How to read what a scholarship covers

Two scholarships can both say "fully funded" and pay for different things. Before you count on a scholarship, check what its official page says about each of the costs below. Write "not stated" when the page says nothing: it does not mean yes, and it does not mean no. Ask.

The costs to check, one by one

1. Tuition fees. Look for: "full tuition", "tuition waiver", or a percentage. A university can waive 100% of tuition for one programme and none for another on the same page (HBKU does, by programme). Ask: does it cover all years of the programme?

2. Living allowance (stipend). Look for: the amount *and* its unit (per month or per year) and currency. Ask: is it paid monthly? From which month? Is it tied to work as a research or teaching assistant?

3. Housing. Look for: "accommodation provided" or "housing allowance". Ask: if housing is not provided, is the stipend meant to cover it?

4. Travel. Look for: "one return flight", "arrival and departure", "travel support". Ask: economy class? Once, or every year?

5. Visa and health surcharge. Look for: visa fees and any health charge the country adds to a student visa. Ask: are they paid for you, or refunded later?

6. Health insurance. Look for: cover for you, and whether it includes family.

7. Family. Look for: allowances for a spouse or children. Some scholarships pay for the scholar alone: Gates Cambridge, for example, gives no partner funding, and its child allowance is discretionary. Ask before you plan to bring family.

8. Costs before you arrive. Application fees, English tests, translations and visa proof of funds (money the embassy asks to see in your account) are yours to pay unless the scholarship says otherwise. Ask whether any is refunded.

Paid in advance or refunded? Some costs are paid for you; others you pay first and claim back. Ask which, so you know how much money you need at the start.

Compare two offers

Fill in one column per offer. Use the scholarship's own currency and unit.

	Offer A	Offer B
Tuition		
Living allowance (amount, per month or per year)		
Housing		
Travel		
Visa and health surcharge		
Health insurance		
Family		
Costs before arrival		
Paid in advance or refunded		
Conditions (work hours, grades, return home)		

> **Our advice:** if two lines say "not stated", email the scholarship office before you accept, and keep the answer.

Scholarships we compared, with what each covers and checked dates: scholarmena.com/guides/fully-funded-masters-phd-2027/

Financial aid at Gulf universities (UAE, Qatar and Saudi Arabia): our two S07 guides.

Sources

Our editors read these official pages on 10 Nov 2026. If anything differs, the official page is the reference.

1. HBKU waives 100% for PhD and 0% for some master's programmes
   https://www.hbku.edu.qa/en/scholarship
2. Gates Cambridge: no partner funding; child allowance discretionary
   https://www.gatescambridge.org/programme/the-scholarship/