

Student Welfare Services

Postgraduate Funding Guide 2026/27

Postgraduate Funding

Funding postgraduate study can be challenging. Many students fund their postgraduate studies through a combination of financial resources. We encourage students to research all available funding opportunities prior to starting their postgraduate study. Funding resources commonly include:

- Student Loans
- Scholarships
- Savings
- Family, friend or partner support
- Income from part-time work

We hope the following information is helpful in your search for postgraduate funding. Please contact welfare@gsa.ac.uk if you would like to meet with a Student Welfare Adviser to discuss student funding and finances.

Tuition Fee Status

The tuition fee you will be charged by GSA will be determined by your residency status. This would be decided upon your application to GSA.

The GSA Tuition Fee information is available here: <https://www.gsa.ac.uk/study-at-the-gsa/fees-finance>

Home Fee Status

Home Fee Status refers to Students from the UK, who are **ordinarily resident** in Scotland, England, Wales or Northern Ireland and have been resident in the UK, for reasons other than study, for 3 years.

Within **Home Fee Status**, students will be either a Home (Scottish) student or a Rest of UK student (England, Wales and Northern Ireland), depending upon place of residence.

Students from the Republic of Ireland, who are **ordinarily resident** for 3 years, also qualify for Home Fee Status.

Further information on *ordinary residence* and applying for UK Student Funding can be found below.

International Fee Status

International Fee Status will apply to students from outside the UK, including new applicant EU nationals and associated groups **without** Settled/Pre-Settled Status (further info below).

Students from the EU

If you live in the EU (excluding the Republic of Ireland) and do not have Settled/Pre-Settled Status under the UK Government's EU Settlement Scheme, you will be charged the international tuition fee rate.

Some new students from the EU, with the right to live in the UK, may be entitled to a 'home' fee status:

- If you have Settled/Pre-Settled status under the UK's EU Settlement Scheme
- If you are from the Republic of Ireland
- If you are British but live in the EU
- If you have dual UK/EU nationality

Further information for EU and International students can be found on the GSA website: <https://www.gsa.ac.uk/study-at-the-gsa/international>

Another resource for information on fee assessments for international students can be found via UKCISA: <https://www.ukcisa.org.uk/student-advice/fees/scotland-he-fee-status/>

If you are not sure which fee status applies, please contact the GSA Registry Office: admissions@gsa.ac.uk or registry@gsa.ac.uk

GSA Alumni Discount Scholarship

All GSA graduates are eligible for a tuition discount when progressing on to PG study at GSA.

If you have attended GSA as a Study Abroad or Exchange student, you are also eligible for a 20% tuition fee discount for PG Study.

This discount also applies to RUK Students (England, Wales and Northern Ireland, including Channel Isles and Isle of Man), the Republic of Ireland and International students.

Please note, students progressing from **GSA BArch(Hons) study to Diploma of Architecture** are eligible for a 10% Alumni discount

If you believe you are eligible for the tuition fee discount, and this has not been applied, please email fees@gsa.ac.uk and admissions@gsa.ac.uk. The discount is not applied to your fees automatically.

Statutory Student Finance

Most UK Students are eligible to apply to their Student Finance funding body for financial support toward postgraduate study.

We encourage students to explore this prior to beginning their study, as this can provide financial support toward both tuition fees and living costs.

Statutory Student Finance continued...

The student funding body that students can apply to is determined by their residency status. Depending on residency status, students can apply to:

- SAAS [Student Awards Agency Scotland](#)
- SFE [Student Finance England](#)
- SFW [Student Finance Wales](#)
- SFNI [Student Finance Northern Ireland](#)

Postgraduate loan packages differ slightly across the funding bodies.

It is important to note that unlike undergraduate funding, postgraduate funding often **does not** cover the full cost of study and students are usually required to have additional sources of funding to help fund their tuition fees and living costs.

SAAS Student Finance Award Agency Scotland

Scottish Students OR Students ordinarily resident in Scotland can apply to SAAS.

To be eligible, students must be **ordinarily resident** in Scotland before the course starts (at the relevant date, which is 1st August for courses with a September Start). They must have also been **ordinarily resident** in the UK for at least three years, for reasons other than study.

To be **ordinarily resident**, someone must have made their home in Scotland, for reasons other than study, intending to stay and live there. If you are living/have lived in Scotland solely for study, but otherwise lived elsewhere, you would not be ordinarily resident in Scotland.

Further Information on SAAS resident conditions:

<https://www.saas.gov.uk/guides/residence-conditions-for-uk-nationals/general-residence-conditions>

Use SAAS helpful funding calculator for an estimate of your entitlement:

<https://www.studentinformation.gov.scot/students/saving-money/funding-calculator>

SAAS postgraduate student loans are loans of up to £13,900

This is defined as:

- £7,000 loan toward tuition fees (Remember to check your course fee before you study and please note the tuition fee loan is split equally across 2 years)
- £6,900 loan toward living costs (Please note if your course is 2 years, this will be split across 2 years)
The amount of loan you are entitled to includes a £2,400 [Special Support Loan](#)

SFE Student Finance England

SFE provide student loans for English students/residents attending masters study anywhere in the UK.

SFE provide a **loan of up to £13,206** for courses starting on or after 1st August 2026, please note the package may change slightly, so remember to check this if applying to SFE for funding.

The loan is paid directly to students, and can be used on tuition fees or living costs.

[Funding for postgraduate study - GOV.UK \(www.gov.uk\)](#)

SFE Continued...

Eligibility for postgraduate funding from SFE depends upon course, age, nationality and residency status. Full information on eligibility can be found here [Master's Loan: Eligibility - GOV.UK \(www.gov.uk\)](https://www.gov.uk/masters-loan)

Further information can be found here:

<https://www.gov.uk/masters-loan>

<https://www.gov.uk/masters-loan/what-youll-get>

[Master's Loan: How to apply - GOV.UK \(www.gov.uk\)](https://www.gov.uk/masters-loan/how-to-apply)

SFW Student Finance Wales

The maximum funding available for academic year 2026/27 is £19,635, this may change so please check the [SFW Website](#)

This is a combination of student loans (repayable) and student grants (non-repayable), and this is assessed based upon household income:

<https://www.studentfinancewales.co.uk/postgraduate-finance/master-s/what-s-available/>

Eligibility is based upon residence, to be eligible, students must normally live in Wales, as well as having lived in the UK, the Channel Islands or the Isle of Man for the three years before the first day of your first academic year. Further information on residence conditions can be found here:

[Who qualifies for postgraduate Master's finance | Student Finance Wales](#)

SFNI Student Finance Northern Ireland

Full information on eligibility for postgraduate funding can be found via the link below:

<https://www.studentfinancenl.co.uk/types-of-finance/postgraduate/>

Northern Irish Students, and those who qualify, can apply for a tuition fee loan. For the academic year 2025/26 the **maximum available was £10,000**, this may change so please check this.

Information about the funding available can be found here:

[How much postgraduate Tuition Fee Loan for NI students can I get? - Student Finance NI](#)

Statutory Student Finance for EU nationals with Settled/Pre-Settled Status (EU Settlement Scheme):

If you are an EU Student with settled/pre-settled status in the UK, you may be eligible for UK Student Finance Support (you may only qualify for tuition fee support, dependent on your time spent living in the UK).

We would encourage checking the eligibility and residence conditions on the SAAS website <https://www.saas.gov.uk/guides/residence-conditions-eu-irish-eea-swiss-gibraltar-turkish> or other relevant funding body website depending on where you are resident.

New EU students (without Settled/Pre-Settled Status) and International students are not eligible for support from SAAS (or a UK Student Funding body)

Scholarships

GSA Scholarships

The GSA has a range of scholarships available to new entrants. These offer partial assistance toward the cost of post-graduate study. Some are based on academic merit, others financial need.

GSA International Merit Scholarships are open and eligible applicants who hold a conditional or unconditional offer will be automatically considered. Full details, eligibility criteria and consideration dates are available in the [International Merit Scholarships 2026/27 guide](#).

Additional questions can be sent to GSAMeritScholarships@gsa.ac.uk

GSA Financial Support Scholarships have closed for incoming students 2026/27.

For more info on GSA Scholarships, please visit the website here:

<https://www.gsa.ac.uk/study-at-the-gsa/scholarships>

Please note, the main GSA Scholarship Application Deadline is 31 May.

Additional questions can be sent to scholarships@gsa.ac.uk

External or Private Scholarships

All new and continuing students can research and apply to external scholarships from private/charitable organisations. A considerable number of organisations offer limited funds to support students undertaking a variety of study programmes. While we are not able to provide a comprehensive list of awards available, we hope the info below will help get you started with your search, and encourage students to search for opportunities that may be available to them. The following links may be helpful:

- [GSA Scholarships External Scholarships and Funding Guide PDF](#)
- [Postgraduate Studentships | Find a PhD | Postgraduate Funding](#)
- [Apply for Grants | Turn2us](#)
- [Prospects.ac.uk](#)
- [Postgraduate Funding | Scholarships and Student Bursaries \(postgraduatesearch.com\)](#)

Carnegie Trust: The Research Incentive Grants (RIG) <https://carnegie-trust.org/award-schemes/research-incentive-grants/>

Glasgow Educational & Marshall Trust: The Trust provides support to Postgraduate students who want to continue with their studies after achieving their first Degree [Who Can Apply - Glasgow Educational and Marshall Trust \(gemt.org.uk\)](#)

Commonwealth Scholarships: [Commonwealth Master's Scholarships - Commonwealth Scholarship Commission in the UK \(fcdo.gov.uk\)](#)

Foreign & Commonwealth Office Scholarships (British Council): [Chevening](#)

US Federal Financial Aid (US Citizens Only)

The GSA participates in the US Student Loan's programme (William D Ford Direct Loan Program) to support US Citizens with funding their study.

Further information can be found here: <https://gsadocuments.net/?s=US+Loans>

If you are a US Student, and will be using US Federal Financial Aid to fund your study, please email USLoans@gsa.ac.uk for more information, and to begin the process of applying for US Student Loans.

PHD/ Doctoral Study

Support for Doctoral study currently differs depending upon UK residency status.

SAAS (for Scottish students/residents) do not currently offer Doctoral Loans.

Both Student Finance England (SFE) and Student Finance Wales (SFW) offer similar amounts of loans for PhD study.

SFW can provide a loan of up to £29,705 for courses starting on or after 1st August 2026,

[What finance is available for postgraduate doctoral courses | Student Finance Wales](#)

SFE can provide a loan of up to £31,122 for courses starting on or after 1st August 2026,

[Doctoral Loan: Overview - GOV.UK \(www.gov.uk\)](#)

Please check the websites for confirmation of available amounts for the academic year 2026/27, as well as further information on eligibility and the application process.

Arts and Humanities Research Council

The GSA is part of a consortium of eight Higher Education institutions which has been awarded funding from the AHRC to support postgraduate studentships and training in the Arts and Humanities in Scotland.

Under the Doctoral Training Partnership (DTP) scheme, the consortium - comprised of the Universities of Aberdeen, Dundee, Glasgow, Edinburgh, St Andrews, Stirling, Strathclyde and GSA - will consider applications for doctoral studentship awards in the majority of Arts and Humanities subjects.

Full information on the Scottish AHRC DTP and the application process is available at the following website: <https://www.sgsah.ac.uk/archive/prospective/dtp/>

Hardship Funds

GSA students who are fully enrolled may be eligible to apply for additional emergency financial support, if they find themselves in hardship during their studies.

Hardship support funds are limited, awards can be relatively small, and the funds have a specific application process. Awards cannot provide long-term support or cover a student's entire annual shortfall in income. However, we do encourage students to speak with the Student Welfare team and apply to these funds if in financial hardship, to help contribute to essential living costs while studying.

Discretionary Funds

Discretionary Funds are funds allocated by the Scottish Government to support **UK students** in financial hardship. To be eligible for these funds, students must have applied for the **maximum amount of student finance available to them. Funds are for essential living costs only and cannot be used to pay tuition fees, course costs or existing debt.**

To apply for support from the Discretionary Fund, students must complete an application form and submit evidence, including bank statements. Applications are assessed by a Committee who will determine the level of financial hardship and the value of any award from the fund.

The opening of the Discretionary Fund and the application process will be advertised on CANVAS, the Student Intranet, in posters and other media around GSA. Additional questions can be sent to discretionaryfund@gsa.ac.uk

Childcare Funds

The Discretionary Childcare Funds can assist **Scottish-domiciled full-time students** with their **formal registered childcare costs**. To be eligible, Undergraduate students must be in receipt of SAAS tuition fee support and living costs loan. **Postgraduate students must be studying a course on the SAAS eligible courses list and have applied for the SAAS living costs loan.**

Please contact welfare@gsa.ac.uk if you wish to apply to the childcare funds, for full information and details on how to apply.

Crisis Funds

In academic year 2026-27 there will be a Student Crisis Fund available for applications from students who are not eligible for Discretionary Fund. Crisis Funds are limited and intended to support students with urgent, unexpected or extenuating financial difficulties when there are no other avenues for support. **Crisis Funds can only be awarded to fully enrolled students who are experiencing a serious unforeseen financial crisis and who have no recourse to other income or funding.**

To apply to the funds, you must contact Student Welfare in the first instance. Please email welfare@gsa.ac.uk or discretionaryfund@gsa.ac.uk Please include the title 'Urgent – Crisis Fund' in the subject line of the email.

Access Scholarships

ACCESS Scholarships are grants awarded by GSA to support students in financial need. These scholarships are advertised at the end of semester one in each academic year, this will be announced to all students. The awards are subject to change each academic year, so please await the announcement for confirmation of the small number of awards available. Additional questions can be sent to scholarships@gsa.ac.uk

Universal Credit & Students

Most students in full-time study are not able to claim Universal Credit while studying. However, there are some groups who are able to claim Universal Credit while studying. Students may be able to apply for Universal Credit if they are responsible for a child, live with a partner who is eligible for Universal Credit, have a disability and have been assessed as having limited capability for work (before your course starts), with some additional categories.

Guidance on this can be found via the UK Government:

[Universal Credit and students - GOV.UK \(www.gov.uk\)](https://www.gov.uk)

If you are in receipt of Universal Credit, or expecting to be during study, we encourage you to check the [UK Government guidance](#) and seek further advice from a benefits adviser such as via:

- Citizens Advice: [Help to Claim Universal Credit | Citizens Advice Scotland \(cas.org.uk\)](https://www.citizensadvice.org.uk)
- Money Advice Scotland: [Money Advice Scotland](https://www.moneyadvicescotland.org.uk) and [Benefits Calculator \(inbest.ai\)](https://www.inbest.ai)

It is important to notify the DWP with changes to your circumstances such as beginning studies.

Please note, the above guidance applies to UK Students/those with eligibility to claim public funds within the UK.

Budgeting and the Cost of Living

The cost of living continues to rise throughout the UK, this has impacted upon many living costs such as rent, utility bills and food. We encourage all new, current and prospective students to plan a monthly budget and research costs accordingly to support them throughout postgraduate courses. Some helpful resources can be found via:

GSA's Student Welfare guides and info on budgeting and accommodation:

- [Budgeting and the Cost of Living Guide.pdf \(Issue.com\)](#)
- [Finding Accommodation Guide.pdf \(Issue.com\)](#)
- [Renting in Scotland Guide.pdf \(Issue.com\)](#)
- [Student Support Services \(sharepoint.com\)](#) and [Pre-enrollment gateway 26/27 \(New Students\)](#)

Helpful budget tools and further info:

- UCAS: [Budget calculator | Undergraduate, Conservatoires | UCAS](#) and [Managing money \(ucas.com\)](#)
- Money Saving Expert: [Student budgeting planner - including spreadsheets to help you budget - MSE \(moneysavingexpert.com\)](#)

UKCISA for international and EU Students: [UKCISA - international student advice and guidance - How much will it cost to study in the UK?](#)

Additional info...

Please contact welfare@gsa.ac.uk for further information, advice or with any specific concerns that are not covered in this guide. To make an appointment with a Student Welfare Adviser, please use this link <https://live.uniticms.com/gsa/> to register and you will then be sent an appointment.