills and experience that matter. We combine professional know-how with an academic approach and work-related learning to help our students succeed beyond university.

Curious about what this might mean for you? Here are **10 things you might not know about us:**



In 2016 we received **The Queen's Anniversary Prize** for a second time, this time for our work in timber engineering, sustainable construction and wood science



In the QS Stars international university rankings, we scored **five stars for teaching, internationalisation and employability**



We are in the **top 5%** of universities worldwide, having appeared in THE World University Rankings for the first time in 2017



More than half of our research reviewed is rated **"world-leading" or "internationally excellent"**, meaning you can be involved in, and inspired by, work which has a global impact (Research Excellence Framework 2014)



We have specialist **state-of-the-art teaching labs** for Biomedical Science, Microbiology and Animal, Marine and Freshwater Biology



I ♥ NY

We regularly welcome big name speakers to the University. We have seen the likes of adventurer, **Aldo Kane** and I heart NY designer, **Milton Glaser** address our students



We are international – you'll have the chance to make friends from more than **140 countries**



Our inhouse incubator, Bright Red Triangle has supported more than **350 student start-up companies** in the past decade – will yours be next?

We are situated in the **best city in the UK** (Daily Telegraph Travel Awards)

View our wide range of courses at napier.ac.uk/ **fg-browse-interests**



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napier.ac.uk/fg-browse-interests