



# US Loan funding

Paul Charlton

Financial Aid Administrator, Finance

## The University of St Andrews participates in the US Department of Education Direct Loan program

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- Stafford Direct Subsidized/Unsubsidized Loans for the student and Direct PLUS Loans for the parent
- Stafford Direct Unsubsidized Loans and Graduate Direct PLUS loans for postgraduate students.



# The University of St Andrews participates in the US Department of Education Direct Loan program

## HOWEVER:

- Some applicants to St Andrews don't know that we participate
- Some applicants to FAFSA don't then apply to St Andrews

**Federal Student Aid** | PROUD SPONSOR of the AMERICAN MIND®  
AN OFFICE of the U.S. DEPARTMENT of EDUCATION

**FAFSA**®  
FREE APPLICATION for FEDERAL STUDENT AID

**Step One (Student):** For questions 1-31, leave any questions that do not apply to you (the student) blank. OMB # 1845-0001

Your full name (exactly as it appears on your Social Security card) If your name has a suffix, such as Jr. or III, include a space between your last name and suffix.

1. Last name  2. First name  3. Middle initial

Your permanent mailing address

4. Number and street (include apt. number)

5. City (and country if not U.S.)  6. State  7. ZIP code

8. Your Social Security Number See Notes page 9.  -  -  9. Your date of birth MONTH DAY YEAR       10. Your telephone number (  )  -

Your driver's license number and driver's license state (if you have one)

11. Driver's license number  12. Driver's license state

13. Your e-mail address. If you provide your e-mail address, we will communicate with you electronically. For example, when your FAFSA has been processed, you will be notified by e-mail. Your e-mail address will also be shared with your state and the colleges listed on your FAFSA to allow them to communicate with you. If you do not have an e-mail address, leave this field blank.

14. Are you a U.S. ... Yes I am a U.S. citizen (U.S. national) Skip to question 16.  15. Alien Registration Number

# Opportunity Cost

- As a foreign school we are not able to receive certain elements of the standard Financial Aid package on behalf of US students, such as Pell Grants, Federal Perkins Loans or State Aid.
- We also don't participate in Work-Study programs.

# Eligibility

We cannot certify\* federal loans for:

- Certificate, Diploma, or Foundation programmes
- Distance education
- Joint degree programmes (for example, BA International Honours)
- Graduate Medical School programmes (for example, Scottish Graduate Entry Medicine (ScotGEM) MBChB)

- \*Private loans are available

# How Much Can I Borrow

All Postgraduate students may receive the following:

- **All Years up to \$20,500** Direct Unsubsidized Loans
- (Up to the lifetime limit for subsidized and unsubsidized loans of \$138,500)
- **Direct Graduate PLUS loans** are available to apply for up to the relevant cost of attendance minus any other financial aid.

## Cost of Attendance – for PG Taught

2023-24	GBP Sterling	US Dollars
Tuition fees (actual <a href="#">tuition fees</a> table)	25,088	33,869
Catered <a href="#">residence fees</a> or rent, utilities, food	13,748	18,560
Travel - based on two trips per year	2,000	2,700
Computer equipment, books, etc.	1,200	1,620
Personal, living expenses (52 weeks)	4,680	6,318
Visa	363	490
<a href="#">Immigration healthcare surcharge</a>	705	952
<b>Total</b>	<b>£47,784</b>	<b>\$64,509</b>

**IMPORTANT:** The dollar value for every loan disbursement will be converted to sterling based on the exchange rate **on the day that the funds are received by the university bank.**

US Federal Law also permits the university to increase an individual cost of attendance for some additional costs, including, but not limited to:


- An allowance for dependent care
- An allowance to assist with any disability

# How Much Can I Borrow

## Cost of Attendance – for PG Research

2023-2024	GBP Sterling	US Dollars
Tuition Fees (actual <a href="#">tuition fees</a> table)	21,477	28,994
Catered <a href="#">residence fees</a> or rent, utilities, food	13,748	18,560
Travel - based on two trips per year	2,000	2,700
Computer equipment / books, etc.	1,200	1,620
Personal and living expenses (52 weeks)	4,680	6,318
<b>Total</b>	<b>£43,105</b>	<b>\$58,192</b>

**IMPORTANT:** The dollar value for every loan disbursement will be converted to sterling based on the exchange rate **on the day that the funds are received by the university bank.**

There are different CoAs for research students with continuation or extension fees. Please confirm your fee to the US Loan Team ([usloan@st-andrews.ac.uk](mailto:usloan@st-andrews.ac.uk) ) for further information.

If you are an **entrant student** at St Andrews you are eligible to add the following charges to your cost of attendance, if you wish:

	GBP Sterling	US Dollars
Visa	363	490
<a href="#">Immigration healthcare surcharge</a> (based on four years of study)	2,115	2,855
<b>Total</b>	<b>£2,478</b>	<b>\$3,345</b>

- **Dependent care** – cost of attendance can be increased to cover care during periods that include but are not limited to class time, study time, field work, internships, and commuting time for the student
- **Disability** - cost of attendance can be increased for expenses including special services, personal assistance, transportation, equipment, and supplies

## Private Loans

Sallie Mae

Earnest

## Alternative Funding

Veteran Affairs/GI Bill

AmeriCorps

529 Plans

# Federal Vs Private Loans

US Loan webpage has a link to Global Education Management Services (GEMS) where there is a useful comparison tool:

Subject	Federal Student Loans	Federal PLUS Loans	Private Student Loans*
When payments become due	Payments aren't due until after you graduate, leave school, or change your enrollment status to less than half-time.	You (the parent) can choose to put off payments until the student you borrowed for graduates, leaves school, or changes enrollment status to less than half-time.	You (the parent) can choose to put off payments until the student graduates, leaves school, or changes enrollment status to less than half-time.
Interest rates	The interest rate is fixed and is often lower than private loans—and much lower than some credit card interest rates. <a href="#">View the current interest rates on federal student loans.</a>	The interest rate is fixed and may be lower than private loans—and much lower than some credit card interest rates. <a href="#">View the current interest rates on federal student and parent loans.</a>	Private student loans can have variable or fixed interest rates, which may be higher or lower than the rates on federal loans depending on your circumstances.
Origination Fee	Stafford loan – 1.057% Amount taken from the requested loan at disbursement.	PLUS loan – 4.228% Amount taken from the requested loan at disbursement.	NONE
Credit check	You don't need to get a credit check to qualify for federal student loans (except for PLUS loans). For PLUS loans, we will check your credit before determining whether you are eligible. <a href="#">Learn how someone with an adverse credit history may qualify for a PLUS loan.</a>	We will check your credit before determining whether you are eligible. <a href="#">Learn how someone with an adverse credit history may qualify for a PLUS loan.</a>	Private student loans often require an established credit record or a cosigner.

# Issue for 2024-25 Entrants

The University normally receives FAFSA files from the US Department of Education from October 01

This year there has been a US system update which has delayed things until March

## 2024-25 FAFSA® Processing Timeline



### 1 FIRST HALF OF MARCH

- Students and families should complete and submit their 2024-25 FAFSA® form if they haven't already.
- The U.S. Department of Education begins transmitting FAFSA information to schools and state agencies for processing.



### 2 STARTING IN APRIL

- Colleges review FAFSA® information for students who applied for admission.
- Colleges start sending aid packages to students.



### 3 JULY 1

- The 2024-25 FAFSA® award year starts, covering attendance at schools between July 1, 2024, and June 30, 2025.

Note: Students and families should check critical deadlines for their institutions and states regarding scholarships and enrollment commitments.



## Tax Forms

- The university does not issue IRS 1098-T forms.



## Fee Statement

- The same information can be viewed, and printed if required, from each student financial statement in MySaint.
- If an official statement is needed a student can request this at any time from [studentfinance@st-andrews.ac.uk](mailto:studentfinance@st-andrews.ac.uk).

# Where to find information

- University of St Andrews website (Federal Loans. School Code: G08461)

US funding <https://www.st-andrews.ac.uk/study/fees-and-funding/us-funding/>

- Study at St Andrews » Fees and funding » Undergraduate fees and funding » Rest of the world » US loans and GI Bill ◦
  - Study at St Andrews » Fees and funding » Postgraduate fees and funding » Loans » USA
  - <https://www.st-andrews.ac.uk/study/fees-and-funding/us-funding/federal-aid/consumer-disclosures/> (Consumer information)
- External websites
    - <https://studentaid.gov/h/apply-for-aid/fafsa> (FAFSA information)
    - <https://studentaid.gov/understand-aid/types/loans/> (Understand loans)
    - <https://studentaid.gov/understand-aid/types/loans/interest-rates/> (Interest rate and fees for loans)
    - <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized#how-much> (How much can I borrow)
    - <https://www.ed.gov/> (General Information from the US Department of Education)
  - Social media
    -  [@FAFSA](https://twitter.com/FAFSA)
    -  [@FAFSA/status](https://twitter.com/FAFSA/status)

# Where to find information

- University of St Andrews website (Alternative education loans and funding)

<https://www.st-andrews.ac.uk/study/fees-and-funding/us-funding/alternative/>

- Sallie Mae
  - Earnest
  - Veteran Affairs/GI Bill
  - Segal AmeriCorps Education Award
- 
- External websites
    - <https://www.salliemae.com/>
    - <https://www.earnest.com/>
    - <https://www.va.gov/education/how-to-apply/>
    - <https://americorps.gov/members-volunteers/segal-american-corps-education-award>

# Please get in touch...

- Student US Loan enquiries
- Fee payment enquiries


Email [usloan@st-andrews.ac.uk](mailto:usloan@st-andrews.ac.uk)

Or visit [st-andrews.ac.uk/ask-a-question](http://st-andrews.ac.uk/ask-a-question)

- General US Loan enquiries

Email [admin-usloan@st-andrews.ac.uk](mailto:admin-usloan@st-andrews.ac.uk)









## Ask a question

Search by keyword or phrase  

Can't find what you're looking for? [Submit a question](#)

### Most popular questions

[Open all](#)

- I have a personal issue/family problems/illness that is affecting my ability to study. What should I do? 
- I have had an issue that has caused me to be absent. What should I do? 
- I need an extension for a coursework item or deadline. What should I do? 
- I am experiencing difficulties and am unsure whether I should sit an exam. What should I do? 
- I am stressed about my exams. What can I do? 
- I do not have anyone to share a private flat with next year, but I enjoyed living in halls my first year. Is there anything I can do to make sure I live in halls again next year? 
- I am having trouble with budgeting. What should I do? 
- Do I need a visa? 






# Scholarships and funding for Postgraduate Taught students

Alice Carradice

Scholarships Team, Academic Registry

# Where to find scholarships

- University of St Andrews website
  - Study at St Andrews » Fees and funding » [Scholarships](#)
  - Study at St Andrews » Fees and funding » Postgraduate » [Financial assistance](#)
  - [Academic School websites](#)
- External websites
  - [www.findamasters.com/guides/funding](http://www.findamasters.com/guides/funding)
  - [www.prospects.ac.uk/postgraduate-study/funding-postgraduate-study](http://www.prospects.ac.uk/postgraduate-study/funding-postgraduate-study)
  - [www.thestudentroom.co.uk](http://www.thestudentroom.co.uk)
- Social media
  -  [@StAfunding](https://twitter.com/StAfunding)
  -  [@StLeonards\\_PG](https://twitter.com/StLeonards_PG)
  -  [facebook.com/StLeonardsPGs](https://facebook.com/StLeonardsPGs)
- Scholarships and Funding catalogue
  - After you apply for your chosen course...

## Scholarships

St Andrews is con...  
circumstances. Sc...  
to help students s...

Applicants with re...  
status are encour...  
determine which...

The **scholarships**...  
by the University...

## Scholarships

Search by k...  
[View all our s...](#)

## Scholarships

### Research Co

### Saints Abroad

### International Scholarships

## Accessing

Topic:

Funding (119)

### Masters Func

Finding funding for

We've covered a w

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Our simple guides...  
about applying for



### Postgraduate L

**United Kingdom** | St...  
You can get a £1...  
for a Masters de...  
simple guide, cc...  
FAQS.

[Read more >](#)



### 2022 Masters Fu

**Funding**  
A simple guide t...  
scholarships, ch...  
postgraduate fu...

[Read more >](#)



**St Andrews Scholarships and Funding** @StAfunding · May 31

OPEN for 2022 entry: The Wilhelmina Barns-Graham Trust Museum and Gallery Studies (MGS) Award. £5,000 for an MLitt, MPhil or PhD student on the Museum & Gallery Studies/Museum & Heritage Studies programme. Apply by 10 June 2022. [@ArtHistoryStA buff.ly/3GwRd2m](https://buff.ly/3GwRd2m)



4



5



**St Andrews Scholarships and Funding** @StAfunding · May 30

OPEN for 2022 entry to [@univofstandrews](#): Fife Dux Scholarship for entrant undergraduate students who attended a Fife state secondary school and are identified as the most academic and accomplished pupil at the school. Apply by 30 June. More details: [buff.ly/2rdA2ww](https://buff.ly/2rdA2ww)



1



2



**St Andrews Scholarships and Funding** @StAfunding · May 27

Deadline TOMORROW (28 May 2022): St Andrews EU Scholarship. £8,000 for applicants with Overseas fee status commencing a new one-year full-time postgraduate taught masters course (2022 entry) who are normally resident in the European Union (EU) and European Economic Area (EEA).



1



**St Andrews Scholarships and Funding** @StAfunding · May 27

Deadline TOMORROW (28 May 2022): St Andrews GREAT Scholarship. £10,000 for applicants commencing a new one-year full-time postgraduate taught masters course (2022 entry) who are citizens or permanent residents of either China (including Hong Kong and Macau), Ghana, or India.



17



22



 You Retweeted



**Museum & Heritage Studies, University of ...** @MHSStA... · May 26

🌟 2 x PhD studentships in Museum and Heritage Studies, School of Art History, University of St Andrews 🌟

These are part of the 'Shared Island Stories between Scotland and the Caribbean: Past, Present, Future' project.

# Scholarships Search on Web

- NEW online searchable catalogue of scholarships for 2024 entry.
- Search and filter by scholarship name, eligible country, Academic School and other criteria.
- Each scholarship has its own webpage with full details including:
  - Full eligibility criteria (important to check this before applying!)
  - Amount and type of payment
  - Application timeline
- Various external scholarships are also included in the search. These will usually have a separate scholarship application process outside the University.

[www.st-andrews.ac.uk/study/fees-and-funding/scholarships/](http://www.st-andrews.ac.uk/study/fees-and-funding/scholarships/)

## Snowdon Trust Masters Scholarship

The Snowdon Trust Masters Scholarship has been designed to identify and accelerate exceptional disabled students through higher education, creating the influencers of the future.

The scholarship is open to national and international disabled students who have the qualities needed to create change. The Snowdon Trust are looking for applicants who can communicate their aspiration to become an exceptional leader, a role model, or a pioneer in their area of expertise.

### Application restrictions

**Study level**

Postgraduate

Available to students studying at:

**Domicile for fee status**

No restrictions

**Schools**

Available to faculty members from:

Art History, Biology, Chemistry, Classics, Computer Science, Divinity, Earth and Environmental Sciences, Economics and Finance, English, Film Studies, Geography and Sustainable Development, Graduate School, History, International Education Institute, International Relations, Management, Mathematics and Statistics, Medicine, Modern Languages, Philosophy, Physics and Astronomy, Psychology and Neuroscience, Social Anthropology

**Available to**

Prospective students

**Mode of study**

Full time, Part time - daytime

**Geographical criteria**

No restrictions

Contact [Snowdon Masters Scholarship website](#)

# Applying for scholarships and funding

- You must **apply for your chosen course first**; then you can apply for University scholarships.
- You (usually) **do not need to wait for an offer** of a place before applying.
- However, you must have an offer of a place **by the scholarship deadline** in order to be considered. *(Note: Most postgraduate taught scholarship deadlines at St Andrews will be between January and April 2024. Some external deadlines may be earlier.)*
- Apply as soon as you can! Some scholarships deadlines may be earlier than others, and a decision on your course application may take several weeks.
- 1-2 days after submitting an application for your chosen course, you will receive an email with information about applying for scholarships.
- When you receive this email, you will be able to access the **Scholarships and funding catalogue**, where you can start applying for St Andrews scholarships.

# Applying for scholarships and funding

Log into My Application » Useful links » Apply for scholarships and funding

The screenshot displays the 'My Application' interface. On the left, a 'Messages about my application' section shows a filter dropdown set to 'Messages about my application (0)' and a message stating 'You have no messages!!'. Below this is the 'Application(s)' section for 'Master of Science Economics', with a 'Date of entry' of 'September, 2022' and a 'Status' of 'Under consideration'. Further details include 'Faculty: Faculty of Arts', 'Department: Economics and Finance', 'Mode of study: Full-time', and 'Academic year: 2022-2023'. On the right, a sidebar contains 'Questions?' with an 'Ask a Question' button, and 'Useful links' where 'Apply for Scholarships and funding' is highlighted with a green circle. Other links include 'Visiting St Andrews', 'Accommodation in St Andrews', 'Why choose St Andrews', 'Support for international applicants', 'After you apply', and 'How to make a pre-payment' with a sub-link for 'Paying by International Bank Transfer'.

**Messages about my application**

Filter my messages: Messages about my application (0)

You have no messages!!

**Application(s)**

**Master of Science Economics**

**Date of entry:** September, 2022      **Status:** Under consideration

**Faculty:** Faculty of Arts      **Department:** Economics and Finance  
**Mode of study:** Full-time      **Academic year:** 2022-2023  
**Our decision:**  
**Our conditions:**

**Questions?**  
Ask a Question

**Useful links**

- Apply for Scholarships and funding
- Visiting St Andrews
- Accommodation in St Andrews
- Why choose St Andrews
- Support for international applicants
- After you apply
- How to make a pre-payment**
  - Paying by International Bank Transfer

# Applying for scholarships and funding

The image shows a screenshot of a university website's 'Scholarships and funding' section. The page has a dark blue header with the text 'Scholarships and funding' and a question mark icon. Below the header, there is a paragraph: 'This container provides links to... and view... funding opportunities, please click on the link to our scholarships and... funding catalogue.' There are four main menu items: 'Create my funding financial profile', 'View the scholarships and funding catalogue to apply', and 'View or continue my funding applications'. Three callout boxes provide additional information: one for 'Funding financial profile' (optional tool for income details), one for 'Scholarships and funding catalogue' (searchable directory), and one for 'Funding applications' (view/edit/print applications and check status).

**Scholarships and funding**

This container provides links to... and view... funding opportunities, please click on the link to our scholarships and... funding catalogue.

**Create my funding financial profile**

**View the scholarships and funding catalogue to apply**

**View or continue my funding applications**

**Funding financial profile**  
Optional tool for scholarship applications that require details about household income.

**Scholarships and funding catalogue**  
Searchable directory of funding options offered by or through the University.

**Funding applications**  
View/edit/print your scholarship applications.  
Check status of any submitted applications.  
Find out reasons for any rejected applications.

# Scholarships and funding catalogue

## Funding search

### Select the Academic Year you are applying to

Entry year funding 2024/5

e.g. select 2023/4 if you are a current student looking for travel, emergency or course funding for this academic year.

Select 2024/5 if you are applying to a new course starting August 2024 onwards.

### Funding type

Any

### By School

Choose an option

### Study level

Any

[Refresh list](#) After refreshing, please scroll down to see list.

Be sure to select **Entry year funding** as the Academic Year, to see scholarships for 2024 entry.

Select **Tuition and maintenance** or leave as **Any** for all funding types.

# Scholarships and funding catalogue

Funding catalogue

1 to 6 of 6 rows  
Show  entries  
Filter

[Copy](#) [Excel](#) [Print](#) [Column visibility](#)

Filter box can refine the results if needed

Type	Award title	Description	Application deadline	Action
Tuition and Maintenance	Worsfold Otago Scholarship - Postgraduate Taught	The University of St Andrews is delighted to announce the Worsfold Otago	24 January 2024	<a href="#">Apply</a>
Tuition and Maintenance	School of Divinity MLitt Scholarship	ships with the aim of widening	31 January 2024	<a href="#">Apply</a>
Tuition and Maintenance	St Leonard's Masters Scholarships (International)	UK and international	07 February 2024	<a href="#">Apply</a>
Tuition and Maintenance	St Leonard's Masters Scholarships (UK)	A range of scholarship available for both UK and international postgraduate taught courses <a href="#">...more</a>	17 April 2024	<a href="#">Apply</a>
Tuition and Maintenance	St Andrews Sanctuary Scholarship (Postgraduate)	The Sanctuary Scholarship offers flexible funding to applicants with one of the following officia... <a href="#">...more</a>	24 April 2024	<a href="#">Apply</a>
Tuition and Maintenance	St Andrews Sanctuary Scholarship for MSc TESOL Online /MSc International Education Online	This award covers all tuition costs for an MSc TESOL programme (Online, September start) or the M... <a href="#">...more</a>	30 May 2024	<a href="#">Apply</a>

Click **...more** to view full scholarship details (new tab will open)

« 1 »

# Application form

St Leonard's Masters Scholarships

**Help**

- Scholarships and funding (Video)
- Application guidance
- Ask a question

Application deadline is 17 April 2025

A range of scholarships are available for both UK and International postgraduate taught one-year Masters applicants based on academic excellence and/or financial need.

The scheme aims to allow applicants to draw on their professional and life experiences to demonstrate resilience, resourcefulness, and commitment. Applicants are asked to explicitly articulate their potential using both academic and professional or life experiences. Excellence can be demonstrated in music and theatre or leadership in sports or civic duty as well as in formally assessed academic work.

In support of your application you will be asked to upload the following supporting documents:

- 1 personal reference and 1 academic or professional reference (2 references in total).
- University transcript(s), including Interim transcripts for any degrees pending.
- Evidence of household income (e.g. wage, salary, tax certificate). You must include this to be considered for needs-based awards. Alternatively, upload a word document with a note confirming that you do not wish to be considered.
- Sport and music applicants are required to send additional information (CV and Video or audio file) to the relevant department.

For full details of the scholarship, please visit the [St Leonard's Masters Scholarship](#) webpage.

- Fund summary, criteria details and deadline.
- Help section includes link to video walk-through.

**Completing your application form**

- Complete the application form by clicking on each section, answer the questions as fully as possible and check the information is correct.
- You can complete the sections in any order.
- You can leave and return to your application at any point, you will find your application in the "View my funding applications" section of your funding home page.
- You will be able to submit your application when all the sections say "complete" (coloured green) and the deadline date has not past.
- Your responses will be held against your student record, please note any changes made to your student record may affect your eligibility to the funding you have applied for.

<input type="radio"/> Student Information ✔ Complete	<input type="radio"/> Student Finance Information ✔ Complete	<input type="radio"/> Document Uploads ✔ Complete
---	---	--

**Eligibility**

Please confirm you agree to the **terms and conditions** of this award

Submit

- Questions are split into sections
- Complete in any order
- Submit button will appear when all are complete

- Progress bar
- If not eligible, displays reasons why
- Terms & Conditions checkbox when form is complete

# Scholarships for postgraduate taught students

- Some of our scholarships for postgraduate taught students will be combined into a single application form for either Home (UK) or Overseas (rest of world) applicants - **St Leonard's Masters Scholarship**. Submit this form to be considered for several different scholarships.
- Other scholarships may also be available through separate application forms. Always check the 'How to apply' information on each scholarship webpage for details. Examples:
  - British Council Scholarships for Women in STEM
  - British Council GREAT Scholarship
  - Some School-based scholarships e.g. Divinity, English, History

# Scholarships for postgraduate taught students (continued)

- May be based on one or both of the following selection criteria:
  - **Academic merit:** Previous degree grade/GPA. Transcript may be required as an upload.
  - **Financial need:** Current household income and financial circumstances.
- For needs-based awards, you may be asked to provide the following:
  - Evidence of current (not future) household income. Further details about what we require will be available on our website.
  - A written statement about your financial or personal (if relevant) circumstances.
- You only have to provide the above information if you are applying for needs-based awards.
- Some scholarships may also be based on evidence of leadership skills and non-academic qualities (e.g. music and sport).
- If a scholarship asks for references, check whether it requires an **academic** and/or a **personal** reference.

# St Leonard's Masters Scholarship

- Range of scholarships available. Full details on webpages:
  - [St Leonard's Masters Scholarship \(UK students\)](#) – **Home** fee status
  - [St Leonard's Masters Scholarship \(International students\)](#) – **Overseas** fee status
- Some awards will also include the option of guaranteed accommodation (full cost of accommodation not included).
- Most scholarships will be based on both financial need and academic merit.
  - You must supply the required financial information (details about household income and related document uploads) in order to be considered for any needs-based scholarships.
  - You can choose to opt out of applying for needs-based awards (and therefore not have to provide financial information).
  - Some will be based on evidence of leadership skills and non-academic qualities (e.g. music and sport).
- You must provide **1 academic reference AND 1 personal reference**.
- Some scholarships (e.g. [AD Links Scholarship](#)) must be applied to through the St Leonard's Masters application form, although may have additional terms & conditions.

# Please get in touch...

- General scholarship enquiries
- Application enquiries

Email [pgscholarships@st-andrews.ac.uk](mailto:pgscholarships@st-andrews.ac.uk)

Or visit [st-andrews.ac.uk/ask-a-question](https://st-andrews.ac.uk/ask-a-question)

## Ask a question

Search by keyword or phrase

Can't find what you're looking for? [Submit a question](#)

### Most popular questions

[Open all](#)

- [I have a personal issue/family problems/illness that is affecting my ability to study. What should I do?](#)
- [I have had an issue that has caused me to be absent. What should I do?](#)
- [I need an extension for a coursework item or deadline. What should I do?](#)
- [I am experiencing difficulties and am unsure whether I should sit an exam. What should I do?](#)
- [I am stressed about my exams. What can I do?](#)
- [I do not have anyone to share a private flat with next year, but I enjoyed living in halls my first year. Is there anything I can do to make sure I live in halls again next year?](#)
- [I am having trouble with budgeting. What should I do?](#)
- [Do I need a visa?](#)