



[www.ncl.ac.uk/postgraduate/funding](http://www.ncl.ac.uk/postgraduate/funding)



# 5<sup>th</sup> in the UK for living costs\*



\*Out of 42 participating institutions. International Student Barometer survey, Autumn 2016.

Our global academic reputation, impressive graduate employability record, award-winning Careers Service and low cost of living mean a degree from Newcastle University is a sound financial investment.

We've created this Mini Guide to give you an overview of the types of postgraduate funding available, hints and tips on searching and applying for funding, and information on the cost of living and studying in Newcastle. We hope you find it useful.

For information about searching for funding opportunities at Newcastle University, see page 8.

LOVE Newcastle 

# Types of funding

A brief introduction to the formal types of postgraduate funding available...



Sponsorship is help from your current employer/government/benefactor with the full or partial cost of a university degree.

There are two formal loan schemes. The first is the Professional and Career Development Loan scheme, administered by some banks. The second is the Postgraduate Master's Loan Scheme and PhD Loan Scheme administered by the Student Loans Company.



## Studentship

A funded PhD position, which is normally focused on a specific project.

Scholarships are normally based on academic merit and specific eligibility criteria such as country of residence, or the course/programme you are applying for.



A bursary is typically provided to help fund some of the additional costs associated with studying, such as travel, books and equipment.

An award is similar to a scholarship, but typically involves smaller amounts of money.



# Searching and applying for funding



## Begin your search early

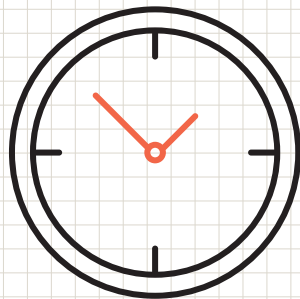
It's worth starting your search up to 12 months before your intended year of entry in order to identify relevant websites and potential funding schemes, but be aware that these schemes can vary on an annual basis.

The majority of funding becomes available between October and April, so be extra attentive around then.

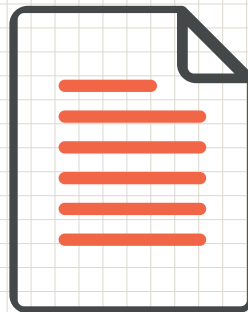
## Give yourself enough time

Applying for funding can be time consuming, so don't leave your application to the last minute.

Many funding opportunities (particularly for taught courses) will also require you to have had a formal offer of a place on an eligible course before you apply, so you will need to plan your time carefully.



## Tailor your application

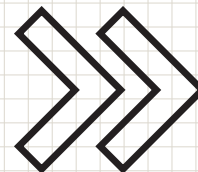


Information on eligibility, how to apply, and closing dates will normally be specified in the funding advert, so take time to check the details.

As funding is competitive, you will normally need a minimum of an upper-second class or first-class Honours degree (or international equivalent) and a strong application to be successful.

Topics you may need to cover in your application include:

- your academic achievements
- your work/research experience
- proposed research project (for research degree applications)
- what you plan to do after completing your postgraduate course
- why you should be considered for funding
- how you will pay for any remaining tuition fees/living costs not covered by the funding award

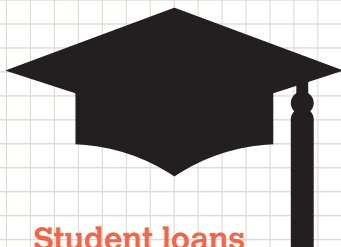


## Make use of different funding sources

There is currently no single source of postgraduate funding. Most people fund their studies through a combination of:

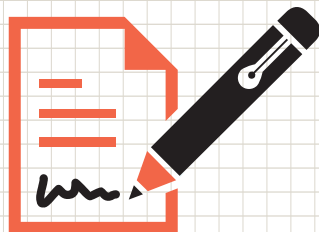
- formal funding sources, such as scholarships/ studentships/bursaries/ academic awards/tuition fee discounts
- part-time work
- personal savings
- bank/student loan
- smaller pots of funding from charities, foundations and trusts

This combination of funding is often referred to as 'portfolio funding' and is a popular method of financing further studies.



### Student loans

If you're a UK or EU student applying for a Master's or PhD-level course in 2018–19, you may be eligible to apply for a government-backed loan.



More information is available at: [www.ncl.ac.uk/postgraduate/funding](http://www.ncl.ac.uk/postgraduate/funding)

## Discounts and instalment plans

Make use of fee discount schemes. We offer a 20% reduction in tuition fees for Newcastle University graduates and a 10% tuition fee discount for close relatives of international students and graduates of the University. If you pay your annual tuition fees in full before the end of registration week you will also receive an additional 2% discount.



If you're a UK/EU student undertaking a taught course, you can normally pay your annual tuition fees in six instalments. Research students and international students are able to pay their fees in two instalments.

*ask*

### Ask for advice

Don't be shy when it comes to money matters. There are lots of ways to get additional information about the latest opportunities:

- make an appointment with your university finance team
- speak to your academic tutor
- attend a university open day or postgraduate study fair. Presentations on searching and applying for funding are normally a key part of the event schedule
- talk to current students about how they have funded their studies

# Funding@ Newcastle

Here at Newcastle, we understand the importance of getting up-to-date information on the latest funding opportunities, and our aim is to make your search for funding as easy as possible.

Our searchable online funding database is easy to use. Simply enter some basic details about where you're from and what subject you are hoping to study and the search will return the relevant funding sources.



Search the database:  
[www.ncl.ac.uk/  
postgraduate/funding/  
searchfunding](http://www.ncl.ac.uk/postgraduate/funding/searchfunding)

The funding picture changes regularly, so it's worth noting that:



- the database is updated weekly, so the number and type of funding opportunities will vary at any one time



- you'll need to bookmark the page and visit the site regularly to keep up-to-date



- although it's always helpful to get a full scholarship, there are lots of smaller ways to save money such as through our alumni, family and early payment discounts



- we also link funding opportunities to our courses online, so you can quickly review what's on offer in a particular subject

# Earn while you learn...



Our award-winning Careers Service advertises work opportunities on campus and in the city, so you can earn money while you are here and build your CV in the process!

[www.ncl.ac.uk/careers/jobs](http://www.ncl.ac.uk/careers/jobs)



Turn the page to find out how much you're likely to spend per month living and studying in Newcastle...



\*2018–19. Costs are in addition to tuition fees and the range covers UK/EU and international students.

# Estimated monthly costs

## Rent

Student rents in Newcastle are generally lower than many other UK cities. University accommodation ranges from *en suite* to standard rooms and catered or self-catered facilities. Private accommodation costs vary according to location in the city. Check our *Student Accommodation* brochure for more information: [www.ncl.ac.uk/accommodation](http://www.ncl.ac.uk/accommodation)

£300–£715



## Food

Choose from a huge range of shops, from supermarket chains and food halls to the indoor Grainger Market.

£140–£225



## Utilities (gas, electricity and water)

Costs will vary depending on the size of your accommodation and how many people are sharing.

£50–£105



## Household

Includes things like cleaning products, shampoo, soap and washing-up liquid.

£35



## Personal (clothes and shoes etc)

Newcastle has everything you need, from big-brand stores, high-street favourites and second-hand shops.

£75



## Mobile phone

Check comparison websites such as [moneysupermarket.com](http://moneysupermarket.com) to find the best mobile deals.

£20–£40



## TV licence

All households with a TV must have a valid TV licence by law. You could share this cost with your housemates if it's not included in your rent.

£13



## Insurance

Contents insurance covers items such as laptops, clothes, bikes, keys and mobile phones.

£25



## Social life

There are lots of student discounts available across the city to help your money go further, whether you are dining out, going to the cinema, theatre or a live music venue.

£150–£250



## Keeping fit

Basic annual membership of the University Sports Centre works out at just over £1 a week. Plus, you can use the green spaces and outdoor gym equipment, football pitches and basketball courts in the city-centre parks, all completely free!

£0–£5



## UK travel

Newcastle is a compact city, with most things within walking distance. If you use local transport, a monthly bus or Metro rail pass can save you money. When travelling further afield book ahead to get the cheapest tickets. Getting to London by coach can cost as little as £6 for a return ticket, or £35 by train.

£0–£85



## Additional course costs

This depends on your subject. Your academic school will be able to provide more information.

£10–£50



## Saving you more...

University accommodation usually includes utilities, TV licence, WiFi and contents insurance. [www.ncl.ac.uk/accommodation/university/postgraduate](http://www.ncl.ac.uk/accommodation/university/postgraduate)





For more information on all things postgraduate:  
[www.ncl.ac.uk/postgraduate](http://www.ncl.ac.uk/postgraduate)

“

*Living costs in Newcastle allow  
for a great standard of living... even  
on a PhD student grant!*

”

Christie, PhD, Institute of Neuroscience

This publication is intended as advance publicity for information and guidance purposes only. Details included are correct at the time of going to press in October 2017. The most up-to-date and detailed source of information at any time is the website [www.ncl.ac.uk/postgraduate](http://www.ncl.ac.uk/postgraduate)

Full details of the University's terms and conditions, including reference to all relevant policies, procedures, regulations and information provision, are available at [www.ncl.ac.uk/pre-arrival/regulations](http://www.ncl.ac.uk/pre-arrival/regulations)

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