



# Financing Postgraduate studies at Durham 2025/26

Student Immigration & Funding  
Service

Office Contact Details

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# Postgraduate study

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# What will I Study ?

Completing a postgraduate qualification at Durham University requires a commitment to your studies right from the start.

We also recommend budgeting for student life well in advance to make sure that funding issues are not a barrier to you getting the best out of your experience.

\*Integrated masters impacts eligibility for Student loans

Postgraduate Taught Masters	Postgraduate Research Masters
PhD	PGCE*

# Tuition fees

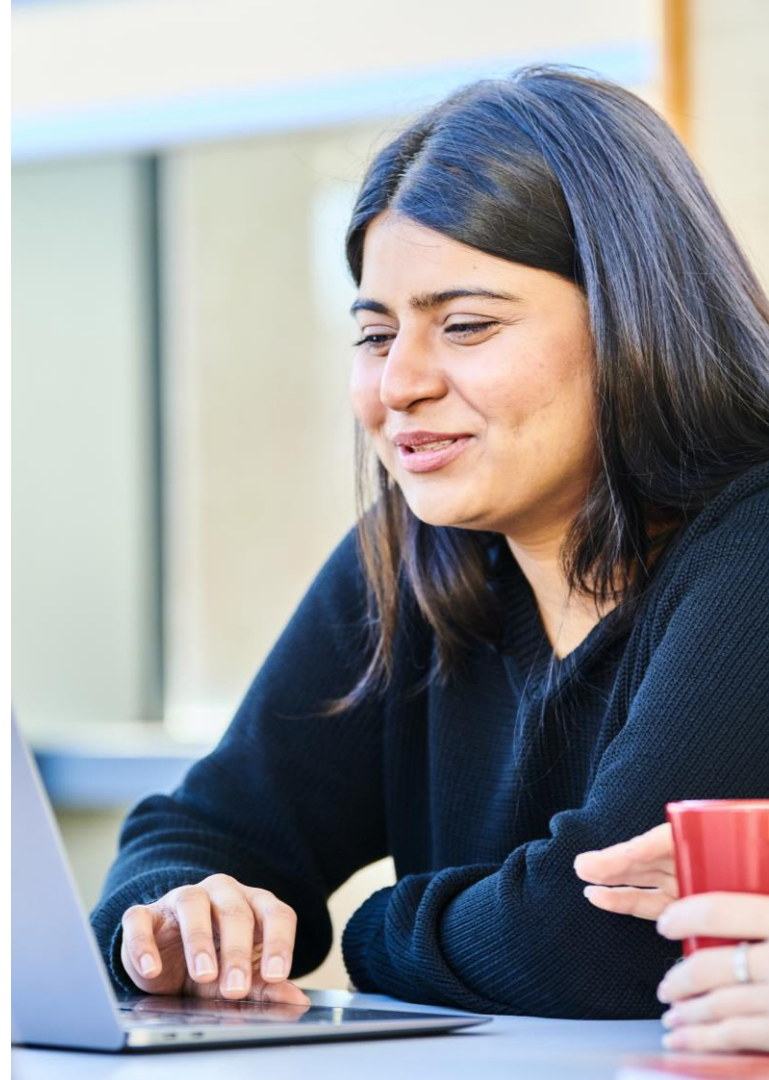
Tuition fees will vary depending on your chosen course and whether you qualify for UK or international fee status.

Your fees cover the cost of registration and formal entry to the University, your teaching and supervision, and all examination and degree fees. If you're studying full-time, your tuition fees can either be paid in full at the start of the academic year, or on a termly basis. If you're studying on a part-time, taught course, you can pay in full or set up a monthly Direct Debit.

You will be able to see how much postgraduate fees are when you search for courses [Postgraduate - Durham University](#).

# Forms of Funding Available

- Student Loans Company postgraduate
- Research Council Funding
- Durham University funding Scholarships and Bursaries
- Private Loan providers
- PSS Scholarships
- Funds from Family/Friends
- Savings
- US Federal Aid



# Student Loans Company

You could be eligible for a loan from the UK government of up to:

Masters - £12,471\* (1 or 2) PGR / PTM

Doctoral - £29,390\* (3/4 years or 6/7 years) PhD

You can use it however you like – either towards your tuition fees, living costs, or other costs associated with your postgraduate study. The loan is not means tested.

It will be paid directly into your bank account in three instalments during the academic year.

If your course is longer than one year, the loan will be divided equally across each year of your course. If you study part-time, you can only get payments in the first two years of your course.

You'll repay the loan once you've finished or left your course and are earning over £21,000.

\*courses starting after 1 August 2024

# Student Loans Company

## Eligibility

- British citizen, or have been ordinarily resident in England for three years on the first day of your course
- Under 60 years of age on the first day of your course
- Studying a taught or research master's course
- Do not already have a postgraduate master's qualification, or another higher level qualification, such as a PhD

# Student Loans Company eligible courses

The course must be in the UK and must lead to a master's qualification.

Postgraduate loans are **not** available for postgraduate level courses such as PgCert – these are funded by undergraduate loans.

Full-time, 1 or 2 years.

Part-time, 2 years for the equivalent of a 1-year full-time course,

4 years for the equivalent of a 2-year full-time course,

3 years where there's no equivalent full-time course.



# How do I apply?

You can apply at [www.gov.uk/postgraduateloaan](http://www.gov.uk/postgraduateloaan)

You should apply as early as possible to make sure your loan is ready for the start of your course. Before you apply, make sure you've got the following to hand:

Valid UK passport (if you have one)

Course provider and course details

Bank account details

National Insurance number – if you don't have one, you might need to provide proof that you are actively trying to obtain one

You don't need to complete your loan application all in one go – you can save your progress and go back at any time to complete it.

# Repayments

If you took out a Master's Loan or a Doctoral Loan, you'll only repay when your income is over £403 a week, £1,750 a month or £21,000 a year (before tax and other deductions).

Repayments work in the exact same way as an undergraduate loan.

You'll repay 6% of your income over the Postgraduate Loan threshold (£21,000 a year)

# Private Loan Providers

There are some private student loan options that PG students can consider when it comes to funding their postgraduate studies.

It is important that if you choose to fund with private loans, it goes without saying research a trusted reputable provider and do not enter into a loan agreement lightly.

# US Students

## Federal Aid (FAFSA)

U.S. citizen or eligible noncitizen, and are enrolled in an eligible degree or certificate program at your college or career school.

There are more eligibility requirements you must meet to qualify for federal student aid. [FAFSA® Application | Federal Student Aid](#)

## Private Loans (Sallie Mae)

Eligibility for Sallie Mae education loans is determined by Sallie Mae. If Sallie Mae approves loans for you, Durham University is then asked to certify your loan amount. In order to do this, Durham University needs to assess your Cost of Attendance. [Student Loans for College & Graduate School | Sallie Mae](#)

# Research Council (UKRI) PhD

Studentships An Introduction: The seven UK Research Councils offer some of the most generous funding for PhD study at universities in England, Scotland, Wales and Northern Ireland.

How do you get funding for Research Council? Research Council funding is competitively awarded to the best PhD students in each year.

As a minimum, you'll normally need a relevant Bachelors degree with a 2.1 or above. A Masters degree may help, particularly in Arts, Humanities and Social Science subjects.

# Research Council (UKRI) PhD

Arts and Humanities Research Council (AHRC)

Biotechnology and Bioscience Research Council (BBSRC)

Economic and Social Research Council (ESRC)

Engineering and Physical Sciences Research Council (EPSRC)

Medical Research Council (MRC)

Natural Environment Research Council (NERC)

Science and Technology Facilities Council (STFC)

# Savings

You can use personal savings to fund your Postgraduate course. You may also be able to borrow the funds from family.

It's good to consider a contingency plan in case your finance plans change which can happen when using personal savings or family members.

# Things to Consider

When you're working out the cost of postgraduate study at Durham, you'll need to factor in your living costs, including expenses such as accommodation, utility bills, food, clothes, insurance, transport, and entertainment.

Durham has a variety of flats, houses, rooms in owners' homes and purpose-built student accommodation sites spread across the city and surrounding areas.

Accommodation costs vary depending on the type of accommodation you choose and the location.



# College charges

Annual college residence charges vary, depending on the college, the type of catering - catered, self-catered or catered, bathroom facilities, type of bedroom.

The range of college charges

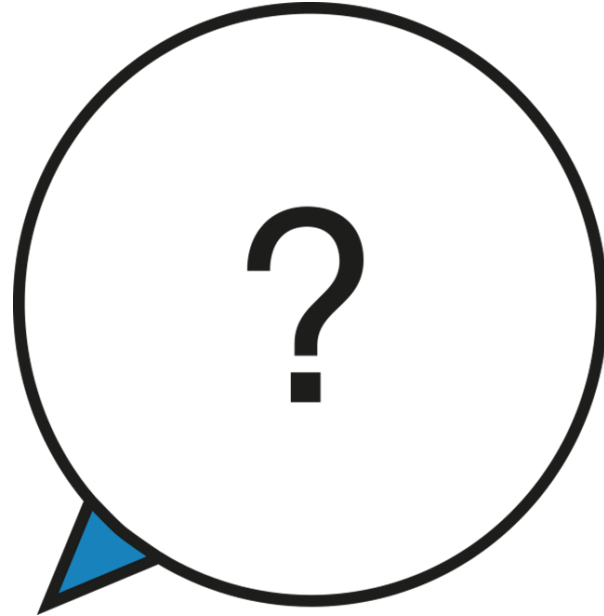
is approximately £7,503–£13,988 per annum for postgraduates (2024 charges).

[Postgraduate Residence Charges - Durham University](#)

# Useful email address

<b>Postgraduate loans team</b>	<b>loans@durham.ac.uk</b>
<b>Student billing</b>	<b>studentbilling.query@durham.ac.uk</b>
<b>Student registry</b>	<b>student.registry@durham.ac.uk</b>
<b>Student money advisor</b>	<b>studentmoneyadviser@durham.ac.uk</b>
<b>Scholarships team</b>	<b>scholarships.advice@durham.ac.uk</b>
<b>Student support fund</b>	<b>student.supportfund@durham.ac.uk</b>

# Questions ?



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