

POSTGRADUATE STUDENT FINANCE GUIDE

**A guide to Student Finance and further
support for Master's students**

If you have any questions about the contents of this guide or
would like to go through it with a member of staff, please email
StudentFinance@ucfb.ac.uk

This guide will take you through the Student Finance process, including the postgraduate loan, and other forms of support externally and internally at UCFB.

Master's Loan: The Basics

A Master's loan can help with course fees and living costs while you study a Master's course. It is paid directly to the student and is not based on household income. Payments are made after you start the course and once the institution confirms you have registered on the course.

The loan may be considered when working out any benefits you receive. If you apply for a Postgraduate Loan, you won't be eligible for an Adult Dependents' Grant, a Childcare Grant or a Parents' Learning Allowance.

You must repay your postgraduate loan at the same time as any other student loans you have. You'll be charged interest from the day you get the first payment.

To make sure the loan is in place for your first semester in September, students ordinarily need to apply as soon as the forms are available, normally in May/June

Scan below to get more information on the Master's Loan.



Scan below to see further information about other funding



Choosing Your Course

When entering the university name and course details on your application form, **you need to use the institute name University of East London, not UCFB**. When you type in the full course title, choose the correct course and campus from the drop-down options.

DSA

If you have a disability or learning difference, you may be eligible for Disabled Students' Allowance (DSA), a government-funded, non-repayable grant. This can help with the cost of study-related equipment like assistive technology or software. You can apply for DSA on the Student Finance Website.

Master's Loan Threshold



If your course starts on or after 1st August 2026, you can get up to £13,206.00 maintenance loan only for a full-time one-year or online course. For part-time courses spread the cost over the length of the course (i.e. - : £13,206.00 @ 2 = £6,603.00 a year).

This amount is subject to change, so please scan the above QR Code to see the most up-to-date threshold. Please also note the figures stated relate to students residing in England. For students living in Scotland, Wales and Northern Ireland, the funding available and figures shown may vary. Contact details for these regions are shown on the final page of this document.

Repayments

HMRC takes all repayments directly from your salary, meaning you'll never need to worry about making or missing a payment. You will repay 6% of any amount over £21,000.



This threshold is subject to change, so please do scan this QR Code to see up-to-date information

Scholarships and Bursaries

UCFB is proud to offer an extensive suite of scholarships to support outstanding students as they embark on their postgraduate study. For more information you can contact the team via AWP@ucfb.ac.uk for bursary queries or scholarships@ucfb.ac.uk. Our website also holds lots of information regarding the scholarships available the application process.



Need Further Guidance?

If you have any further questions that you need answers to, please scan the QR code opposite which will take you to the UCFB website where you can find more information and advice and contact details for other teams within UCFB.



If you have any queries, please feel free to contact us at **StudentFinance@ucfb.ac.uk** or via 0333 241 7333 - Option 2 then Option 2 again



For more information on the Master's Loan, you can visit their website. Their site will have all of the up to date information you will need and useful videos if you face any difficulties. The QR Code will take you to an in-depth guide on how to apply for the Master's Loan. The contact number for postgraduate students is: 0300 100 0031

Applying from Scotland, Wales, and Northern Ireland

Please note that the process of applying for Student Finance is different in Scotland, Wales, and Northern Ireland. If you require further information on applying from outside of England, the relevant contact details are below:

Student Awards Agency Scotland (SAAS): 0300 555 0505

www.saas.gov.uk

Student Finance Wales: 0300 100 0494 www.studentfinancewales.co.uk

Student Finance Northern Ireland: 0300 100 0493

www.studentfinanceni.co.uk