# LiveableNHSBursary for Future Doctors

MP Briefing 26th May 2022

Summary

The recovery of the National Health Service (NHS) following the pandemic is essential for the future of healthcare in the UK. For doctors, this begins at medical school. It is crucial to address the current situation. Medical students risk being unable to graduate solely due to inadequate funding in their final few years - significantly less than the majority of other healthcare degrees. Many work multiple jobs alongside their full-time degree to survive. To resolve the retention crisis amongst doctors, medical students need to become a priority. There can be no 'levelling up' if trainee doctors are not appropriately funded throughout their degree.

Final year medical students should be preparing to be doctors in August. Instead, right now, many of them are training from 9am-5pm in hospital and community placements; returning home only to take off their scrubs, and don another uniform for part time employment. Medical students' part-time employment is not for luxuries, but instead for the basic necessities of food and rent.

This briefing pack will cover the following:
- Introduction and Student testimony of financial hardship: page 1-5
- Expectations of a Medical Degree: page 6-10
- The current structure of funding available to Medical Students: page 11-12
  split into:
  - England: page 12-21
  - Wales: page 21-25
  - Scotland: page 25-26
  - Northern Ireland: page 27-33
- Widening Participation and extra funding support: page 34-36
- Erin’s story, and experience of disabled student allowances: page 37-38
- Eilidh’s story, and accessing hardship grants: page 39-40
- How this affects patient care and the doctor workforce: page 41
- How other healthcare degrees are funded: page 42-43
Who are we?

The #LiveableNHSBursary campaign was founded by four medical students from England, having all experienced financial hardship due to the current structure of funding. It has since gained a working group of 60 medical students from around the UK, including all four nations of England, Scotland, Wales and Northern Ireland.

We are working alongside the Doctors’ Association UK (DAUK) a doctor-led, non-profit organisation that is widely regarded as the grassroots voice for frontline doctors. Their platforms cater for over 40,000 doctors and medical students. With an extensive reach, they are uniquely placed to report on conditions on the frontline.

We are also supported by many other medical students, and organisations such as the British Medical Association (BMA).

Contributors

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Top row left to right: Penny and Trisha
Bottom row left to right: Michaela and Eilidh
Penny’s Story

“Unless you’re from a wealthy family, studying medicine is almost impossible”

Penny Sucharitkul, 4th year medical student, Left: pictured outside the University of Leeds Great Hall. Right: pictured in her scrubs in her term-time accommodation

I was born and grew up in Essex, raised by my single-parent father, who is a factory worker. During my A-levels I was a young carer for my dad and grandmother. My dad is severely dyslexic, and cannot read or write very well. Despite these hurdles I studied hard at school, achieving A*A*AA. Getting into Leeds medical school was a dream come true. Little did I know that my funding would be cut in half in my final two years. In fact I only qualify for £6,458 in 4th and 5th year compared to earlier years where I qualified for £10,000+. After rent in Leeds I have just £3 per day to eat, pay for petrol to get to placement, pay bills and buy textbooks.

I have two jobs alongside being a full time medical student, including working as a health-care assistant and as a martial arts instructor. Last summer I had to do two paid internships at the same time just to save up. Meanwhile my peers were resting, before undertaking the hardest year of medical school.

“This means I wake up in the morning already feeling sluggish and burnt out by the time I get to the library. It’s like a mental fog and you’re constantly in survival mode.”

Hardship funds weren’t an option for me either, having a 3rd hand car meant that I was unable to access additional financial support. My one-litre car means I am able to significantly reduce my daily commute and have more golden study time to pass my exams. I’m already too burnt-out to fully focus on my studies. I feel like I’ve been set up to fail, before I’ve even started in the NHS…
Current funding situation:

Medical students face a significant cut in funding during their final years of the degree. The images below highlight the dramatic drop in funding, which disproportionately impacts lower income students. This reduction means many students struggle to afford their rent or food. We have medical students juggling multiple part time jobs alongside placement or attending food banks. Living costs at most universities are estimated to be £10,000+ each year, this will be even higher for medical students who have longer courses and more expenses during placement years.

The funding will be discussed in more detail on page 11 onwards.

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Where does the funding come from? *(Focus on England, outside of London)*

Undergraduate 5 year course

*In Years 1-4*

- tuition loan from Student Finance England (SFE) £9250
- maintenance loan means tested from SFE max of **£10,746** for 40 weeks

*Year 5 onwards*

- tuition paid for by NHS bursary
- reduced non means tested maintenance SFE loan of £1975
- NHS bursary provides £1000 grant non means tested, means tested grant up to £2643, £84 extra each week if course is over 30 weeks 3 days.
- **in total max maintenance of £6458** for 40 weeks
Currently, medical students in later years have access to much less maintenance funding than other healthcare students. Up to £15,746 per year is available to other healthcare students. This is in sharp contrast to medical students who can only access up to £6458. Do medical students deserve nearly 2.5x less?
Becoming a doctor should be accessible to all, irrespective of the financial situation you are born into. Currently the government’s message is clear – no matter how hard you study, the number of barriers you overcome, or the amount of intelligence and determination you possess, the door to social mobility remains firmly shut when it comes to medical school. You will only be allowed to graduate if your parents can, and are willing, to foot the bill.

**Becoming a doctor should be accessible to all, irrespective of the financial situation you are born into.**

**Medicine is a full time degree and it deserves full time funding.**

Any single medical student that is forced to interrupt their studies, fail their exams or drop out of medical school all due to a lack of funding, is a national tragedy. Nobody should be priced out of becoming a doctor.
Expectations of a Medical Degree

Structure of Medicine Degrees in the UK

A Medicine degree is required to become a medical doctor. The undergraduate degree is typically 5 to 6 years in duration, with the extra year dependent on the addition of an intercalated bachelors or a masters degree*. The undergraduate route is typically taken after completing A-Levels. Other routes include:

- A 4 year graduate entry course for those with a prior degree
- A 6 year course inclusive of a foundation year for those without the required A-levels, or enter through a widening participation initiative.

Some widening participation initiatives have lower entry requirements to reflect the circumstances of disadvantaged groups - some will undertake Medicine as a 6 year course, with a foundation year. 1

*Intercalated bachelors degrees (iBSc's/ BAs) or Masters degrees are undertaken in one year. Medical students take a year out of the traditional 5 year course to obtain the additional degree, before rejoining the medicine course. At some universities it is compulsory to intercalate, at other universities it is optional.

A medicine degree can be structured in different ways, while fulfilling standards set by the General Medical Council (GMC).

Common to all structures, is that medicine is a full time degree. In the final years students are often on placement for 30-40 hours a week, especially during the ‘assistantship period’.

Tomorrow’s Doctors GMC (2009) says of the assistantship:
‘This should take the form of one or more student assistantships in which a student, assisting a junior doctor and under supervision, undertakes most of the duties of an FY1 doctor’. These assistantships play an important role in the final years of medical school, where students prepare to transition from medical student to doctor. Please note the assistantship does not constitute direct supervision - medical students act independently carrying out these duties and are valuable members of the team.

Medical students will need to spend many hours outside placement studying for rigorous exams. In the final year, they will often have final examinations to pass the
medical degree and will have extra external examinations necessary to be able to start their first job as a doctor. After the examination period, medical students must consolidate their knowledge during their assistantships so that they are ready to start work as junior doctors in a few short months time.

Following completion of a medical degree, graduates enter the NHS as Foundation Year One Doctors (FY1) with a provisional licence to practice from the General Medical Council (GMC). Upon successful completion of FY1, this is upgraded to a full licence to practice.

**Example of a Medical Students timetable**

<table>
<thead>
<tr>
<th>Date</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sunday, 5th June, 2022</td>
<td>Assistantship in Medicine (close reminder)</td>
</tr>
<tr>
<td>Monday, 6th June, 2022</td>
<td>8:30am - 4:30pm On your allocated ward</td>
</tr>
<tr>
<td>Tuesday, 7th June, 2022</td>
<td>8:00am - 5:00pm Stage 5 (Wear &amp; Darlington) MOSLER - Part I</td>
</tr>
<tr>
<td></td>
<td>8:00am - 5:00pm Vascular Day</td>
</tr>
<tr>
<td>Wednesday, 8th June, 2022</td>
<td>8:00am - 5:00pm Stage 5 (Wear &amp; Darlington) MOSLER - Part II</td>
</tr>
<tr>
<td></td>
<td>9:00am - 5:00pm Emergency Medicine training day: dealing with uncertainty and unpredictability</td>
</tr>
<tr>
<td>Thursday, 9th June, 2022</td>
<td>8:30am - 4:30pm On your allocated ward</td>
</tr>
<tr>
<td>Friday, 10th June, 2022</td>
<td>8:30am - 4:30pm On your allocated ward</td>
</tr>
</tbody>
</table>

A final year medical students timetable at Newcastle University. Just two months before they start their junior doctor role. This week includes crucial lessons, despite exams already being complete. Missing these sessions to have to work a part time job could detriment the medical student, and patients by extension.

Medicine is a degree with significant contact hours consisting of a heavy lecture volume, workshops, practical skill sessions, clinical attachments, and simulations.
Medical School Faculty rules on part-time work

Due to the heavy workload of the medical degree, many universities ban or heavily restrict their students from undertaking part-time work. Where it is not permitted, it could result in disciplinary action despite being a necessity for many. In introductory lectures, first year medical students are advised against part-time work due to the recognition of this heavy workload.

12. Useful information

Part-Time Employment

The MBChB programme is very demanding of students' time due to the volume of work and commitment required. Obviously some students have no choice but to obtain part-time employment during term-time, but the reality is that many find this extremely difficult to manage. The Medical School strongly recommends that part-time employment be kept to the absolute minimum amount required. Students are not permitted to miss timetabled/teaching sessions due to employment commitments.

From a funding guide from the University of Glasgow

Throughout the pandemic, medical schools reminded their students of these restrictions as they took up roles as Healthcare Assistants and COVID-19 Vaccinators via email. We cannot share these emails on this briefing pack due to the rules of the email servers.

Why part-time work can be a further challenge for medical students

Timetables vary greatly due to the nature of the hospital environment, and as such can change every week. Often medical students do not have a time period that they will be able to say with certainty will be free for part-time employment on a regular basis. It is also common for medical students to receive their timetable on the first day of a new placement block - leaving very little notice to inform their employers on their availability. They make an unreliable employee simply due to their commitments to the degree, and often are only suitable for bank staff work.

Summer holidays, especially in the final clinical years, are shorter than other university courses and do not provide adequate time to work to cover the funding deficit.
### Year four

<table>
<thead>
<tr>
<th>Term</th>
<th>Start Date</th>
<th>End Date</th>
<th>Total of weeks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Term 1</td>
<td>22 August 2022</td>
<td>17 December 2022</td>
<td>17</td>
</tr>
<tr>
<td>Term 2</td>
<td>9 January 2023</td>
<td>11 March 2023</td>
<td>9</td>
</tr>
<tr>
<td>Term 3</td>
<td>20 March 2023</td>
<td>13 May 2023</td>
<td>8</td>
</tr>
<tr>
<td>Term 4</td>
<td>22 May 2023</td>
<td>15 July 2023</td>
<td>8</td>
</tr>
<tr>
<td>Term 5</td>
<td>24 July 2023</td>
<td>16 September 2023</td>
<td>8</td>
</tr>
</tbody>
</table>

### Year five

<table>
<thead>
<tr>
<th>Term</th>
<th>Start Date</th>
<th>End Date</th>
<th>Total of weeks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Term 1</td>
<td>26 September 2022</td>
<td>17 December 2022</td>
<td>12</td>
</tr>
<tr>
<td>Term 2</td>
<td>9 January 2023</td>
<td>10 June 2023</td>
<td>22</td>
</tr>
</tbody>
</table>

Term dates for Sheffield University, showing 10 days between the end of year 4 and the beginning of year 5.4

**Location of clinical placements**

Placement hospitals vary depending on the block being studied, along with the ability of host sites to accommodate medical students. Therefore, it is common for medical students to have long commutes for certain blocks, especially as hospital accommodation is not always provided, and commercial temporary accommodation is unaffordable with the current funding available.

Beyond this, a lot of placements are only accessible by car, a mode of transport that many students cannot afford - especially now with increased fuel prices.
Figures showing the commute for a psychiatry rotation at Newcastle University. 61 miles, and 122 mile round trip. This placement lasted for six weeks, and accommodation was not offered. The commute had to be made every day.

Date / Time: Sept. 24, 2021, 10 a.m. - Sept. 24, 2021, 5 p.m.

Location: North Community Treatment Team, Anderson Court, 51 Hide Hill, Berwick upon Tweed, TD15 1EQ

Case: Assistantship in Mental Health
Current Structure of Funding for UK Medical Students

Key Funding Bodies

The relevant funding bodies are described below:

1) **Student Loans Company (SLC)** - “a not-for-profit, government-owned, organisation set up in 1989 to provide loans and grants to students in universities and colleges in the UK” ⁵. The SLC works with a variety of organisations to provide support to students studying in the UK, including Student Finance England, Student Finance Wales and the Student Awards Agency for Scotland.

2) **Student Finance England (SFE)** - “Student Finance England (SFE) is a partnership between the Department for Education and Student Loans Company to provide financial support for students entering further, higher and postgraduate education in the United Kingdom, on behalf of the UK government” ⁵. This is the organisation that provides funding for the entirety of non-healthcare degree courses, and the initial years of healthcare degree courses, in England.

3) **Student Finance Wales (SFW)** - “Student Finance Wales is a service which is run in partnership with the Student Loans Company and the Welsh Government...to provide students living in Wales with financial support when they need it most.” ⁶

4) **The Student Awards Agency for Scotland (SAAS)** - “provides assessment, funding and support to full-time and part-time Scottish students in higher education.” ⁷

5) **Student Finance Northern Ireland (SFNI)** - “a service managed by the Student Loans Company in partnership with Student Finance Northern Ireland and the government”. ⁸

6) **NHS Business Services Authority (NHSBSA)** - “an Arm’s length Body of the Department of Health and Social Care (DHSC)...provides a range of critical central services to NHS organisations, NHS contractors, patients and the public.” ⁹ This is the organisation that provides partial funding for healthcare students, and specifically the NHS bursary which is available to later-year medical students.

Tuition loans/ grants and Maintenance loans/ grants

Tuition loans are in respect to the fee payable to the university for the medicine degree. For the figures stated in this briefing pack they are in relation to students that are UK residents and not international students, for whom tuition fees are different.
Tuition fees are paid from different body’s depending on which country the medical student is attending medical school in, and which year of the medical degree said medical student is in. The body’s are summarised in the figure 10 below.

<table>
<thead>
<tr>
<th>If your university is located in:</th>
<th>EU medical or dental students should apply for help with tuition fee costs to:</th>
</tr>
</thead>
<tbody>
<tr>
<td>England</td>
<td>NHSBSA Student Services</td>
</tr>
<tr>
<td>Wales</td>
<td>Student Finance Wales</td>
</tr>
<tr>
<td>Scotland</td>
<td>Student Awards Agency for Scotland</td>
</tr>
<tr>
<td>Northern Ireland</td>
<td>Student Finance Northern Ireland</td>
</tr>
</tbody>
</table>

*Figures from [www.nhsbsa.nhs.uk](http://www.nhsbsa.nhs.uk) on the NHS Bursary Funding for Tuition fees for undergraduate students latter clinical years. Note that in England for years 1-4, Student Finance England provides Tuition Loans, and then from year 5 onwards NHSBSA pays the tuition fees directly. For all other nations, the body’s above remain constant throughout all years of the degree.*

Students are able to access “maintenance loans” and/ or other grants, which are designed to cover the cost of living while at university, including rent, food and most travel expenses. The composition and amount of these funds to live depend on the year of study and in which nation the student was living prior to university.

**England**

**Tuition Loan**

Tuition fees for undergraduate university courses in England are currently set at £9,250 per annum. In years 1 to 4 of a medical degree, students receive a loan from SFE for their tuition fees, which is paid directly to their university. From year 5, tuition fees are paid for by the NHS Bursary Scheme and are not required to be paid back.11

Students on a 4-year graduate-entry medicine course (i.e., students with a prior degree) are entitled to a reduced tuition fee loan. In year 1, students are expected to contribute £3,465 towards the £9,250 tuition fee, with the difference being paid for by a loan from SFE. In year 2 to 4, The Department of Health will pay £3,715 per annum towards the tuition fees; students can apply for a loan to make up the £5,535 difference to £9,250.12

The figure below 10 summarises this information.
Tuition fee contribution rates 2022/23

<table>
<thead>
<tr>
<th>Type of course</th>
<th>Maximum amount payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate course lasting five or six years</td>
<td>up to £9,250</td>
</tr>
</tbody>
</table>
| Graduate entry course (three or four years) | up to £3,715
  | £3,925 for English-domiciled students studying in Northern Ireland |
| Any final year of a course required to be completed after less than 15 weeks’ attendance | up to £4,625 |

Table showing maximum amount of tuition fee payable to students university by SFE or NHSBSA depending on type of student, type of degree, and year of study

For a graduate student on an undergraduate 5 year course, years 1-4 tuition fees are paid out of pocket by the student themselves. In the 5th and final year, they are entitled to the same funding available to cover tuition fees as those on the undergraduate course with no prior degree. 12

Funding to Live

The figure below14 shows the maximum amounts available for students in England to help with living costs. Maintenance loans are means-tested. These figures apply for years 1 to 4 of the standard 5-year undergraduate course for those with no prior degree, and are stated for ~30 weeks. From year 5 onwards, help with living costs is funded by the NHS Bursary Scheme by NHSBSA, which is explained in greater detail in later in this briefing pack, alongside a reduced non-means tested maintenance loan.

<table>
<thead>
<tr>
<th></th>
<th>2021 to 2022 academic year</th>
<th>2022 to 2023 academic year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Living with your parents</td>
<td>Up to £7,987</td>
<td>Up to £8,171</td>
</tr>
<tr>
<td>Living away from your parents, outside London</td>
<td>Up to £9,488</td>
<td>Up to £9,706</td>
</tr>
<tr>
<td>Living away from your parents, in London</td>
<td>Up to £12,382</td>
<td>Up to £12,667</td>
</tr>
<tr>
<td>You spend a year of a UK course studying abroad</td>
<td>Up to £10,866</td>
<td>Up to £11,116</td>
</tr>
<tr>
<td>If you’re 60 or over on the first day of the first academic year of your course</td>
<td>Up to £4,014</td>
<td>Up to £4,106</td>
</tr>
</tbody>
</table>
For the first 4 years of Student Finance England, for courses longer than 30 weeks and 3 days, students can access the ‘Long Courses Loan’\textsuperscript{15}. Students get a fixed amount per extra week, or part of a week, for up to 45 weeks of study. Students studying for 45 weeks or more are assessed for the full 52 weeks. These rates are shown in the table below:

<table>
<thead>
<tr>
<th>Students living arrangements</th>
<th>Maximum amount for each extra week 2022/23 academic year</th>
<th>Maximum amount for each extra week – 2021/22 academic year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Living with parents</td>
<td>£69</td>
<td>£67</td>
</tr>
<tr>
<td>Studying in London and not living with parents</td>
<td>£134</td>
<td>£131</td>
</tr>
<tr>
<td>Studying outside London and not living with parents</td>
<td>£104</td>
<td>£102</td>
</tr>
</tbody>
</table>

Amounts from www.practitioners.slc.co.uk on Long Courses Loans as part of Maintenance Loans in years 1-4 of an undergraduate degree for students with no prior degree\textsuperscript{15}.

Means-tested travel grants for essential travel to clinical placements in years 1-4 are available after the first £303 have been paid for by the student\textsuperscript{16}. 

\textit{Figures from www.gov.uk on maximum funding for maintenance grants in years 1-4 of the undergraduate degree programme for students with no prior degree}\textsuperscript{13}
In years 5 onwards Student Finance England offers only a non-means tested reduced maintenance loan 22/23 as follows 17 18:

<table>
<thead>
<tr>
<th>Students Year</th>
<th>Student living inside of London, out of parental home</th>
<th>Student living outside of London, out of parental home</th>
<th>Student living in parental home</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 5 of 6 year course</td>
<td>£3,558</td>
<td>£2,534</td>
<td>£1,902</td>
</tr>
<tr>
<td>Final year (year 5 of 5 year course OR year 6 of 6 year course)</td>
<td>£2,724</td>
<td>£1975</td>
<td>£1,443</td>
</tr>
</tbody>
</table>


This reduced amount is supplemented by the NHS Bursary provided by NHS Business Authority Services.

For graduate students on an accelerated 4 year degree programme, Student Finance England provides the maintenance loan for first year, before NHS Bursary and a reduced student finance loan are available for years 2-4. 12

For graduate students on an undergraduate course, maintenance loans are available from Student Finance England until the final year where NHS Bursary and a reduced student finance loan are available. 12

**NHS Bursary**

Only English and Welsh Medical Students are eligible for an NHS Bursary. The organisation that is responsible for the NHS Bursary that medical students receive in their final clinical years varies depending on the country the student lived in prior to the course. For English Students, this is the NHS Business Services Authority (NHSBSA) and for Welsh Students this is the NHS (Wales) Student Awards Services (NHSWSAS). 10
Welsh and English Medical Students

For Welsh and English Students, despite the different funding bodies, the amount available is the same for both nations.

Eligibility

Funding is available to medical students:

- studying a 5 or 6-year undergraduate course (you can apply from year 5)
- studying a 3 or 4-year graduate-entry course (you can apply from year 2)
- a returning NHS Bursary student and started your course before 1 August 2017

Intercalating years could count as qualifying years of study for funding if studied as part of:

- bachelor's degree, in the first 4 years
- master's degree

The table below summarises medical student eligibility for funding from the NHSBSA and NHWSAS. Where students are not eligible, this is because they already receive funding from another student finance body, e.g., Student Finance England (SFE), in line with other non-healthcare university degree courses.

<table>
<thead>
<tr>
<th>Type of medical or dental pre-registration course</th>
<th>Part of course eligible for an NHS Bursary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Course year</td>
<td></td>
</tr>
<tr>
<td>Five or more years undergraduate pre-registration course (including any integral foundation or intercalating years at bachelor or master's degree level)</td>
<td>Not eligible</td>
</tr>
<tr>
<td>Accelerated four year pre-registration course for graduates with relevant prior learning</td>
<td>Not eligible</td>
</tr>
<tr>
<td>Accelerated three year pre-registration course for graduates with relevant prior learning</td>
<td>Not eligible</td>
</tr>
</tbody>
</table>

Figures from www.nhsbsa.nhs.uk on the NHS Bursary Funding

Note that for English students on an undergraduate course with a prior degree, they will be eligible only for certain Student Finance England Maintenance Loans in years 1-4, before receiving the same funding as medical students with no prior degree in the 5th and final year.
Note that for Welsh students on an undergraduate course with a prior degree, they will be eligible only for certain Student Finance Wales Maintenance Loans in years 1-4, before receiving the same funding as medical students with no prior degree in the 5th and final year.

**Amount of funding available**

For a course up to 30 weeks and 3 days, the following is available:
If eligible, full-time students can apply for:
- non-means tested grant of £1,000 per academic year
- tuition fee contribution
  - for undergraduate courses that last 5 or 6 years it is up to £9,250
  - for graduate entry courses that lasts 3 or 4 years it is up to £3,715*
  * For English students studying in Northern Ireland, the maximum amount of tuition fee contribution goes up to £3,925
- means-tested bursary based on your household income. For full-time students, up to:
  - £2,207 if living with parents
  - £3,191 if studying in London
  - £2,643 if studying outside of London

For courses running beyond 30 weeks and 3 days, an extra weeks allowance subject to means testing is applied. This is therefore up to:
- £108 per additional week in London
- £84 per additional week outside London
- £56 per additional week in Parental Home

Should a course be 45 weeks or more in an academic year, the Extra Weeks Allowance is given to cover all 52 weeks of the year.  

There is additional funding available for those with dependents, children, and disabilities.

The NHSBSA has some provision for emergency hardship funds, however these have strict eligibility requirements and are limited to between £100 and £3000. In order to access this hardship grant, an application must be made including evidence of income and expenditure, signed university approval of NHS Hardship Grant application, and evidence of application to all other available funding such as student loans and university hardship funds.

**The expected spousal/ parental contributions**
Its funding depends on the expectation of parents/spouse to contribute towards living costs of the medical student. The table below shows the exact contributions, depending on parental/spousal income, expected:

Figures from [www.nhsbsa.nhs.uk](http://www.nhsbsa.nhs.uk) on the NHS Bursary Funding

### Travel and Dual Accommodation Expense

#### Travel

The cost of return journeys between normal term-time address and placement sites which are more than the normal daily cost of return journeys between term time address and university, can be claimed for.

The amount reimbursed depends on modality of travel:

- bicycle – 20p per mile
- motor vehicles – 28p per mile
- passenger miles – 5p per mile

And, can include:
Accommodation

Temporary accommodation in order to attend a placement may also be reimbursed\textsuperscript{10} at the following rate:

- £55 per night for commercial accommodation (for example, hotel, bed and breakfast)
- £25 per night for staying with a friend or relative, but not parents

The cost of one weekly return journey between normal accommodation and temporary accommodation can also be claimed for.

These claims can be submitted up to 6 months from the last day of the placement period being claimed for.

All claims need to be authorised by the Medical Students University first before being submitted to NHSBSA/ NHSWSAS.

Application process

The application process requires original copies of many documents, including the following, in order to calculate the means-tested portion of funding:

- Siblings birth certificates
- Parents death certificates
- Parents p45
- Parents uniform allowance

Additionally, students over the age of 25 are not automatically counted as independent, unlike Student Finance England and Student Finance Wales where they are. This is because SFE and SFW assess independence every academic year, whereas NHS Bursary only does so at the beginning of the course. \textsuperscript{10}

Comparison of years 1-4 and 5 onwards for 2022/23

The following total figures have been calculated for a 40 week term in years 1-4, 5 and then 6 for a medical student with no prior degree, on a 6 year Medicine degree, receiving the maximum funding possible.
<table>
<thead>
<tr>
<th>Year</th>
<th>Living in parental home £</th>
<th>Living outside of London out of parental home £</th>
<th>Living in London out of parental home £</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-4</td>
<td>8,861 (8171 + (69x10))</td>
<td>10,800 (9706 + (104 x 10))</td>
<td>14,007 (12667 + (134 x 10))</td>
</tr>
<tr>
<td>5</td>
<td>5,669 (1,902 + 1000 + 2,207 + (56 x10))</td>
<td>7,710 (2,534 + 1000 + 2,643 + (84 x 10))</td>
<td>8,829 (3,558 + 1000 + 3,191 + (108 x 10))</td>
</tr>
<tr>
<td>6 (final year)</td>
<td>5,210 (1,443 + 1000 + 2,207 + (56 x10))</td>
<td>6,458 (1,975 + 1000 + 2,643 + (84 x 10))</td>
<td>7,995 (2,724 + 1000 + 3,191 + (108 x 10))</td>
</tr>
</tbody>
</table>

The following figures have been calculated for a 40 week term in years 1-4 and 5 for a medical student with no prior degree, on a 5 year Medicine degree, receiving the maximum funding possible.

For both types of courses and for all living situations these medical students will see the funding available for them to live almost halved:

- A final year medical student living outside of their parental home in London would see the funding available for them to live drop by 43% compared to year 1.
- A final year medical student living outside of their parental home outside of London would see the funding available for them to live drop by 40% compared to year 1.
- A final year medical student living in their parental home would see the funding available for them to live drop by 41% compared to year 1.
The NHSBSA expects parental or spousal contributions to mitigate this shortfall, however families simply cannot afford to contribute the amounts suggested - leaving these low-middle income and other disadvantaged students short of £1000’s to live.

The current temporary accommodation provision is inadequate as it is near impossible to find commercial accommodation costing less than £55 per night. Therefore, medical students must cover this cost while also covering the cost of their regular term-time accommodation. Additionally, these claims need to first be confirmed by the student's university before being submitted to NHBSA/ NHSWSAS. There is variation between universities as to what placement site distance from campus is considered remote and therefore worthy of temporary accommodation.

The current travel reimbursements are not adequate, especially when compared to other healthcare professionals in employment where they are greater - despite medical students being in full-time education and therefore with reduced ability undertake paid employment to self-fund fuel costs. Nurses receive 56p per mile for the first 3,500 miles and 20p for each additional mile for travel in their own vehicle to care for patients in their homes or in community centres\(^1\). The Royal College of Nurses recognises that this is not enough due to the rising cost of fuel, and are asking for greater reimbursement\(^2\). Medical students currently receive just 50% of the fuel allowance allowed for the first 3,500 miles of nurses\(^3\).

**Wales**

**Tuition Loan**

Undergraduate students on an undergraduate course can access up to £9,250 per annum from SFW, depending on the cost of their course. This is paid directly to their university. Tuition fees from year 5 onwards are paid for by the NHS Wales Bursary Scheme and are not required to be paid back.\(^2\)

This is identical to the method of funding in England.

For a graduate student on an accelerated 4 year programme, in year 1 the first £3,465 must be paid for by the student before Student Finance Wales provides a loan to cover the rest. Years 2-4 the £3,465 is paid for by NHSWSAS, and the remainder by a SFW tuition loan.\(^1\)

For a graduate student on an undergraduate 5 year course, years 1-4 tuition fees are paid out of pocket by the student themselves. In the 5th and final year, they are entitled to the same funding available to cover tuition fees for those on the undergraduate course with no prior degree. \(^1\)

**Funding to Live**
Student Finance Wales is the sole funder of living costs from year 1-4 for undergraduate medical students with no prior degree. From year 5 onwards, there is a reduced maintenance loan available to go alongside an NHS Bursary.

The total funding available is the same for all Welsh students irrespective of their household income, but the composition of grant vs loan is means-tested, with those from the lowest income households receiving a greater proportion of grant.21

For academic term 2022/23, in years 1-4, for those living with their parents, a total of £9,095 is available. For those living outside of their parental home and attending a university outside of London, a total of £10,710 is available. For those living outside of their parental home and attending a university in London, a total of £13,375 is available.21

Figures from www.studentfinancewales.co.uk on the funding available for Welsh Student in years 1-4 for academic term 2022/23.21

If the course is longer than 30 weeks and 3 days, extra funding per week is available.21
Figures from www.studentfinancewales.co.uk on the extra weeks funding available for Welsh Student in years 1-4 for academic term 2022/23.  

In years 1-4, a travel grant is available for essential travel to placements. The first £303 or £1000 for those with a household income below and above £59,200 respectively. If household income is over £50,753, the Travel Grant will be reduced by £1 for every £5 above £50,753.

From year 5 onwards, the funding available from Student Finance Wales is reduced. The amounts available are dependent on the students' living arrangements.

<table>
<thead>
<tr>
<th>Students Year</th>
<th>Student living inside of London, out of parental home</th>
<th>Student living outside of London, out of parental home</th>
<th>Student living in parental home</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 5 of 6 year course</td>
<td>£6,185</td>
<td>£4,855</td>
<td>£4,045</td>
</tr>
<tr>
<td>Final year (year 5 of 5 year course OR year 6 of 6 year course)</td>
<td>£6,185</td>
<td>£4,855</td>
<td>£4,045</td>
</tr>
</tbody>
</table>

Information from www.studentfinancewales.co.uk detailing the reduced student maintenance loan available from year 5 onwards for academic term 2022/23.
For graduate students on an accelerated 4 year degree programme, Student Finance Wales provides the maintenance loan for first year, before NHS Bursary and a reduced student finance loan are available for years 2-4.\(^8\)

For graduate students on an undergraduate course, maintenance loans are available from Student Finance Wales until the final year where NHS Bursary and a reduced student finance loan are available.\(^8\)

**NHS Bursary**

See the ‘NHS Bursary’ section under ‘England’.

Despite different funding bodies, the NHS Bursary for both nations is the same.

**Comparison of years 1-4 and 5 onwards for 2022/23**

The following total figures have been calculated for a 40 week term in years 1-4, 5 and then 6 for a medical student with no prior degree, on a 6 year Medicine degree, receiving the maximum funding possible.

<table>
<thead>
<tr>
<th>Year</th>
<th>Living in parental home £</th>
<th>Living outside of London out of parental home £</th>
<th>Living in London out of parental home £</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-4</td>
<td>10,005</td>
<td>12,090</td>
<td>15,135</td>
</tr>
<tr>
<td></td>
<td>(9095 + (91x10))</td>
<td>(10710 + (138 x 10))</td>
<td>(13375 + (176 x 10))</td>
</tr>
<tr>
<td>5</td>
<td>7,812</td>
<td>9,338</td>
<td>11,456</td>
</tr>
<tr>
<td></td>
<td>(4,045 + 1000 + 2,207 + (56 x10))</td>
<td>(4,855 + 1000 + 2,643 + (84 x 10))</td>
<td>(6,185 + 1000 + 3,191 + (108 x 10))</td>
</tr>
<tr>
<td>6 (final year)</td>
<td>7,812</td>
<td>9,338</td>
<td>11,456</td>
</tr>
<tr>
<td></td>
<td>(4,045 + 1000 + 2,207 + (56 x10))</td>
<td>(4,855 + 1000 + 2,643 + (84 x 10))</td>
<td>(6,185 + 1000 + 3,191 + (108 x 10))</td>
</tr>
</tbody>
</table>

The following figures have been calculated for a 40 week term in years 1-4 and 5 for a medical student with no prior degree, on a 5 year Medicine degree, receiving the maximum funding possible.
<table>
<thead>
<tr>
<th>Year</th>
<th>Living in parental home £</th>
<th>Living outside of London out of parental home £</th>
<th>Living in London out of parental home £</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-4</td>
<td>10,005</td>
<td>12,090</td>
<td>15,135</td>
</tr>
<tr>
<td></td>
<td>(9095 + (91x10))</td>
<td>(10710 + (138 x 10))</td>
<td>(13375 + (176 x 10))</td>
</tr>
<tr>
<td>5 (final year)</td>
<td>7,812</td>
<td>9,338</td>
<td>11,456</td>
</tr>
<tr>
<td></td>
<td>(4,045 + 1000 + 2,207 + (56 x10))</td>
<td>(4,855 + 1000 +2,643 + (84 x 10))</td>
<td>(6,185 + 1000 + 3,191 + (108 x 10))</td>
</tr>
</tbody>
</table>

For both types of courses and for all living situations these medical students will see the funding available for them to live drop by nearly a quarter:

- A final year medical student living outside of their parental home in London would see the funding available for them to live drop by 24% compared to year 1.
- A final year medical student living outside of their parental home outside of London would see the funding available for them to live drop by 23% compared to year 1.
- A final year medical student living in their parental home would see the funding available for them to live drop by 22% compared to year 1.

Scotland
Tuition Loan

Fees for Scottish students attending university in Scotland are considerably lower than in England and Wales, ranging from £1,205 to £1,820 per annum. For undergraduate students with no prior degree, tuition fees will be paid directly to their university, for the entire duration of their course. If attending university elsewhere in the UK, students can apply for a loan of up to £9,250 to pay tuition fees from the SAAS; from year 5 they will be covered by the SAAS and will not need to be paid back.

For graduate students on an accelerated 4 year course, unless part of a ScotGEM course where tuition fees are paid for, students will need to self-fund their tuition fees.

For graduate students on an undergraduate course, students will have to self-fund years 1-4 of the tuition fee, however in the 5th and final year this will be paid for by SAAS like undergraduate students on the undergraduate course.
**Funding to Live**

In Scotland, Student Awards Agency Scotland is the sole funder of living costs from year 1-6. Students from Scotland receive funding based only on their household income and not their living situation. For academic year 2022/23, the maximum funding available is £8,100, and this is a mixture of a loan and a non-repayable grant.  

![Table showing funding details](image)

*Information from www.saas.gov.uk detailing the funding available in years 1-6 for academic term 2022/23*  

Essential travel between accommodation and clinical placements are not covered via a reimbursement/grant.  

However, throughout the degree for remote clinical attachments, free hospital accommodation is usually provided by universities and placement sites. However, due to this being at the discretion of the different universities, availability of accommodation sites and reimbursements of travel costs vary across Scotland.  

All graduates on accelerated 4 year courses and all graduates on undergraduate courses can apply to SAAS for maintenance loans.  

**NHS Bursary**

There is no NHS bursary provision available as the funding from SAAS remains constant throughout the length of the degree.
Northern Ireland

Tuition Loan

If studying in Northern Ireland, the maximum tuition fee that can be charged is £4,395 (figure for the 2020/21 academic year). Students studying in any part of the UK can apply for a loan to cover tuition fees for years 1 to 4 of their course. From year 5 onwards, tuition fees are covered by the Department of Health, Social Services and Public Safety (DHSSPS). Students with a prior degree are responsible for the payment of tuition fees for the complete duration of their medical degree.

Funding to Live

Northern Irish students receive a mixture of non-repayable grants and loans to cover their living costs. The following is for the academic year 2022/23. For those living with their parents, a total of £5,338 is available. For those living outside of their parental home and attending a university outside of London, a total of £6,428 is available. For those living outside of their parental home and attending a university in London, a total of £8,368 is available. All students can take out around 75% of this loan regardless of household income, the final 25% is dependent on household income.

<table>
<thead>
<tr>
<th>Your living arrangements</th>
<th>Maximum Maintenance Loan for 2021 to 2022 academic year</th>
<th>Maximum Maintenance Loan for 2022 to 2023 academic year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Living with parents</td>
<td>Up to £3,750</td>
<td>Up to £3,750</td>
</tr>
<tr>
<td>Living in London and not with parents</td>
<td>Up to £6,780</td>
<td>Up to £6,780</td>
</tr>
<tr>
<td>Living outside London and not with parents</td>
<td>Up to £4,840</td>
<td>Up to £4,840</td>
</tr>
<tr>
<td>Living abroad for at least one term as part of your course</td>
<td>Up to £5,770</td>
<td>Up to £5,770</td>
</tr>
</tbody>
</table>

Information from www.studentfinanceni.co.uk detailing the funding available in years 1-4 via repayable loans for academic term 2022/23.
Information from www.studentfinanceni.co.uk detailing the funding available in years 1-4 via means-tested grants for academic term 2022/23. ²⁹

<table>
<thead>
<tr>
<th>Academic year</th>
<th>Maximum grant available</th>
</tr>
</thead>
<tbody>
<tr>
<td>2022 to 2023</td>
<td>Up to £3,475</td>
</tr>
<tr>
<td>2021 to 2022</td>
<td>Up to £3,475</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>HOUSEHOLD INCOME (£)</th>
<th>ASSESSED CONTRIBUTION (£)</th>
<th>MAINTENANCE GRANT (£)</th>
<th>MAINTENANCE LOAN (£)</th>
<th>TOTAL GRANT PLUS LOAN (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student living at home</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19,203</td>
<td>0</td>
<td>3,475</td>
<td>1,863</td>
<td>5,338</td>
</tr>
<tr>
<td>25,000</td>
<td>0</td>
<td>2,201</td>
<td>2,199</td>
<td>4,400</td>
</tr>
<tr>
<td>30,000</td>
<td>0</td>
<td>1,215</td>
<td>2,535</td>
<td>3,750</td>
</tr>
<tr>
<td>35,000</td>
<td>0</td>
<td>689</td>
<td>3,061</td>
<td>3,750</td>
</tr>
<tr>
<td>41,540</td>
<td>0</td>
<td>0</td>
<td>3,750</td>
<td>3,750</td>
</tr>
</tbody>
</table>

Figure showing the total amount of Grant and Loan for a medical student in years 1-4 of their medical degree who is living at home 2022/23 ³¹

<table>
<thead>
<tr>
<th>HOUSEHOLD INCOME (£)</th>
<th>ASSESSED CONTRIBUTION (£)</th>
<th>MAINTENANCE GRANT (£)</th>
<th>MAINTENANCE LOAN (£)</th>
<th>TOTAL GRANT PLUS LOAN (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student living in lodgings</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19,203</td>
<td>0</td>
<td>3,475</td>
<td>2,953</td>
<td>6,428</td>
</tr>
<tr>
<td>25,000</td>
<td>0</td>
<td>2,201</td>
<td>3,289</td>
<td>5,490</td>
</tr>
<tr>
<td>30,000</td>
<td>0</td>
<td>1,215</td>
<td>3,625</td>
<td>4,840</td>
</tr>
<tr>
<td>35,000</td>
<td>0</td>
<td>689</td>
<td>4,151</td>
<td>4,840</td>
</tr>
<tr>
<td>41,540</td>
<td>0</td>
<td>0</td>
<td>4,840</td>
<td>4,840</td>
</tr>
</tbody>
</table>
Figure showing the total amount of Grant and Loan for a medical student in years 1-4 of their medical degree who is living out of the parental home and outside of London 2022/23

<table>
<thead>
<tr>
<th>Household income</th>
<th>Maintenance Grant</th>
<th>Maintenance Loan</th>
<th>Total support</th>
</tr>
</thead>
<tbody>
<tr>
<td>£19,203 or less</td>
<td>£3,475</td>
<td>£4,893</td>
<td>£8,368</td>
</tr>
<tr>
<td>£25,000</td>
<td>£2,201</td>
<td>£5,229</td>
<td>£7,430</td>
</tr>
<tr>
<td>£30,000</td>
<td>£1,215</td>
<td>£5,565</td>
<td>£6,780</td>
</tr>
<tr>
<td>£35,000</td>
<td>£689</td>
<td>£6,091</td>
<td>£6,780</td>
</tr>
<tr>
<td>£41,540</td>
<td>£0</td>
<td>£6,780</td>
<td>£6,780</td>
</tr>
<tr>
<td>£45,000</td>
<td>£0</td>
<td>£6,416</td>
<td>£6,416</td>
</tr>
<tr>
<td>£50,000</td>
<td>£0</td>
<td>£5,889</td>
<td>£5,889</td>
</tr>
<tr>
<td>£55,000</td>
<td>£0</td>
<td>£5,363</td>
<td>£5,363</td>
</tr>
<tr>
<td>£57,643+</td>
<td>£0</td>
<td>£5,085</td>
<td>£5,085</td>
</tr>
</tbody>
</table>

Figure showing the total amount of Grant and Loan for a medical student in years 1-4 of their medical degree who is living out of the parental home and inside of London 2022/23

If the course is longer than 30 weeks, extra funding per week is available as follows:

<table>
<thead>
<tr>
<th>Students living arrangements</th>
<th>Maximum amount for each extra week 2022/23 academic year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Living with parents</td>
<td>£55</td>
</tr>
<tr>
<td>Studying in London and not living with parents</td>
<td>£108</td>
</tr>
</tbody>
</table>
Studying outside London and not living with parents | £84

Figures from www.thecompleteuniversityguide.co.uk showing extra weeks allowance for students in years 1-4 for 2022/23.

In years 5 onwards medical students are eligible for a reduced rate non-income assessed maintenance loan from Student Finance Northern Ireland.

<table>
<thead>
<tr>
<th>Students Year</th>
<th>Student living out of parental home</th>
<th>Student living in parental home</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 5 of 6 year course</td>
<td>£2,370</td>
<td>£1,780</td>
</tr>
<tr>
<td>Final year (year 5 of 5 year course OR year 6 of 6 year course)</td>
<td>£1,850</td>
<td>£1,350</td>
</tr>
</tbody>
</table>

Figure showing the reduced maintenance loan available from SFNI from year 5 onwards dependent on the living situation of the medical student 2022/23.

For graduate students, students can apply for a means-tested maintenance loan and other means-tested grants such as the travel grant and dependents grants.

For students attending medical school in Northern Ireland, Residential accommodation for clinical attachments are currently provided in years 3-5, however this is under review with the Department of Health for Northern Ireland and this may change. For some attachments where accommodation is not to be provided, for example General Practice, students can be reimbursed up to £33.75 per night for B&B accommodation.

**NHS Bursary**

In years 5 onwards the Northern Ireland Department of Health provides bursaries for eligible medical students- only those without a prior degree before starting their medical degree. These bursaries are means-tested, and are a maximum of £1920 for students living at home, and £2355 for students living out of the parental home.

An “Assessed Contribution” is calculated for the amount expected to be provided by the medical student's family to contribute to their living costs.
### HOUSEHOLD INCOME (€)

<table>
<thead>
<tr>
<th>HOUSEHOLD INCOME (£)</th>
<th>ASSESSED CONTRIBUTION (£)</th>
<th>DoH BURSARY (£)</th>
<th>MAINTENANCE LOAN (£)</th>
<th>TOTAL BURSARY PLUS LOAN (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student living at home</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt; 24,770</td>
<td>0</td>
<td>1,920</td>
<td>1,780</td>
<td>1,350</td>
</tr>
<tr>
<td>24,770</td>
<td>45</td>
<td>1,875</td>
<td>1,780</td>
<td>1,350</td>
</tr>
<tr>
<td>30,000</td>
<td>595</td>
<td>1,325</td>
<td>1,780</td>
<td>1,350</td>
</tr>
<tr>
<td>35,000</td>
<td>1,121</td>
<td>799</td>
<td>1,780</td>
<td>1,350</td>
</tr>
<tr>
<td>40,000</td>
<td>1,648</td>
<td>272</td>
<td>1,780</td>
<td>1,350</td>
</tr>
<tr>
<td>42,589</td>
<td>1,920</td>
<td>0</td>
<td>1,780</td>
<td>1,350</td>
</tr>
<tr>
<td>Student living in lodgings</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt; 24,770</td>
<td>0</td>
<td>2,355</td>
<td>2,370</td>
<td>1,850</td>
</tr>
<tr>
<td>24,770</td>
<td>45</td>
<td>2,310</td>
<td>2,370</td>
<td>1,850</td>
</tr>
<tr>
<td>30,000</td>
<td>595</td>
<td>1,760</td>
<td>2,370</td>
<td>1,850</td>
</tr>
<tr>
<td>35,000</td>
<td>1,121</td>
<td>1,234</td>
<td>2,370</td>
<td>1,850</td>
</tr>
<tr>
<td>40,000</td>
<td>1,648</td>
<td>707</td>
<td>2,370</td>
<td>1,850</td>
</tr>
<tr>
<td>42,719</td>
<td>2,355</td>
<td>0</td>
<td>2,370</td>
<td>1,850</td>
</tr>
</tbody>
</table>

*Figure showing the funding available from year 5, (where a Standard Year is the 5th year of a 6 year course, and final year is the 5th year of a 5 year course or 6th year of a 6 year course), and the assessed contribution calculated.*

### Comparison of years 1-4 and 5 onwards for 2022/23

The following total figures have been calculated for a 40 week term in years 1-4, 5 and then 6 for a medical student with no prior degree, on a 6 year Medicine degree, receiving the maximum funding possible.

<table>
<thead>
<tr>
<th>Year</th>
<th>Living in parental home £</th>
<th>Living outside of London out of parental home £</th>
<th>Living in London out of parental home £</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-4</td>
<td>7,755</td>
<td>9,155</td>
<td>11,335</td>
</tr>
<tr>
<td></td>
<td>(3750 + 3475 + (55x10))</td>
<td>(4840 +3475 + ( 84 x 10))</td>
<td>(6780 + 3475 + (108 x 10))</td>
</tr>
</tbody>
</table>
The following figures have been calculated for a 40 week term in years 1-4 and 5 for a medical student with no prior degree, on a 5 year Medicine degree, receiving the maximum funding possible.

<table>
<thead>
<tr>
<th>Year</th>
<th>Living in parental home £</th>
<th>Living outside of London out of parental home £</th>
<th>Living in London out of parental home £</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-4</td>
<td>7,755</td>
<td>9,155</td>
<td>11,335</td>
</tr>
<tr>
<td></td>
<td>(3750 + 3475 + (55x10))</td>
<td>(4840 +3475 + ( 84 x 10))</td>
<td>(6780 + 3475 + (108 x 10))</td>
</tr>
<tr>
<td>5 (final year)</td>
<td>3,270</td>
<td>4,205</td>
<td>4,205</td>
</tr>
<tr>
<td></td>
<td>(1350 + 1920 )</td>
<td>(1850 + 2355)</td>
<td>(1850 + 2355 )</td>
</tr>
</tbody>
</table>

For both types of courses and for all living situations these medical students will see the funding available for them to live almost halved:

- A final year medical student living outside of their parental home in London would see the funding available for them to live drop by 63% compared to year 1.
- A final year medical student living outside of their parental home outside of London would see the funding available for them to live drop by 54% compared to year 1.
- A final year medical student living in their parental home would see the funding available for them to live drop by 58% compared to year 1.
Irish Student Funding

The Common Travel Area Act states that those who have Irish nationality from the Republic of Ireland are considered home students, stating; “British and Irish citizens have the right to access all levels of education in either state, on terms no less favourable than those available to the citizens of that state. Both Governments have committed to taking steps to ensure that this continues now that the UK has left the EU.”

As Irish students are considered home students, they are charged the same fees as British students, and through SFE and the NHS, Irish students have access to full tuition fee loans.

In 2019 the Irish government stated “Both Governments have also committed to taking steps to ensure that British and Irish citizens pursuing further and higher education in the other state, will continue to have the right to qualify for student loans and support under applicable schemes and eligibility conditions.”

Irish students must have lived in the UK for three years prior to the start of their course to access SFE maintenance loans and the NHS bursary, making it exceedingly difficult for Irish students to study in Britain.

By contrast, British students studying in Ireland can access financial support for fees and living costs through the SUSI scheme.

This is clear discrimination and forces Irish students into needless financial hardship.
Widening Participation

While the #LiveableNHSBursary campaign is about the overall lack of funding for medical students, it is particularly aiming to highlight the additional hardship faced by widening participation students. These are students who belong to a group that is typically underrepresented in higher education.

Examples of such groups include:

- Students from a low-income background
- Students from areas where progression to higher education is less common
- Students who are the first in their family to go to university/college
- Students from schools where a below average number of pupils progress to higher education
- Students who are carers/have dependents
- Students with a disability
- Students from an under-represented ethnic background

For students in some of these groups, there is additional funding available from the government to help them complete their students. Examples of these are discussed below; this information applies to years 1 to 4 of a medical degree, unless otherwise specified. This funding comes from SFE. Some universities may also independently offer help to their students, through grants, bursaries, scholarships and hardship funds.

**Students from a low-income background**

As discussed in the previous sections on university fees, low-income students are entitled to higher means-tested loans than other students.

If students experience new or extreme financial hardship during their studies, they are encouraged in the first instance to make their university aware and apply to them directly for access to that individual university’s hardship fund. Universities have strict eligibility criteria for these funds. Students are required to demonstrate that they cannot meet basic costs of living like rent, bills and food, and that they have accessed all possible sources of funding available to them.

Some universities set limits for what they consider a “reasonable cost of living”, in order to evaluate whether applicants are living beyond their means, so as to limit the misuse of funding. The figure below shows what The University of Birmingham sets as their reasonable cost of living boundaries:
Students with children or dependent adults

Students with children or dependent adults are eligible for multiple sources of additional financial help:

- **Childcare Grant**\(^\text{39}\) - for full-time students with children under 15, or under 17 if they have special education needs (SEN). This does not have to be paid back. The amount depends on household income and number of dependent children. For the 2022/23 academic year students can receive either 85% of their childcare costs or a fixed maximum amount (whichever is less). The maximum amounts are £183.75 per week for 1 child and £315.03 per week for 2 or more children.

- **Parents’ Learning Allowance**\(^\text{40}\) - for full-time students with children, to help with costs of studying such as books, study materials and travel. It is available to students on an eligible undergraduate course, teacher training course or Postgraduate Certificate in Education (PGCE). The amount received is based on household income. For the 2022/23 academic year the maximum amount is £1,863 for the year.

- **Adult Dependents’ Grant**\(^\text{41}\) - for full-time students with an adult that depends on them financially. This is usually a partner (husband, wife or civil partner) or relative. If students are under the age of 25 their dependent cannot be their partner unless they are married or in a civil partnership. For the 2022/23 academic year the maximum amount is £3,263 for the year. This is based on the students’ own income, the dependents’ income, personal circumstances, and whether the applicant is in receipt of any other grants.

Students with a disability

**Disabled Students’ Allowance (DSA)** is funding for study-related costs experienced by students due to a mental health condition, chronic illness or any other disability\(^\text{42}\).
The amount is independent of household income. For the 2022/23 academic year, the maximum amount is £25,575 for the year.

DSA can help fund a variety of support, including:

- Specialist equipment e.g., a computer
- Non-medical helpers e.g., a British Sign Language translator or a note taker
- Travel allowance to attend a course or placement
- Other disability-related costs e.g., having to print additional copies of coursework for proof-reading

To apply, students must provide evidence of their condition such as a letter from their doctor. Following this, students attend a needs assessment where the particular support required for that individual is determined and then organised.

**Support provided by the NHS bursary**

The support discussed above is in the context of non-healthcare students and healthcare students not yet eligible for the NHS bursary. Once eligible for the NHS bursary, the funding process changes.

- **Childcare Allowance**\(^{43}\) - this replaces the Childcare Grant. To be eligible, students must be in receipt of an NHS bursary, have children that are financially dependent on them, and use an approved or registered provider of childcare. As per the previous grant, this allowance will pay up to 85% of childcare costs or a fixed maximum amount; £128.78 per week for 1 child and £191.45 per week for 2 or more children.

- **NHS Bursary Hardship Grant**\(^{44}\) - this is for students facing genuine unexpected financial hardship. Students can claim between £100 and £3,000 based on their current financial situation.

- **DSA**\(^{45}\) - support available is the same as for DSA provided by SFE, just processed by a different organisation. The maximum amount is £27,680 per year. There are set maximum amounts for specialist equipment (£5,214), non-medical helpers (£20,725) and a general allowance for other disability-specific costs (£1,741).
Erin’s Story

“I know I can be, and will be, as good a doctor as anyone else, with the right support”

I was lucky to have a privileged upbringing in Oxfordshire; I went to good schools and had a supportive family who told me that as long as I worked hard, I could be whatever I wanted to be. I did fairly well at school and achieved a place at medical school with A level grades of A*ABB in Music, Biology, Chemistry and Maths respectively. I was admittedly oblivious to the challenges faced by widening participation students.

So what gives me the right to talk on behalf of the #LiveableNHSBursary campaign?

Disability does not have a “typical appearance” - I am a disabled medical student, and soon-to-be doctor.

Erin Lawson-Smith, final year medical student, pictured outside of the University of Birmingham Medical School

In my third year of medical school, I was diagnosed with a sleep disorder called Idiopathic Hypersomnia (IH), which is like a cross between Narcolepsy and Chronic Fatigue Syndrome. This causes me to experience excessive daytime sleepiness (and sometimes fall asleep without warning) and when uncontrolled, distressing night-time hallucinations. At the moment I cannot drive due to my condition. I am also unable to take public transport due to another condition.

As a disabled student, I was entitled to DSA to give me extra support during medical school. This is supposed to help me with additional costs due to my disability that other students don’t have. For me this was funding for taxis to and from my placements - around £30 per day. I should be reimbursed within 30 days of submitting my receipts…apart from that never happened.

I never had travel approved in time for the start of any of my final year placements, leaving me unsure if I would get reimbursed, I was left out of pocket for months when trying to arrange travel to a new placement.
On top of this, I was expected to print each individual taxi receipt each month (60 per month) and pay for special delivery postage to send them to the NHS bursary office, with a prepaid return envelope. The cost of this plus buying a printer, paper and ink would come to nearly £30 per month. The NHS bursary only gives my £80 a month to live on for everything! It was also assumed that I could easily get to a post office, which I couldn’t.

I had to deal with more stress than other students, and far less money throughout my final year of medical school, when I needed to be focusing on my exams and becoming a doctor. I have broken down so many times. I already face discrimination as a disabled student without financial issues.

Our population is so incredibly diverse and we need our healthcare professionals to represent that to provide the best care that we can as doctors - yet with so many barriers facing those who are the ones who can help us achieve this, how can we ever expect to achieve that level of diversity?

Everyone wants their parent, grandparent, sibling, child or friend to have the best medical care in their time of need - I need to be honest with you in that the barriers currently facing medical students will mean we cannot give the best care. We cannot give the best care if we are burnt out, if we can’t pay rent, or if we worry how we will feed ourselves or our dependents. No matter your political views, I know that you can understand this and realise how desperately we need your help - for the future of healthcare in this country.
Eilidh’s story & Hardship grants

I’m Eilidh, a graduate entry medic at The University of Newcastle and I receive the maximum funding due to being estranged. As a graduate medic, I experience the NHS bursary for 3 years. My university estimates that it costs the average student at the very minimum, £770 per month to live. Yet, with the NHS bursary I currently receive around £540 a month. This does not cover my living costs, and with no family support, it’s very challenging.

‘I work in car finance on a Sunday from 10am-4pm, then I’m due on a night shift for placement from 8pm-8am. What could I say to work? If I lost my job I wouldn’t be able to afford to continue the course.’

The combination of my job, placement, and studying means often I am working a minimum of 62 hours a week. Due to the lack of funding, I have £5000 in personal credit card debt. I have applied for hardship grants but I was rejected as I hadn’t fully maxed out my cards. I was hospitalised before my exams due to the compounding effect all of this has had on my physical, and mental health. I will be less likely to get the doctor job in a location I want due to having less time to study compared to my peers. I am in personal debt, not because I’m not able to budget, but because I am given an unliveable amount of funding. This is happening all across the country and I am not the only one.
**Hardship grants are not for chronic underfunding issues.** Many of us are rejected from them, and if accepted, they often do not meet the amount needed, which is in the thousands. The funding needs to be increased so that students like myself have access to adequate funding from the beginning.

The Department of Health and Social Care said: *hardship grants were available and stressed that NHS bursaries, unlike regular student loans, do not need to be repaid.*

A spokesperson said: "*We are committed to supporting medical students in England across all years of study and we are keeping funding arrangements for all healthcare students under review.*" 47
Why we need this to change and why you should act

Medical Schools have made good progress in increasing the diversity within the Medicine degree. Over the past 5 years, the number of medical students representing the lowest Indices of Multiple Deprivation (IMD) quintile has increased by 46% \(^48\). However, funding for these medical students has not changed to reflect the increasing diversity of these students' financial background. The longer the funding issues remain, the higher the risk of having an undiversified doctor workforce that is unrepresentative of the population.

These students, and other students whose parents struggle to support them, are forced into an impossible position of attempting to work multiple part-time jobs to make ends meet, despite their own medical schools advising against, and placing strict limits on the number of hours their students should work. This is because they recognise the intensity of a medical degree with 30-40 hour placement weeks, and the detrimental effect that working instead of studying can have on examination results. The current situation that low income medical students find themselves in is untenable. At the very best they fall into burn-out, and at the very worst they find themselves choosing between finals and food. When medical students become burnt out, it means they begin their first doctor job also burnt out - undoubtedly affecting patient care. Long-term the dismal funding of medical students decreases the retention of doctors in the UK - as current medical students feel the squeeze even more acutely than years before due to the current economic situation, more will look abroad to countries like Australia which pay junior doctors more to pay back credit card and private bank debts gathered while at medical school.

The Government asks international students wishing to study at a university in the UK to demonstrate they have sufficient funds to live as part of their visa requirements. Sufficient funds are defined as £1,334 per month (for up to 9 months) for courses in London, and £1,023 per month (for up to 9 months) for courses outside of London \(^49\). These amounts being suggested amount to roughly double that of what is available for medical students in their final clinical years. This has led to students crowdfunding to cover living costs alongside their medical degree. This negatively portrays the education and NHS system we currency have in the UK.

Ultimately, this campaign is self-fulfilling. It is surely better for the public purse to fully support a doctor graduate, train in the NHS and ‘pay back’ to the public, rather than have a final year medical student drop out due to financial pressure before they graduate.
How are other healthcare degrees funded?

Learning how students undertaking other healthcare degree courses are funded provides a clear view as to how those on a Medicine Degree programme can be better supported.

In England

The Learning Support Fund is open to all students studying in England, no matter which country they accept their Maintenance loans from (e.g., Student Finance England, Student Finance NI, Student Awards Agency for Scotland, or Student Finance Wales.)

The following courses all have access to the NHS Learning Support Fund 50:
- dental therapy or dental hygiene (level 5 and 6 courses)
- dietetics
- midwifery
- nursing (adult, child, mental health, learning disability, joint nursing and social work)
- occupational therapy
- operating department practitioner (level 5 and 6 courses)
- orthoptics
- orthotics and prosthetics
- paramedics (DipHE and FD courses are not eligible for NHS LSF)
- physiotherapy
- podiatry or chiropody
- radiography (diagnostic and therapeutic)
- speech and language therapy

This gives access to a Training Grant of £5,000 per academic year and money back for excess travel and temporary accommodation costs (Travel and Dual Accommodation Expenses51) whilst on practice placement. The Training Grant is non-repayable and non-means tested. The Travel and Dual Accommodation Expenses available are identical to that available for Medical Students on the NHS Bursary.

These healthcare students in England also have access to maintenance loans for all years of their course from Student Finance England.

For a student living outside of London, away from their parents, and on a 40 week course in 2022/23, this would result in a maximum of £10,746 from Student Finance England 14. With the addition of the Training Grant from the NHS Learning Support Fund, this totals up to £15,746 per academic year.

In Scotland
Scottish students on a course in Scotland on midwifery, nursing, or paramedicine are eligible for a bursary that is irrespective of household income. In years 1-3 this is £10,000, and in year 4 this is £7500 to reflect the shorter duration of the academic year.

In Wales
Nursing, midwifery and certain AHP courses are eligible for an NHS Funding package. To be eligible students need to be attending university in Wales, though they can be from any region of the UK. They must commit to working in NHS Wales for 18-24 months upon graduation. The NHS Wales Bursary includes:
- Tuition fees paid in full
- A non-means-tested grant of £1,000
- A means-tested bursary (up to £2,643 if you live away from home, or up to £2,207 if you live with parents)
- A reduced Maintenance Loan (up to £4,855 if you live away from home, or up to £4,045 if you live with parents)
- Additional allowances depending on personal circumstances, such as funding to help students with disabilities and extra support for students with financially dependent adults and children.

In Northern Ireland
Nursing and midwifery students can get their tuition fees paid in full and a non-means tested bursary for living costs.

Allied Health Professional Courses are eligible for
- tuition fees paid in full
- a means-tested bursary for living costs
- a reduced rate, non-means tested loan for living costs

Examples of courses include:
- Diagnostic radiography and imaging
- Dietetics
- Occupational therapy
- Physiotherapy
- Podiatry
- Radiotherapy and oncology
- Speech and language therapy
- Paramedic science.
Our Solutions

Becoming a doctor should be accessible to all, irrespective of financial background. The #LiveableNHSBursary campaign’s sole aim is to ensure those with the intelligence, determination, and enthusiasm to become a doctor can do so, irrespective of their parents wealth.

1) Immediate access to full maintenance loans for medical students in line with other healthcare professional courses for the duration of the degree programme.
2) Access to the NHS Learning Support Fund, or equivalent in devolved nations, which is accessed by other healthcare professional students, replacing the standard medical student NHS bursary. This would enable all medical students to access a £5000 non-means tested grant.
3) A review of the Travel and Dual Accommodation Expenses, so that fuel and accommodation reimbursements are reflective of the ongoing cost of living crisis.

Our overall goal is for a full time medical degree to have full time funding. The exact mechanism of which this may be achieved can be flexible depending on the nation involved.
How can you help the campaign?

It is vital that this issue is raised to the government, as it is the government that ultimately makes any funding decisions. Sajid Javid, Secretary of State for Health and Social Care, and Michelle Donelan, Minister of State for Universities, are two integral politicians that are key to this campaign being successful. The campaign should be raised during Prime Minister’s Questions (PMQs), and meetings held with key stakeholders to initiate change.

Public endorsement of the campaign by relevant bodies such as Royal Colleges, Medical Schools and other charities and organisations will help further strengthen the campaign. Additionally, these relevant organisations may consider exploring their initiatives to support low-income and widening participation students.

Medical schools can help by reviewing university bursaries offered to their medical students, and organise a meeting with their students to find solutions to make sure nobody is disadvantaged due to their financial situation. They should ensure moving forward, that all first year medical students are signposted to resources such as this document, so that they are informed on the financial situation throughout medical school - especially earlier years where they may need to begin preparing for decreased funding. This document is made using figures for academic year 22/23, so is appropriate to be sent out to all medical students advising them of the coming year. Medical schools can further help by publicly supporting the campaign and using their influence and power to lobby the government for change.

Medical students should be encouraged to contact their MPs, and if they feel supported by their universities, to talk to the media about the #LiveableNHSBursary campaign. Medical students may also wish to contact the campaign on studentdoctorsdeserveyefunding@gmail.com before they speak to the media, for advice.
Doctors Association UK (DAUK)

Consider signing up to DAUK, it's free for medical students, by using the QR code below.

SCAN HERE TO JOIN DAUK
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