



Carnegie Masters Grants

Applicant Guide 2026-27

What is a Carnegie Masters Grant?

Postgraduate study can open doors to better careers, new opportunities and higher earning potential, however cost can be a major barrier.

Funding options for study at this level in Scotland are limited, but the new **Carnegie Masters Grant** from Carnegie Education Fund (CEF) help to address this problem.

This new scheme helps students from low-income Scottish households (see next page for definitions) undertake master's programmes of study at Scottish universities. It helps to cover the cost of tuition fees and, in some cases, will offer additional support for study costs.

The scheme aims to:

- Support people from low-income backgrounds who want to return to higher education to upskill or reskill to change career
- Increase the numbers of low-income students undertaking postgraduate study in Scotland; and
- Equip graduates with the skills and expertise to meet current and emerging skills gaps in Scotland.

About Carnegie Education Fund

Carnegie Education Fund is an independent charitable trust that aims to support participation in and improvement of Scotland's higher education system through grants and research. It was established in 1901 as the Carnegie Trust for the Universities of Scotland (SC015600).

About this guide

This guide will give you the information you need to determine whether you are eligible for a Carnegie Masters Grant and how to apply. Further advice on how to write a good application will be available when the scheme opens on 1st May 2026.



What does a Carnegie Masters Grant provide?

Support for tuition fees

A Carnegie Masters Grant will provide a **contribution towards the cost of Home-rate tuition fees** for master's programmes up to a **maximum of £10,000 (full-time) or £5,000 per year (part-time)**.

To apply for a Carnegie Masters Grant, **you will first need to apply for a postgraduate tuition fee loan**, worth up to £7,000, through the Student Awards Agency for Scotland (SAAS). You can then apply to Carnegie Education Fund for the **remaining costs of your tuition fee**.

For example, if you wish to study an MSc in City Planning where the full time tuition fee is £11,943, after using the £7,000 allocation from SAAS you could apply for a Carnegie Masters Grant worth £4,943 to cover the remaining fees. The payment will go directly to your university.

If the amount of fee remaining after securing your SAAS loan is more than the maximum award available, then you will be required to show you can cover the difference.

If you aren't eligible for SAAS funding due to residency, but meet all other criteria set out on the next page, please contact us. However, the grant can only be used to cover Home-rate fees.

Study-cost stipend

In some cases, a Carnegie Masters Grant can also help with the additional costs of study, such as travel, childcare, or equipment costs.

Applicants whose circumstances meet the eligibility threshold will be awarded up to **£5,000 (full-time) or £2,500 per year (part-time)**.

The information you submit in your application will be used to determine eligibility.

Stipends will be awarded based on:

- Financial need
- Personal circumstances
- Available budget

If you are awarded a study-cost stipend, you will receive it across three instalments across the academic year and it will be paid directly to your bank.



Who can apply?

You are likely to be eligible for the grant if you meet **all** of the following criteria:

You are ordinarily resident in Scotland

This means that Scotland is your permanent home. If you only live in Scotland to study, you are not considered ordinarily resident and will not be considered eligible.

You have a meaningful connection to Scotland

As well as having your permanent home in Scotland, you must be able to demonstrate a meaningful connection to the country, meaning you must either have:

- Completed two years full-time at a Scottish secondary school or college

OR

- A substantial connection to Scotland through:
 - residency (not including time at university);
 - earlier education;
 - family life;
 - work life.

If applying on the basis of a "substantial connection," please contact us before applying.

You live in a lower-income household

Grants are for students whose household income falls within the following thresholds:

| Dependents | Single person household | Couple |
|----------------------|-------------------------|---------|
| No children | £30,000 | £35,000 |
| 1 child | £35,000 | £40,000 |
| 2 children | £40,000 | £45,000 |
| 3 children | £45,000 | £50,000 |
| Per additional child | £5,000 | £5,000 |

You have secured a place on an eligible course

Before applying you must have an offer (conditional or unconditional) for a place on an eligible taught or research Masters programme.

You do not already have a Masters' level qualification

You are not eligible if you have previously completed a postgraduate degree course, for example a Masters (taught or research) MPhil or PhD. If you hold a postgraduate Certificate or Diploma qualification, then you are still eligible to apply.



What courses are eligible?

If you meet the criteria above, you can apply for a Carnegie Masters grant for any Masters' programme awarded by one of the following eligible Scottish Higher Education Institutions:

- University of Aberdeen
- Abertay University
- University of Dundee
- University of Edinburgh
- Edinburgh Napier University
- University of Glasgow
- The Glasgow School of Art
- Glasgow Caledonian University
- Heriot-Watt University
- University of the Highlands and Islands
- Queen Margaret University
- Robert Gordon University
- The Royal Conservatoire of Scotland
- Scotland's Rural College
- University of St Andrews
- University of Stirling
- University of Strathclyde
- University of the West of Scotland.

The following courses are **not** eligible for support:

- Postgraduate courses awarded by any institution that is not listed above
- Postgraduate courses leading solely to a Certificate or Diploma qualification (e.g. PGDip, PGCert, PGCE, PGDE)
- Masters of Business Administration (MBA) courses
- MPhil or PhD programmes.
- Programmes that are the postgraduate component of an undergraduate Architecture programme (i.e. MArch)

Applicants may hold an offer to study on a full-time, part-time (minimum of 0.5 FTE) or distance learning basis.

Awards can only be made before the course start date. Retrospective applications from students partway through a programme of study will not be considered.



How can I apply?

You can apply using an **online application form** on our website. This will ask you for information about you, your financial circumstances, education and work history and your chosen course of study.

To complete the application, you will **need to provide:**

- Proof of identity
 - Passport or driving licence
- Proof of Scottish connection

Examples include:

- Scottish Qualifications Certificate summary page
- Scottish school attendance letter
- College certificates
- Residency evidence (if claiming substantial connection)
- SAAS award notice
 - Your SAAS award notice will show you have accessed your full loan entitlement
- Your university offer letter

This Must show:

- Your name
- Course title
- Course start date
- Confirmation of offer (conditional or unconditional)

Missing documents, incomplete applications or incorrect evidence will lead to your application being rejected.

You will also be asked to answer the following **three questions:**

1. What are your professional aims and aspirations and how do you think your chosen Masters' programme will aid you in achieving your ambitions?
2. How have your previous academic activities, employment or volunteering history and/or life experiences shaped your current professional ambitions?
3. In what ways will your chosen Masters programme enable you to make a meaningful contribution to society and benefit Scotland, either nationally, regionally or locally?

Your answer to these questions will be used to assess your application and selection will be made on the strength of your responses. You should take time to prepare your answers carefully before applying. You will have around 500 words for each question.



Your questions answered

When can I apply?

The scheme will open for applications on **1st May 2026**.

The closing date for applications is **31st July 2026**.

Decisions will be issued following assessment in August 2026.

Can I apply if I have a job?

Yes, providing your household income doesn't exceed the eligible thresholds then you can work alongside your studies. However:

- Full-time students should work no more than 16 hours per week during term time
- Paid/unpaid work must not affect academic progress

What if my circumstances change during my course?

You must contact CEF as soon as possible if:

- You withdraw from your course
- Your study mode changes (full-time ⇌ part-time)
- You have ongoing circumstances affecting progress (lasting 3+ weeks)

Funding may be adjusted, paused, or cancelled depending on the situation.

Are there any reporting requirements?

If you are successful, you must complete a short online form immediately after completing your programme. Failure to submit this may affect the payment of your tuition fees to your university.

You will also be asked to provide voluntary annual updates for a period of 5 years after completion of your course. This is to enable CEF to evaluate the impact of the scheme.

How can I contact CEF?

If you have any questions about the scheme or would like to discuss your eligibility before applying, please contact: **grants@carnegie-trust.org**



