
BIRMINGHAM CITY
University
Postgraduate
Funding guide 2027

Postgraduate fees and funding

As a postgraduate student, you can access a range of financial support, including government-backed loans, scholarships, and external funding to help cover tuition fees and living costs. We'll guide you through what's available, explain what applies to you, and help you plan with confidence so you can focus on achieving your academic and professional goals.



"Thanks to my Master's, I'm in demand. My Master's was a great investment in myself and career."

Taher Shekhelarab
MSc Construction Project Management
Lead Planning Engineer

Postgraduate tuition fees

Each course web page includes the tuition fees for that course. Some courses involve intensive laboratory, clinical or fieldwork, so may have higher fees as a result.

International students will be charged fees at the international rate (students from the EU with settled or pre-settled status may be eligible for 'home' fees; students from the Republic of Ireland automatically qualify for 'home' status). Part-time fees normally do not apply to international students as your student visa requires you to study full-time.

Visit our course pages to find out about tuition fees and costs at **www.bcu.ac.uk/pgcourses**.

Government-backed loans

1. Master's loans

If your Master's course starts on or after 1 August 2026, you can apply for a Postgraduate Loan. You can apply for up to £13,206 if you fit each of the below criteria:

- ✓ You are applying to study a taught or research Master's course*
- ✓ You haven't received a loan or grant for a Master's course before
- ✓ You are under 60 years old at the start of the first academic year of your course
- ✓ You haven't completed a Master's degree, or a qualification that's equivalent, such as an integrated Master's degree
- ✓ You normally live in England

*The loans are not available for PgCert or PgDip qualifications, nor are they available for our Graduate Diploma in Psychology or Graduate Diploma in Law conversion courses. They are not available for PGCE initial teacher training courses as eligible students are able to apply for loans in the same way that undergraduate students do.

→ **Visit www.gov.uk/masters-loan to find out more about the eligibility criteria.**

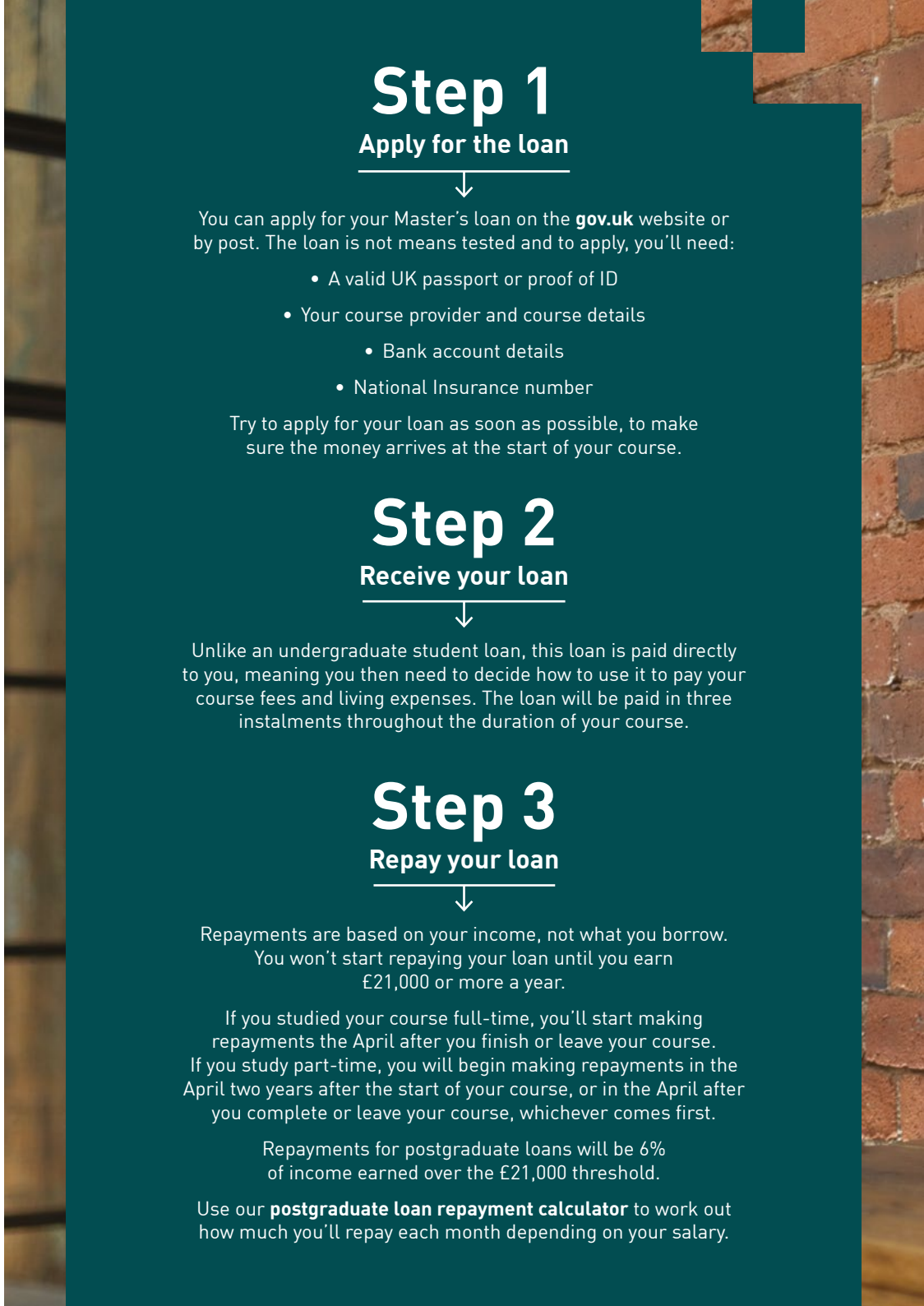
2. Postgraduate Doctoral loans

Government-backed loans are also available to those studying postgraduate doctoral courses, such as PhDs. Eligible students can borrow up to £31,122 if the course starts on or after 1 August 2026.

→ **Visit www.gov.uk/doctoral-loan/eligibility to see the full eligibility criteria.**

Lifelong Learning Entitlement

LLE is a new flexible system of student finance which covers tuition fee loans from 1 January 2027. Some postgraduate courses in priority areas may be eligible. For example nursing, midwifery, social work, Initial Teacher Training (e.g. PGCE), some allied health professions. Check **gov.uk** to find out if your course is eligible.



Step 1

Apply for the loan

You can apply for your Master's loan on the **gov.uk** website or by post. The loan is not means tested and to apply, you'll need:

- A valid UK passport or proof of ID
- Your course provider and course details
- Bank account details
- National Insurance number

Try to apply for your loan as soon as possible, to make sure the money arrives at the start of your course.

Step 2

Receive your loan

Unlike an undergraduate student loan, this loan is paid directly to you, meaning you then need to decide how to use it to pay your course fees and living expenses. The loan will be paid in three instalments throughout the duration of your course.

Step 3

Repay your loan

Repayments are based on your income, not what you borrow. You won't start repaying your loan until you earn £21,000 or more a year.

If you studied your course full-time, you'll start making repayments the April after you finish or leave your course. If you study part-time, you will begin making repayments in the April two years after the start of your course, or in the April after you complete or leave your course, whichever comes first.

Repayments for postgraduate loans will be 6% of income earned over the £21,000 threshold.

Use our **postgraduate loan repayment calculator** to work out how much you'll repay each month depending on your salary.

Postgraduate bursaries and scholarships

Each year, a range of scholarships and bursaries are offered by universities and external organisations to support postgraduate study. The great thing about bursaries and scholarships is that they don't have to be repaid - they're essentially free money. However, they often come with specific entry requirements.



"BCU's Graduate Scholarship scheme was a huge benefit for me, as the course discount made studying a Master's degree more affordable."

Billy Benham
MA Video Games Development

What? Where? How?

What's the difference between a scholarship and a bursary?

All bursaries and scholarships have different eligibility criteria, so it's important to check the individual requirements of each award.

Scholarship

A scholarship is normally based on academic excellence or can be awarded to you if you meet a certain academic requirement. Scholarships can be awarded in the form of money or course fee discounts.

Bursary

Bursaries are often awarded in lump sums or annual stipends to any student who meets the requirements – that could be students on a specific course, students in need of financial aid or students from an underrepresented group.

Where to look for bursaries and scholarships:

Finding the right bursary or scholarship for you may take a bit of searching, but there are lots of options out there. You can receive awards from:

- The university you are applying to
- Charities and trusts
- Professional bodies such as The Royal College of Nursing
- Government bursaries, such as the Disabled Students' Allowance (DSAs), Get into Teaching, NHS Learning Support Fund (LSF) and Social Work Bursaries

You can find out more about all these funding options at **www.prospects.ac.uk.**

How to apply for bursaries and scholarships:

Each bursary or scholarship scheme will have its own requirements, but often you'll need to fill in a standard application form and provide a personal statement. Depending on the requirements for the award, you may be asked to write about:

- Your research project or what you plan to achieve during your course
- Your future career ambitions
- Your motivation and passion for your course
- The extent of your financial need

Applications can be highly competitive, so before you submit, make sure to check for any mistakes.

Scholarships available at BCU

Graduate Scholarship

You could be eligible for a 20% fee reduction to support you in your studies if you're a BCU graduate enrolling onto an eligible Master's or PhD qualification for the first time in 2027/28.

→ Visit www.bcu.ac.uk/graduate-scholarship to find out more.

Subject scholarships and bursaries

BCU offers a range of course specific postgraduate scholarships.

→ Search www.bcu.ac.uk/pg-scholarships to see if there's a scholarship or bursary available for your course.

PhD Studentships

PhD studentships are funding opportunities supported by the university and/or organisations, where your research will be actively used in overcoming real-world problems. A PhD studentship will provide at least the full standard UK/EU fees and will usually include a maintenance stipend as well.

→ Go to www.bcu.ac.uk/phd-opportunities to explore our Studentships.



Financial support from BCU

Money advice

We know that managing your finances plays an important role in your overall wellbeing. Our Money Advice team is here to help you stay in control. They offer practical guidance on budgeting, making the most of your income, and exploring opportunities for paid work. We'll help you plan with confidence, so financial pressures don't hold you back.

For more information visit **www.bcu.ac.uk/student-support.**

Student jobs on campus

BCU offers a range of paid, part-time roles across the University, designed to fit around your studies. You'll gain valuable professional experience, develop employability skills, and enhance your CV while you study.

The careers support you need

Our careers service provides tailored support to help you build experience, plan your next steps, and strengthen your applications and interview skills. BCU students and recent graduates can book one-to-one appointments with the Careers team for advice shaped around your ambitions, experience, and career goals.

Financial Assistance Fund

The University's Financial Assistance Fund is intended to help students experiencing financial difficulties due to a shortfall in funding, which is impacting their success and/or progression. The Fund consists of a sum of money designated to support as many eligible, dedicated students as possible. It aims to help them achieve a positive outcome from their time with us.

There are limited funds available, and awards are made at the University's discretion, with priority given to students from certain disadvantaged UK domiciled groups. The Fund cannot be used to pay tuition fees. An eligibility, application, and assessment process applies and is updated each academic year. As part of the application process, an assessment of a student's income and expenditure will be conducted.

For the latest eligibility criteria and terms of the Fund, visit **www.bcu.ac.uk/faf.**

Getting employer funding for your Master's

If you're studying a Master's to climb the career ladder, your employer may contribute to your tuition fees if you study while working for them. Work out how your employer can help, if they're likely to, and how you can ask them.

Step 1: Find your course

The course you choose should relate to your current career and the company you work for. Research course pages, attend an in-person or virtual open day and contact the university if you have any questions about the course. Find out what the course will teach you and how it will benefit you and the company you work for.

Step 2: Find out if your employer has a sponsorship policy

Your employer may have a sponsorship policy, so make sure you check:

- Are there specific criteria you must meet?
- What are the terms and conditions?
- If there is a policy, find out what it asks of all the parties involved.
- What commitments do you have to make and what is your employer's commitment to you?

If you can't find a sponsorship policy, it doesn't mean you can't ask. Your company may have never funded a degree for someone before, but they might be willing to if you put a good case forward.

Step 3: Making your request

After you've done your research, you'll be in a great position to make a business case to your employer. Your business case could be an informal meeting with your manager or part of your application (if there is a sponsorship policy in place), but whatever form it takes you should address the following concerns:

- How the course will benefit you and the company
- How the knowledge you develop on the course will fill gaps in the company
- How long will you be expected to stay at the company after you've completed the degree?
- What happens if you can't complete the degree (in the case of illness or special circumstances)?
- Will you be allowed study days away from work?
- How will you be supported by your employer throughout the degree?

→ **Click here to download our template to structure your employer assistance request.**



"After studying my undergraduate degree, I began working as a Personal Assistant in the property sector and developed a love for the industry that prompted a career change. I was fortunate to receive a loan from my employer to pursue a postgraduate degree in property, which helped me to go back into education and kick start my career."

Claudine Tracey
MSc Real Estate Management
Associate Director
of Roadside and Retail,
Godwin Developments

What if my employer says they can't fund my postgraduate studies?

Support from your workplace doesn't always have to be financial. Asking your company to support you in other ways can be a big help during your degree.

You can ask your employer to allow flexible working or study leave, so you can easily attend lecturers or spend a little more time on your studies during the exam period.

Working alongside your studies

Many postgraduate students choose to work alongside their studies, with some continuing in full-time employment while studying part-time. Deciding whether part-time study is right for you means weighing up your professional commitments, personal circumstances, and study goals.



"I studied for my Master's degree part-time so I could continue working. I worked four days a week and did one day at university, so I had to study at the weekends. It was tough but I learnt a lot about multitasking and handling my workload, and it was all worth it because I now have the career I've always wanted."

Laura Shorney
MSc Environmental and Spatial Planning
Principal Planning Officer, Birmingham City Council

Pros and cons

of studying part-time and working full-time



+ No loss of income

If you're already working a full-time job, then you may be used to getting paid monthly and need that money for rent, transport and other living costs. A part-time postgraduate course means you don't have to give up your yearly salary to advance in your career.

+ Meet like-minded people

Many people studying a part-time course are there because they want to progress in their career, despite other commitments they have. Part-time study can be challenging, so it's important to form a community of ambitious people to encourage and support you.

+ Build on your skills and knowledge

If you continue working, you'll continue developing key workplace skills that will be invaluable when you apply for new roles after your postgraduate degree. The knowledge from your studies paired with your professional experiences will give you an edge in the graduate job market.



- Busy schedule

Even though you may only be on-campus for a couple of hours a week, you'll be expected to carry out independent study and complete assignments. Ideally, you should be dedicating around 20 hours of study a week to your part-time degree. Being a part-time postgraduate student means being disciplined and motivated, balancing this with taking time for yourself to avoid burnout. It can be challenging to find time for everything, but it can be done when you focus on your end goal.

- Finding time for student life

If you're balancing work, study, family life and other commitments, it can be hard to make time to fully enjoy the university experience. Being a part of a vibrant, active university - like BCU - helps as you can get involved in lots of activities even if you are only on campus once a week.



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