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This guide gives general guidance only and should not be treated as a complete or authoritative statement of the provisions governing finance for medical students. For information on your individual support entitlement, please go to the Student Finance England and NHS Bursary websites:
https://www.gov.uk/student-finance
http://www.nhsbsa.nhs.uk/Students/816.aspx
Introduction

Finance while studying at university can be a bewildering and complicated business, and especially so if you are a medical student. This guide has been put together to provide you with the information you need to navigate through the world of medical student finance, and to point you in the direction of the help and support that is available.

The Basics
The funding options available to you as a medical student differ according to:

- The country you live in (your place of domicile) and how long you have lived there
- Where you are studying (differing arrangements apply in the four UK countries and students in London can access higher maintenance payments)
- The year you started your course
- Any previous higher education
- Your age
- Your domestic/personal status and your household income

How each of these affects your application for financial support is explained in this guide.

There are three key organisations that provide funding for medical students from England:

1. **The Student Loans Company (SLC), which administers Student Finance England financial support in the form of:**
   - Variable tuition fee loan
   - Means tested maintenance grant
   - Means tested student loan for maintenance
   - Other forms of financial support including the disabled students’ allowance and travel grants.

2. **The University where you study, which administers:**
   - Access to learning funds and hardship funding
   - Scholarships, grants and bursaries
   - Academic prizes

3. **NHS Student Bursaries which administers:**
   - Tuition fee bursary
   - Means tested grant for maintenance
   - Non-means-tested grant for maintenance
   - Means tested loan for maintenance
   - NHS Hardship Grant
   - Other forms of financial support including childcare allowance and practice placement expenses.

What is Student Finance England? SFE is a partnership between the Department for Business Innovation and Skills (BIS) and the Student Loans Company. It is the organisation that delivers governmental financial support for English students in higher education.
Being English domiciled
To be eligible to receive support from Student Finance England you must meet residence conditions – i.e. you must be ‘English domiciled’. Generally to qualify for SFE support you must:

- be ‘ordinarily resident’ in England on the first day of the first academic year of your course and:
- have been ‘ordinarily resident’ in the UK, the Channel Islands or the Isle of Man for the three years immediately before this date (other than mainly for the purpose of receiving full-time education) and;
- have ‘settled status’ in the UK (meaning you can live permanently in the UK without the Home Office placing any restrictions on how long you can stay).

However, if you do not meet these requirements you may still be eligible for SFE support, for example, if you are a refugee living in the UK. See further advice from SFE, in particular the booklet ‘Higher Education Student Finance – How you are assessed and paid’.

Similar eligibility requirements about residency in England are in place for accessing financial support through the NHS Bursary.

The first day of the first academic year of your course, known as the ‘relevant date’, is 1 September, for those who start a course in the autumn term – which is usually the case for all medicine students.

Other eligibility requirements for SFE support
The year your course begins is important
Funding options available to medical students have differed greatly over the years. This guide explains the position for medical students beginning courses since 2012. If you started your course before 2012 please contact us and we will send you information relating to your circumstances.

Funding support is different if you have studied before
If you have taken part in higher education before, this is likely to affect your eligibility for student finance. You may not be entitled to some types of financial help, e.g. tuition fee loans, if you have taken a course of higher education in the past. The arrangements for NHS Bursary payments are also different for students on graduate entry programmes. Please see the section on graduate entry for further information.

Age limits
There is no upper age limit for grants and tuition fee loans from SFE. However, to qualify for a maintenance loan you must be under the age of 60 years old when you start your course.

If you do not meet the eligibility criteria described above, do not despair, you may still be eligible for SFE support in certain circumstances. For more information see https://www.gov.uk/student-finance

If your circumstances change it is important to let the relevant organisations know as soon as possible to ensure you are receiving the correct amount of support.
How and when to apply for SFE funding

You can apply online for SFE funding – to create an account see https://www.gov.uk/apply-online-for-student-finance

If you’re not able to apply online you can still download the necessary paperwork and guidance here https://www.gov.uk/student-finance-forms

As part of your application you will be required to submit evidence of:
• your identity (passport or birth certificate and national insurance number)
• your own and/or parental income (this will determine the extent of support to which you are entitled)
• supplementary evidence in circumstances where you are applying for additional finance such as dependents or disability allowances.

What kind of evidence do my parents or partner need to submit?
Your parents or partner will need to fill in their section of the online application form, and may be asked to provide evidence of their income, including National Insurance numbers, P60s, March payslips. If your household’s financial position changes, make sure you tell SFE straight away.

New students
If you’re hoping to start medical school in 2014 you can apply for SFE funding at any time until 30 May 2014 and you don’t need a confirmed place before you apply. You should create your online account and use your first choice university details (you can change this easily at any time). It is best to apply as early as possible to ensure you have the funding in place for the start of your course.

Continuing students
Continuing students will be contacted by SFE by email to remind them to reapply. The absolute deadline for applying for in-year SFE funding is 9 months after the start of the academic year.

Top tip
Find a way of keeping your online account password memorable but secure. Keep safe and easily accessible a record of your customer reference number too. You will need to use them both frequently.

Next steps
Once SFE has reviewed your application you will be sent a confirmation letter indicating the financial support you are entitled to, which you should keep for future reference. You may need to show this letter when you register on your course during your first week. Once you have registered, SFE will be able to make your first payment.
How much SFE support am I entitled to?

As an England-domiciled medical student, the amount and type of funding you can access depends upon where in the UK you are studying and the following pages will explain the differences in more detail.

More general information is available via:


- The SFE video about the myths and facts about studying higher education [http://www.studentfinance.direct.gov.uk/portal/page?pageid=153,4680111&_dad=portal&_schema=PORTAL](http://www.studentfinance.direct.gov.uk/portal/page?pageid=153,4680111&_dad=portal&_schema=PORTAL)

- A summary of student finance differences between the four UK countries [http://university.which.co.uk/advice/student-fees-and-finance-for-where-you-live](http://university.which.co.uk/advice/student-fees-and-finance-for-where-you-live)

For further information about the support you can receive in the UK country where you will be studying, see the relevant section below:

England domiciled, studying in England
England domiciled, studying in Scotland
England domiciled, studying in Wales
England domiciled, studying in Northern Ireland
England domiciled, studying in England

The best source of information regarding student finance in England can be found on the gov.uk website in the Student Finance section. The following information applies to SFE funding support for students undertaking higher education for the first time. Information relating to graduate students and the NHS Bursary is available elsewhere.

Student loan for tuition fees
The student loan for tuition fees is provided by the SLC and covers the cost of tuition fees for your course. This loan is not dependent on your household income. The loan will cover the full amount you are charged for tuition fees (£9,000 per year for all medical schools in England).

Student loan for maintenance
The student loan for maintenance is provided by the SLC and is intended to help with accommodation and other living costs. The amount you can borrow depends upon:
- Whether you are living with your parents or not
- Whether you are studying London or not
- Your household income and whether you have any siblings also receiving SFE support.

For example, the maximum maintenance loan for 2014-15 is £7,751 for students living in London and not living with their parents. Student Finance England usually pays the money into your bank account in three instalments (i.e. termly).

The maintenance loan is means-tested and therefore the amount you are entitled to is dependent on several factors – including household income, where you live while you’re studying, when you started your course and whether you are on the NHS Bursary Scheme. The amount you receive will also be affected by any help you receive through the Maintenance Grant (though not the Special Student Grant).

When you apply for a maintenance loan you may either make a ‘non-income assessed’ application or an ‘income assessed’ application. A non-income assessed application will entitle you to 65% of the maximum available loan; if you think you may be entitled to more, and this will depend on your household income, you should make an income assessed application, through which you will receive some or all of the remaining proportion of the loan.

Maintenance Grant and Special Support Grant
The Maintenance Grant and Special Support Grant are non-repayable (unless you do not complete your course) and are provided to help with accommodation and other living costs. These grants are paid in the same way as student loans – at the start of each term. The maximum you can receive for either grant is £3,387 in the year 2014-15. The actual amount will depend on factors including your household income and when you started your course.

If you qualify, you will receive only one of these grants. The majority of eligible students receive the Maintenance Grant.

If you receive the Maintenance Grant, this will mean that you receive a reduced maintenance loan. If you receive the SSG, your maintenance loan will be unaffected.

The SSG is available to people in specific circumstances e.g. those who qualify for housing benefit, single parents, other student parents (if they have a partner who is also a student), and students with disabilities.
If you are not sure which grant to apply for, contact Student Finance England: https://www.gov.uk/student-finance/extra-help

**Other SFE grants and awards**
Student Finance England offers other grants and allowances for specific groups of students meeting eligibility criteria. For more information on the following allowances, which are usually non-repayable see www.gov.uk/studentfinance

**Disabled students allowance** – a needs-assessed grant to help with costs associated with your disability e.g. to pay for equipment. See ‘Bridging the Gap’ available at www.gov.uk/studentfinance

**Childcare grant** – an allowance for students with children under 15 to help with childcare costs. See ‘Childcare Grant and other support for full-time student parents in higher education’ available at www.gov.uk/studentfinance

**Parents learning allowance** – an allowance based on your household income for students with dependent children. See ‘Childcare Grant and other support for full-time student parents in higher education’ available at www.gov.uk/studentfinance

**Adult dependents grant** – an allowance to help with costs for students with adults who depend upon them financially. See ‘Childcare Grant and other support for full-time student parents in higher education’ available at www.gov.uk/studentfinance

**Travel grant** – an allowance to cover costs associated with travelling to clinical placements or studying abroad as part of your course. You are eligible to apply provided you are receiving SFE support that is contingent on your household income i.e. maintenance loan or grant. Students must cover the first £303 of their annual costs and can access help with costs thereafter. Only costs that are ‘reasonably incurred’ will be covered i.e. tickets must be economical and cost effective. Payments are made by SFE on an ongoing basis, and will only be made if evidence of payment is provided in the form of photocopies of receipts and tickets. See http://www.practitioners.slc.co.uk/media/456058/travel_grant_fact_sheet_1314_d_b.pdf

**Top tip**
Provided you are eligible, it is definitely worth applying to SFE for the Travel grant for help with clinical placement travel costs. You will need to complete the SFE Clinical Study Travel Expenses Form.

However, in the years where you can access the NHS Bursary, you will not be able to receive a travel grant from SFE, although you will be able to apply for similar expenses through the NHS Bursary scheme.
Repaying your SFE loans

Any student loans you receive will need to repay once you’ve finished your course. Repayments are based on the income you earn after you’ve qualified. Anyone earning over £21,000 per year is obliged to start paying back their loans. Repayments are made monthly at a rate of 9% of the income you earn over the £21,000 threshold and are taken directly from your salary by your employer. You will be able to see the amount you are repaying every month on the payslip you will receive from your employer.

For example

The basic salary for a first year doctor is £22,636 in April 2014.
Your monthly repayment will be calculated as one twelfth of 9% of £1,636 (the residual income) i.e. £12.27 per month

Although students starting higher education since 2012 i.e. under the £9,000 fee regime will have much more debt than previous cohorts, the monthly repayments are lower and more manageable than under the previous system which had a lower repayment threshold of £15,000.

You will continue to pay 9% of the residual income until all your loans are paid off. If your pay drops below the £21,000 (e.g. if you work part-time, or are on reduced pay due to maternity leave for example), or stops completely (e.g. if you stop work), your repayments will stop. If you have any other form of income in addition to your NHS salary e.g. income from renting a property, your monthly repayments will be increased accordingly.

You can arrange to make additional repayments if you want to pay off your loans more quickly, but you should consider taking independent financial advice before you do to make sure it makes financial sense for your circumstances.

Top tips
Use the SFE repayment calculator at www.studentloanrepayment.co.uk to work out how your repayments might work in the future.

The £21,000 threshold is reviewed each year by the government and may change in line with UK average earnings.

The 30 year write-off
Any part of your loan that remains after 30 years will be written off. This is worth remembering when making decisions about whether to pay off your loans more quickly.

Interest rates
Interest accrues on your loan from the moment you first receive the funding until the loan is paid off. While you are studying, your loan accrues interest at Retail Price Index (RPI) plus 3%. Once you’re in employment the interest rate will change and will be RPI plus up to 3% depending on your income. For a more detailed understanding of the interest rates that apply see http://www.slc.co.uk/services/interest-rates.aspx
Intercalating

Part way through their medical degree, some students choose, with agreement from their medical school, to complete an intercalated BSc or Masters degree for at least one academic year. This obviously extends the total number of years spent in undergraduate study, but SFE funding may still apply throughout the intercalating period depending on your university and your intercalated degree. Your medical school will advise you of the tuition fees payable for the intercalating period, and you should explain your change in circumstances to SFE so your records and funding arrangements can be amended.

If you intercalate, you are usually still eligible for NHS Bursary funding from your 5th year of study. See the NHS Bursary section for more details.
**Graduate students**

This information relates to England domiciled students studying in England. There are some important differences in financial assistance for students taking medicine as a second degree. Many UK medical schools offer fast-track programmes lasting four years specifically limited to graduate entrants (‘graduate entry programmes’ or GEPs). For students fortunate to be admitted on these highly competitive courses there are specific funding arrangements in place detailed below.

For other graduate students admitted onto 5/6 year undergraduate courses, funding from SFE and other sources is more limited.

**Graduate Entry Programme (GEP) students**

**Year 1**
Students are eligible for partial tuition fee support (£5,535 in 2014) from SFE and must fund the remaining cost of tuition fees (£3,465) in their first year themselves upfront (£9,000). GEP students are eligible to apply to SFE for a full student loan for maintenance. GEP students cannot access the NHS Bursary Scheme in year 1.

**Years 2, 3, 4**
In years 2, 3, and 4 tuition fees are partially paid (£3,465) directly to the University by the Department of Health through the NHS Bursary Scheme with students being able to cover the remaining tuition fee (£5,535) through a SFE tuition fee loan. GEP students are eligible to apply for a reduced (approximately 50% of the full value) maintenance loan from SFE and a means-tested maintenance loan from the NHS Bursary Scheme. Like all students on the NHS Bursary Scheme, GEP students can also access a non-means tested maintenance NHS bursary of £1000 per year in years 2-4 of their course. See the [NHS Bursary section](#) for more details.

These arrangements will be reviewed and a new solution implemented for students entering medicine from 2016-17 academic year.

**Graduate students on the standard five or six year course**

Until their fifth year of study, students taking undergraduate medicine as a second degree cannot access any SFE tuition fee support (though they can apply for SFE maintenance funding).

From the fifth year of their degree course, all medical students on the undergraduate course enter the NHS Bursary Scheme, under which the full cost of tuition fees (£9,000) is paid by the Department of Health direct to the university.
Students on the NHS Bursary Scheme are also eligible for a SFE reduced (approximately 50% of the full value) maintenance loan and a non-means tested maintenance NHS bursary of £1000. They can also apply for a means-tested NHS bursary for maintenance. See the NHS Bursary section for more information.

I’m a graduate student on the undergraduate course – where can I access financial support?

Your university may be able to offer you financial support in the form of grants or hardship bursaries, but don’t forget to contact other charitable organisations too to see what help they can offer. The BMA Charities Trust Fund provides awards specifically for graduate students on undergraduate medicine course.
NHS Bursary

This information relates to England domiciled students studying in England. The NHS Bursary scheme provides additional financial support to students on certain health professional training courses, including medicine and dentistry. For eligible medical students, support is limited to specific years of the course, and differs according to whether your course is a standard undergraduate degree, or a graduate entry programme (GEP – see the section on Graduate Students):

<table>
<thead>
<tr>
<th>Type of course</th>
<th>NHS Bursary entitlement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate (including those taking medicine as a second degree)</td>
<td>From the fifth year of study</td>
</tr>
<tr>
<td>Graduate entry programme (GEP)</td>
<td>From the second year of study</td>
</tr>
</tbody>
</table>

Support is available in the form of:
- A tuition fee bursary
- A means-tested bursary for maintenance
- A non means-tested bursary for maintenance
- Additional grants and awards

Top tips
Check out the NHS Student Bursaries video https://www.youtube.com/watch?v=YgzMjmyb8yl&sns=em


What is NHS Student Bursaries?
NHS Student Bursaries is the organisation that assesses, awards and pays bursaries to health professional students. It is a service provided by the NHS Business Services Authority.

Eligibility
Generally speaking, if you are eligible for SFE support, you are likely to be eligible for additional support through the NHS Bursary scheme, but the detailed eligibility requirements are:
- You must be ordinarily resident in England on the first day of the first year of your medical degree course (and you cannot fulfil this criterion if you are only resident for the purpose of undertaking full-time education)
- have been ‘ordinarily resident’ in the UK, the Channel Islands or the Isle of Man for the three years immediately before this date (other than mainly for the purpose of receiving full-time education) and;
- have ‘settled status’ in the UK (meaning you can live permanently in the UK without the Home Office placing any restrictions on how long you can stay).

Any medical student domiciled elsewhere in the UK should refer to the BMA finance guides for those countries to find out about NHS Bursary support applicable.
Important
Eligibility for the NHS Bursary scheme can affect your entitlement to other SFE financial support. For example, if you are eligible for the scheme and regardless of whether or not you benefit from it, your entitlement to a SFE maintenance loan is reduced to approximately 50%. It always makes sense therefore to apply for the fees-only bursary as a minimum.

How to apply
New student or continuing student?
Sometimes the definition of new student vs continuing student can be confusing in terms of the NHS Bursary scheme. Medical students on the 5/6 year undergraduate course are only eligible to apply in their 5th year of study, but for the purposes of the NHS Bursary, will be classed as new students when they first apply (similarly for GEP students in their 2nd year). You will only be classed as a continuing student if you have already applied for the NHS Bursary in previous years.

Bursary Online Support System (BOSS)
Whether you are a new student or a continuing student, all applications should take place via the BOSS application system. The following is a brief overview of the application procedure:
1. Create an account for BOSS online
   https://myaccount.nhsbsa.nhs.uk/Pages/Login.aspx
2. If you have created an account, have you activated it? Click on the link that was emailed to the email address you used.
3. Once your BOSS account is activated, you must complete all the questions and submit all the supporting evidence you are asked for.

4. When your application has been approved, a payment schedule will be visible in BOSS
   Note that continuing students who have previously used the BOSS system should not create a new account but apply again through the same one.

When to apply
Student Bursaries apply a 6 month application rule, which means that you have to submit your BOSS application and all supporting evidence within 6 months of the start/restart date of your course. Any application and/or supporting evidence received after this date will not be accepted and therefore you would be liable to pay your own tuition fees.

Supporting evidence
It is really important that students send the relevant original documents as evidence of their identity, income and expenses etc as soon as possible after they receive an automated email requesting this information. An application is only classed as an expression of interest until this is received and will not be looked at before. All evidence must be sent to: NHS Student Bursaries, Ridgeway House, Northgate Close, Middlebrook, Horwich, Bolton BL6 6PQ

Top tips
Always print off a cover sheet to send in with your evidence. This can be found in your BOSS account. Use recorded delivery to send the evidence, and enclose a pre-paid recorded delivery envelope to make sure it is safely returned to you.
Tuition fee bursary
For medical students on 5/6 year courses, the NHS Bursary scheme is accessible from the fifth year of study. In the fifth year the NHS Bursary pays the full cost of your tuition fees directly to your university (once it has been confirmed that you were in attendance on your course on 1 December of that year).

For students on accelerated GEPs, the tuition fee bursary system is more complex. Students can access the NHS Bursary scheme from year 2 onwards. For 2014 entrants, the first £3,465 of the annual tuition fee is paid by the NHS Bursary directly to your university, and you can access a SLC tuition fee loan for the remaining £5,535.

Means-tested bursary for maintenance
If you apply for the means-tested bursary, the amount you receive will depend on your household income. You will either be classed as a dependent student, in which you will need to submit details of your parents' income, or as an independent student if you fill any of the following criteria:

- You are married, in a civil partnership or divorced
- You are irreconcilably estranged from your parents
- You have no parents living
- You have care of a child or children under the age of 18 years
- You have supported yourself financially from your own earnings for a total of 36 months (where these do not include income from student loans or other forms of statutory student support).

How much could I get?
There is a helpful online bursary calculator available on the NHS Student Bursary website http://www.ppa.org.uk/StudentBursariesCalculator/reset.do;jsessionid=5065AC126E78ECEF99DA5B91FBFD584A31

Different rates of mean-tested bursary apply according to where a student lives and studies – whether inside/outside of London, or whether they live with their parents or independently. The bursary will also differ according to how many weeks the course lasts for each year (see Extra Weeks Allowance). It will be paid direct into your bank account in monthly instalments.

Income assessment
You can choose not to apply for any of the income-assessed awards if you wish. If you do not want to apply for income-assessed payments, apply for the fees-only bursary. Some students may wish to choose this option to save time if they are aware from the online calculator that their household income is well above the threshold for income-assessed payments. This will not exclude them from receiving the non means-tested bursary for maintenance or practice placement expenses, but it will exclude them from claiming the dependants allowance, the parent learning allowance and the childcare allowance.
Non means-tested bursary for maintenance
All medical students starting courses after 2012 are entitled to receive £1000 per year, payable in monthly instalments, during the years they are eligible for the NHS Bursary scheme. Applicants on the 5/6 year undergraduate courses are not entitled to the non means-tested grant until the 2016-17 academic year.

Other NHS Bursary grants and awards
The NHS Bursary scheme also administers a number of additional grants and allowances for specific groups of students.

Extra weeks allowance
An allowance is available for each extra week above 30 weeks and 3 days that you attend the course in the academic year. This does not include vacation periods. If you have to attend the course for 45 weeks or more in any academic year, you will receive an allowance for all 52 weeks of the year. The amount you will receive differs according to whether you live in London and whether you live with your parents or not and for 2014 is up to £107 per week for students living in London away from the family home.

Important – you will only receive the extra weeks allowance if you have applied for the means-tested bursary. ‘Fees only’ students will not receive the EW allowance.

Dependants allowance
The dependants allowance is income-assessed and can be claimed if a student has people who are wholly or mainly financially dependent upon them e.g. partner, children, dependent adults. Details on the support available can be found online [https://nhsuk.epitica-hosting.com/selfnhsukokb/template-group.do?name=NHS+Student+Bursaries&id=5384](https://nhsuk.epitica-hosting.com/selfnhsukokb/template-group.do?name=NHS+Student+Bursaries&id=5384).

Parent learning allowance
The parent learning allowance (PLA) is payable to those students eligible for a dependants allowance (see above) who have children aged under 19 years. The amount you will receive will be determined by your household income.

Childcare allowance
If you have children under 15 (and in some cases children up to 16) and incur childcare costs you can claim the NHS Bursary childcare allowance. Up to 85% of your childcare costs could be payable, up to a maximum (in 2014 this is £127.50 per week for one child, £189.55 for two or more). You must first apply for the income-assessed dependants allowance through BOSS, and then answer the questions about the childcare allowance online. You will then need to fill in the application form available here [http://www.nhsbsa.nhs.uk/3949.aspx](http://www.nhsbsa.nhs.uk/3949.aspx).
**Disabled students allowance**
If you have a disability or learning disability you can apply for the disabled students allowance. It is not means-tested. An allowance is payable to cover the costs of specialist equipment, employing a non-medical personal helper or costs associated with travelling incurred as a direct result of your disability. More information is available here [http://www.nhsbsa.nhs.uk/Students/Documents/Students/DSA1_v4.2_Application_and_Guidance_for_Disabled_Students_Allowance.pdf](http://www.nhsbsa.nhs.uk/Students/Documents/Students/DSA1_v4.2_Application_and_Guidance_for_Disabled_Students_Allowance.pdf)

**Practice placement expenses**
You may also be eligible for travel to placement costs, which can cover some of the additional costs you might incur travelling to and from placements. It is normally worth keeping all receipts so that at least partial and sometimes full payment can be made. Only the difference between your travel to your placement and your normal costs for travelling to medical school will be reimbursed. PPE claim forms are available online [http://www.nhsbsa.nhs.uk/Students/3949.aspx](http://www.nhsbsa.nhs.uk/Students/3949.aspx). You should hand your completed form to your practice placement officer at your university who will authorise it and send it to NHS Student Bursaries on your behalf. You must submit your claim within 6 months of the last date of your placement.

**Claim forms**
All claim forms can be found here [http://www.nhsbsa.nhs.uk/Students/3949.aspx](http://www.nhsbsa.nhs.uk/Students/3949.aspx)

**The NHS Hardship Grant**
If you have exhausted all other sources of financial help and still require additional financial support, you may, exceptionally, be eligible for an NHS Hardship Grant. All students eligible for an NHS bursary may apply. Applications should be made in writing, attaching all details and evidence of your financial situation, to:

The Operations Manager  
NHS Student Bursaries  
Hesketh House  
200-220 Broadway  
Fleetwood  
Lancashire  
FY7 8SS
Online NHS Bursary calculators
See the personal eligibility calculator online to determine if you can apply: https://apps.nhsbsa.nhs.uk/SBCalcs/ic/forms/Personal%20Eligibility%20Calculator/new
See the awards estimator calculator to find out how much you could get: http://www.ppa.org.uk/StudentBursariesCalculator/reset.do;jsessionid=5065AC126E78ECE99DA5B91FBD5BA31
See the student status calculator to determine whether you are classed as a dependent or independent student in terms of your entitlement to an NHS bursary https://apps.nhsbsa.nhs.uk/SBCalcs/ic/forms/Student%20Status%20Calculator/new

Intercalating students and other unusual circumstances
The NHS Bursary scheme will apply to you from your fifth year of study (or from your second year for GEP students), including any years you have spent in intercalations. For example, if you intercalated between years 3 and 4, you will be eligible for the NHS Bursary in your fifth year, which would be your fourth year of medicine. This applies even if you have taken two intercalated years, or if your fifth year of study is an intercalated year. However, NHS Bursary support is not available whilst undertaking an intercalated PhDs for 2 or more years. Repeated years do not count towards NHS Bursary funding years.

Top tip
Information on NHS Bursary service standards can be checked here in the Student Charter: http://www.nhsbsa.nhs.uk/i/Students/Student_Charter_(V4)_11_2013.pdf
**Domiciled in England, studying in Wales**

The best source of detailed information for students domiciled in England and studying in Wales is the Student Finance England website [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance). Applications should be made to SFE in the usual way. You will be entitled to mostly the same funding as that detailed in the section ‘Domiciled in England – Studying in England’. Here is a brief overview of what is available:

**Tuition fee loan**
As in England, universities in Wales can charge up to £9,000 per year in tuition fees. Tuition fee loans are available from Student Finance England to cover this cost. Terms and conditions associated with the loan for studying in Wales are the same. Further details about the arrangements can be found in the section: ‘Domiciled in England – Studying in England’.

**Maintenance loan**
You can apply to Student Finance England for a maintenance loan for your course in Wales.

**Maintenance grant, Special Support Grant and other SFE support**
The entitlement for maintenance grants for students domiciled in England is the same whether you are studying in England or Wales, please see the section ‘Domiciled in England – Studying in England’ for further information.

**NHS Bursary**
The NHS Bursary scheme will usually apply if you are domiciled in England but are studying at medical school in Wales. However, NHS Student Bursaries will assess your application and confirm with you individually.

**University grants and bursaries**
Since Welsh universities use the same fees structure as English universities they are required to make grants and bursaries available to students. English domiciled students may be entitled to these at their Welsh university depending upon their circumstances. You should contact your university to find out more about what is available.
Domiciled in England, studying in Scotland

The best source of detailed information for students domiciled in England and studying in Scotland is www.gov.uk/studentfinance.

If you are in Scotland for educational purposes only and return to England during term breaks you should apply to Student Finance England (SFE).

Students applying to SFE will be entitled to mostly the same funding as that detailed in the section ‘Domiciled in England – Studying in England’

**Tuition fee loan**

Universities in Scotland can charge up to £9,000 per year in tuition fees to students from England. Tuition fee loans are available from Student Finance England to cover this cost. Terms and conditions associated with the loan for studying in Scotland are the same. Further details about the arrangements can be found in the section: ‘Domiciled in England – Studying in England’.

**Maintenance loan**

You can apply to Student Finance England for a maintenance loan for your course in Scotland.

**Maintenance grant, Special Support Grant and other SFE support**

The entitlement for maintenance grants for students domiciled in England is the same whether you are studying in England or Scotland, please see the section ‘Domiciled in England – Studying in England’ for further information.

**NHS Bursary**

The NHS Bursary scheme will usually apply if you are domiciled in England but are studying at medical school in Scotland. However, NHS Student Bursaries will assess your application and confirm with you individually.

**Bursaries and other financial support from universities and colleges**

There are various grants, bursaries and scholarships available from the universities, all of which are non-repayable. English domiciled students may be entitled to these depending upon their circumstances. It is well worth checking with the university you are attending/applying about what support they may be able to offer you.
Domiciled in England, studying in Northern Ireland

The best source of detailed information for students domiciled in England and studying in Northern Ireland is [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance). Applications should be made to Student Finance England (SFE) and you will be entitled to mostly the same funding as that detailed in the section ‘Domiciled in England – Studying in England’.

Here is a brief overview of what is available:

**Student Loan for Tuition Fees**
As in England, tuition fees for courses at universities in Northern Ireland are up to £9,000 (though NI domiciled students will pay less than this – up to £3,685). Tuition fee loans are available from Student Finance England to cover tuition fees up to £9,000 for England domiciled students. The loan is repayable and further details can be found in the section: ‘Domiciled in England – Studying in England’.

**Student Loan for Maintenance**
You can apply for a maintenance loan from SFE for your course in Northern Ireland. Please see the section ‘Domiciled in England – Studying in England’ for further information.

**Maintenance Grant and Special Support Grant**
The entitlement for maintenance grants for students domiciled in England is the same whether you are studying in England or Northern Ireland, please see the section ‘Domiciled in England – Studying in England’ for further information.

The Special Support Grant is an alternative type of grant available to some students; you should refer to the ‘Domiciled in England – Studying in England’ section to see whether you would be entitled to this. If you are, you would still be eligible to receive the grant if you study in Northern Ireland.

**NHS Bursary**
The NHS Bursary scheme will usually apply if you are domiciled in England but are studying at medical school in Northern Ireland. However, NHS Student Bursaries will assess your application and confirm with you individually.

**University Grants and Bursaries**
Since Northern Ireland universities use the same fees structure as English universities they are required to make grants and bursaries available to students. English domiciled students may be entitled to these at their NI university depending upon their own circumstances. You should contact your university to find out more about what is available.
Bursaries and other financial support from universities

Bursaries can also be a valuable source of non-repayable income to help you meet the costs of studying and you should find out as much as you can about what is available. All universities and colleges in England which charge the highest rate of fees for some or all of their full-time courses must provide bursaries to students who receive the full maintenance grant. Many universities and colleges provide bursaries for other students too, for example for those with exceptionally high academic achievements, or from lower income families.

Receiving extra support
Almost every student will have some kind of financial difficulty during their time at university, so never feel like you are alone. There are many sources of financial support available to medical students, some of which are included below, along with information about where to go to get extra help if you are struggling.

Make sure you always seek help when you first notice things getting more difficult. It’s better to confront the situation, be honest, get things sorted out and concentrate on your studies. Medical school is hard enough without extra financial pressures.

Budget!
BMA Medical Students Committee deputy chair Will Sapwell, provides some top tips to helping you budget at medical school:

Whilst at medical school you will no doubt experience the financial pressures that all students face, but studying medicine can bring about extra expenses specific to medics. However, a little time and effort invested at the beginning of the year can pay dividends and allow you to live life to the full whilst at university.

So how is being a medical student more expensive than studying a conventional course? The main reasons are as follows:

• Extra learning materials/medical equipment – textbooks are expensive, but medical students also have to factor in costs such as stethoscopes, operating theatre clogs and extra clothing for placements.
• Travel costs – different universities have different policies regarding the reimbursement of expenses incurred travelling to and from placement; these soon add up!
• Extra time spent at university – you’ll have to consider increased utilities costs, the food you buy for those extra weeks in the year you’re at university whilst everyone else is at home and also consider the impact of not being able to earn as much of a wage during holidays as you otherwise might do.

However, with a bit of thought, it is possible to make the most of your money. The basic rule is to work out what your monthly/weekly outgoings are and then compare them to your income. The aim is to ensure you have more coming in than going out, with a little spare to cover for
any emergencies or special treats. The following is a non-exhaustive list of common incomes and expenses for you to consider in your budgeting, and suggestions as to how to maximise the money you have coming in and to minimise what you have to pay out.

**Income**
- **Maintenance loan and grants**
  Don’t look at this as free money to be spent immediately - don’t change your spending behaviour on loan day! If you are lucky enough to receive more than you need in the near future, SAVE IT.
- **Other grants**
  Always be on the lookout and spend an afternoon applying for the many grants out there, even a small amount can be very helpful and the eligibility criteria are often different to those of the Student Loan Company/NHSBSA, so it’s always worth having a look.
- **Family/Friends**
  Not everyone has parents able to give them money for university, but it is still worth having a polite chat early on to see if they can help in any way.
- **Employment**
  Make use of the time you have when you’re not on placement. Even if you are on placement, your university will often need students for ambassadorial roles for open days etc. These are often very flexible jobs that you can make work around your busy time table.
- **Savings**
  Ideally, you should avoid regularly dipping into your savings. However, many students work during the holidays or deposit excess income into their savings so that they can then make use of the money during term time - a great way to make your money work for you throughout the year.

**Expenses**
- **Rent and utilities**
  This will likely be your biggest outgoing and is the most important to keep up to date with. Always shop around for the best deal and look out for accommodation with utilities and/or internet included in the rent.
- **Food and drink**
  Learn to cook! Cooking your own meals is far cheaper than eating out on a regular basis - even more so if you can group together with your housemates and cook for each other. Switching to unbranded items can save you hundreds of pounds a year and always consider your local green grocer and butcher, who are often cheaper for fresh produce.
- **Phone, TV and other electrical items**
  Again, shop around and see if you can get student discount on your phone contract. Consider how often you will watch TV - subscribing to on-demand TV/film streaming could work out cheaper than a TV license and catch-up TV is usually free online. It is wise to ensure your valuables are insured, but make sure you aren’t being ripped off - your parents’ insurance may well cover you and many student policies don’t cover laptops and or phones.
• **Study materials/medical equipment**
  Your first term at university will probably be the time you have the most disposable income so it’s worth taking the hit as soon as possible. However, do not rush into buying the whole reading list brand new and a state of the art ophthalmoscope. Have a chat with students in their latter years and find out what they found most useful, consider buying your textbooks second hand and make use of your university and BMA libraries for items you will only need from time to time.

• **Transport and travel**
  Compare the cost of fuelling, running, taxing and insuring a car against the cost of a public transport season ticket – hospitals are always well served with public transport whereas parking can be a nightmare. A railcard is a must and if you do bring a car to university, don’t be afraid to ask for small fuel contributions when you give people lifts.

• **Social life**
  Remember to factor in the costs of sport team and society membership. When going out, take cash and leave the debit card at home (and always leave yourself enough for a taxi) and consider buying a really cheap phone to take out so you don’t break or lose an expensive smart phone.

In general, make sure you get a student discount wherever it is available; an NUS extra card may well be a worthy investment. Research the best bank account for you and prioritise your expenditure: rent and utilities first, pay off any debts (credit cards, overdrafts and bank loans, but don’t worry about student loans) second and vital items third. Anything left over is yours to spend, but don’t forget to put some money aside in savings.

Check out the Brightside Trust’s excellent advice on budgeting too [http://studentcalculator.org/cash-course/](http://studentcalculator.org/cash-course/)
What to do if you’re having trouble with your finances
Your first stop should be www.money4medstudents.org which is a website funded by the Royal Medical Benevolent Fund (RMBF), a charity which helps doctors who are experiencing financial difficulties. It offers excellent advice on how to spend less and where further funding is available from.

It’s important to let the faculty at your medical school know if you think your financial troubles are affecting your work or course performance. They are often very sympathetic and may be able to point you in the direction of funding available specifically at your medical school. More information about local financial support provided by medical schools can be found here.

Further information about charities providing scholarships, grants and bursaries can be found here. Their availability often depends on where you lived before you went to university, which university you study at and your family income, but these are definitely worth investigating.

Each university will have its own finance office, usually run by the Students Union. Your university will be able to provide you with support and direction to further help, although they may not always be up to date on the details of finance specifically for medical students. Some universities may even offer short term loans, with low interest rates, for students in difficulty.

University finance offices also run assessments for the government’s Access to Learning Fund:
• This is available to all students (full and part-time, under-or postgraduate) studying in England who are experiencing financial difficulties. It is provided via your university, which will take into consideration your individual circumstances and determine your eligibility. You can apply if you are short of funding from other sources for essential living costs, for unexpected financial crisis, or if you are considering leaving your course due to financial difficulties. You must provide your university with details of your SFE application and awards.
• Specific groups of students are considered a priority to accessing funds including: students with children, mature students, students from low-income families, final year students or disabled students. However anyone is eligible to apply. More information can be found here https://www.gov.uk/access-to-learning-fund/overview.

However, there are a range of other types of bursary, scholarship and awards available. These include:
• The National Scholarship Programme – students with a household income of less than £25,000 can apply to their university for government-funded NSP bursaries and help with living costs.
• Armed Forces cadetships – these cover your tuition fees and provide a generous salary for a maximum of your final three years of study and may be worth considering, provided you are happy to commit to an agreed number of years working as a doctor in the Army, Navy or Air Force.
• Medical Awards and Competitions – of varying amounts and varying levels of competitiveness.
Almost every student will have some kind of financial difficulty during their time at university, so never feel like you are alone. Here are some more top tips:

**Contact Student Finance England to check your entitlement to support.** The rules relating to support are complicated and students are often misinformed. Make sure you know what support you are eligible to receive.

**Have your support reassessed if your parental income changes significantly.**

**Apply for support as early as possible** – you can apply from April of the year that your course commences.

**Be aware of the closing dates for applying for support** – do not submit your application late or you may not receive any support.

**Seek help early on** – make sure you always seek help when you first notice things getting more difficult. It is better to confront your financial situation, be honest, get things sorted out and concentrate on your studies. Medical school is hard enough without extra financial pressures.

**Speak to your faculty** – it’s important to let the faculty at your medical school know if you think your financial troubles are affecting your work or course performance. They are often very sympathetic and may be able to point you in the direction of funding available specifically at your medical school.

**Investigate charities or local bursaries/scholarships you may be entitled to.**

**Shop around** when deciding which bank account or credit card to open, which mobile phone to buy or which utility company to use, as many companies offer different deals and offers to attract new customers. Money Saving Expert can be very helpful indeed: [http://www.moneysavingexpert.com/students/Student-bank-account](http://www.moneysavingexpert.com/students/Student-bank-account)

Visit: [www.money4medstudents.org](http://www.money4medstudents.org) which is a website funded by the Royal Medical Benevolent Fund (RMBF), a charity which helps doctors who are experiencing financial difficulties. It offers advice on how to spend less and where further funding can be sought.
Charitable support

The following is a non-exhaustive list of charities which may be able to provide you with additional sources of funding, depending on your individual circumstances:

**BMA Charities Trust Fund**
Helps to finance graduate medical students who are not eligible to receive statutory funding
BMA House, Tavistock Square, London WC1H 9JP
Website: bma.org.uk
E: info.bmacharities@bma.org.uk
T: 020 7383 6142

**Gilchrist Educational Trust**
Support for students carrying out elective study.
Secretary: 43 Fern Road, Storrington, Pulborough, West Sussex RH20 4LW
Website: www.gilchristgrants.org.uk
E: gilchrist.et@blueyonder.co.uk
T: 01903 746723

**Medical Women’s Federation**
Modest awards to female medical students.
Tavistock House North, Tavistock Square, London WC1H 9HX
Website: www.medicalwomensfederation.org.uk
E: admin@medicalwomensfederation.co.uk
T: 020 7387 7765

**Professional Aid Council**
Makes grants or loans to students during clinical years only.
10 St Christopher’s Place, London W1U 1HZ
Website: www.pcac.org.uk
E: admin@professionalsaid.org.uk
T: 020 7935 0641

**Royal Medical Benevolent Fund**
Support for medical students in exceptional financial hardship.
24 King’s Road, Wimbledon, London SW19 8QN
Website: www.rmbf.org
E: info@rmbf.org
T: 020 8540 9194

**The Royal Medical Foundation**
To assist registered doctors and their families who are in financial hardship.
College Road, Epsom, Surrey KT17 4JQ
Website: www.royalmedicalfoundation.org
E: rmf-caseworker@epsomcollege.org.uk
T: 01372 821010

**Sidney Perry Foundation**
Aimed primarily at helping first degree students in hardship.
Secretary, PO Box 2924, Faringdon SN7 7YJ
Website: www.the-sidney-perry-foundation.co.uk
Sir Richard Stapley Educational Trust
Modest awards for graduates over the age of 24
The Administrator, The Stapley Trust, PO Box 839, Richmond, Surrey TW9 3AL
Website: www.stapleytrust.org
E: admin@stapleytrust.org

Futures for Women
Interest free loans to female students.
Mrs Jane Hampson, Futures for Women – the work of SPTW, 11 Church Street,
Marton, Rugby CV23 9RL
Website: www.futuresforwomen.org.uk
E: futuresforwomen@btinternet.com

Thomas Wall Trust
Grants of up to £1,000.
8 Dowgate Hill, London EC4R 2SP
Website: www.thomaswalltrust.org.uk
E: information@thomaswalltrust.org.uk
Local university support

Aberdeen University
Information regarding scholarships and bursaries can be found on the Aberdeen University website:
http://www.abdn.ac.uk/students/financial-assistance.php

Barts and The London
Bart’s and The London provides a good list of charitable trusts that might be able to provide students with financial support, depending on their financial circumstances. The Barts and The London Alumni Association Benevolent Funds offers grants and loans to medical and dental students in financial hardship.

It provides one-off grants to students who:
• pay overseas fees
• are EU students who are not eligible for the Access to Learning Fund Dean’s Benevolence Fund
http://www.welfare.qmul.ac.uk/documents/leaflets/funding/39689.pdf

Dean’s Benevolence Committee
If you have serious financial difficulties, the College and School will offer confidential and sympathetic advice and may be able to provide financial assistance. For more information get in touch with the Bursaries, Grants and Scholarships office at bursaries@qmul.ac.uk

Brighton and Sussex
Access to Learning Fund
BSMS students who are experiencing financial hardship may be eligible to apply to the Access to Learning Fund. Applications must be made via the Student Advice Service at the University of Brighton or the Student Life Centre at the University of Sussex.

Eligible UK undergraduate BSMS students starting in September 2013 will benefit from the University of Sussex First-Generation Scholars Scheme. BSMS students are not eligible for the University of Brighton scheme.

Depending on your circumstances, you may also be eligible for a maintenance grant and other support. For more information visit:
http://www.bsms.ac.uk/undergraduate/fees-and-finances/financial-support/

Birmingham University
Information about additional bursaries and scholarships can be found here
http://www.birmingham.ac.uk/undergraduate/fees/funding/index.aspx

Bristol University
Bursaries
There are various bursaries available depending on when you start/started your course. For more information please see:
www.bristol.ac.uk/studentfunding/undergraduates/
Vice-Chancellor’s Scholarship
Available to undergraduate students with exceptional musical, dramatic or sporting talent. The scheme is open to students applying to any undergraduate course at the University of Bristol. Students should apply to the University through UCAS in the normal way but should also submit a separate scholarship application form.

Access to Learning Funds
The ALF is a discretionary fund to provide financial assistance for students, in order to help them access and remain in higher education. Students who need extra financial help to meet costs that are not met from other sources of support, or students who have particular financial emergencies and as a result of these circumstances are at risk of leaving higher education, should consider applying. For further information on ALF please visit:
http://www.bristol.ac.uk/studentfunding/financial-help/alf.html

For more information on all of the above please visit:
http://www.bristol.ac.uk/studentfunding/prospective-ug/financial-help/

Cambridge University
Information about the Cambridge Bursary Scheme is available here
http://www.admin.cam.ac.uk/univ/cambridgebursary/

College awards and grants can be found here
http://www.study.cam.ac.uk/undergraduate/finance/colleges.html

Cardiff University
Cardiff University Bursaries can provide additional financial support to those from a lower income background. Around 40% of Cardiff students benefit from Cardiff University Bursaries. They are available to full-time undergraduate students from lower income households who qualify for UK funding for living costs. Eligibility criteria apply. For further information visit:
http://www.cardiff.ac.uk/for/prospective/undergraduate/funding/bursaries.html

Financial Contingency Fund
The Fund is available to all eligible UK students studying at Welsh Universities. The Financial Contingency Fund is similar in the way it works to the Access to Learning Fund (ALF) in England. Visit: http://www.cardiff.ac.uk/financialsupport/outofmoney/fcf/FCF%20homepage.html

The Dr Jack Matthews Scholarship Fund
This fund helps towards the cost of medical students undertaking athletic, artistic, medical or charity work. For more information see:

Dundee University
More information about finance and student funding can be found on the Dundee University website at:
http://www.dundee.ac.uk/studentservices/finance.htm
Edinburgh University
Information about the University of Edinburgh Bursaries can be found here http://www.ed.ac.uk/schools-departments/student-funding/undergraduate/uk-eu/bursaries/ruk.

Information about Access bursaries can be found here http://www.ed.ac.uk/schools-departments/student-funding/undergraduate/uk-eu/bursaries/access-bursaries/overview.

Exeter University
General information about financial support can be found here http://www.exeter.ac.uk/studying/funding/.
Information about Entrance Scholarships can be found here http://www.exeter.ac.uk/studying/funding/prospective/entrance/.

Glasgow University
For awards specific to the University of Glasgow but not specifically for medical students see: http://www.gla.ac.uk/services/senateoffice/prizesandscholarships/

William Ewart Gifford Prize – General Practice
The William Ewart Gifford Prize – General Practice was founded in 1987 by the bequest of Mrs Elizabeth Gifford. It is awarded annually to the year 4/5 student producing the best assessment submission (report/project/essay) undertaken while carrying out a Student Selected Module in the field of General Practice and Primary Care.

Carnegie Undergraduate Vacation Scholarships
The Carnegie Trust offers Vacation Scholarships for Scottish students who have shown exceptional merit at the University and who would like to devote their full time during some portion of the long vacation to a programme of study or research which will be of direct benefit to them in their academic work. The awards will be available to undergraduates of a Scottish university in the third year of their course at the time of applying (or an equivalent stage for students on a part-time programme). You can find out more about the scholarships here: http://www.gla.ac.uk/schools/lifesciences/informationforcurrentstudents/funding%20for%20summer%20projects/

William McCunn Medical Scholarships
Grants for Second Degree Scholarships (for graduate entrants to medicine) and Intercalated Scholarships are open to medical students of the Universities of Glasgow, Edinburgh, Aberdeen, St Andrews and Dundee.

Hull/York Medical School
More information relating to bursaries provided by HYMS can be found here: http://www.hyms.ac.uk/undergraduate/for-successful-applicants/fees-and-funding

If you enter medical school in 2013 or 2014, you are ordinarily resident in the UK and your household’s residual income is £25,000 or less, you may be eligible for a HYMS bursary. The bursary is paid in three instalments each year by either the University of Hull or the University of York. All eligible HYMS students will be considered, including graduates.
Imperial College London
More information about the financial support available to students can be found here:
http://www3.imperial.ac.uk/studentfinance/

This includes information about
• The Imperial Bursary Scheme
• Access to Learning Fund
• Entrance scholarships
• Prizes are usually awarded by the examiners board each year to individual students who have performed exceptionally.

The College Hardship Fund
The College has a Fund to help European and overseas students who are experiencing financial difficulties. For more information visit:
http://www3.imperial.ac.uk/studentfinance/currentstudents/hardshipfund

Keele University
A number of Keele University School of Medicine Annual Prizes are available annually – see http://www.keele.ac.uk/health/schoolofmedicine/studentsupportservices/funding/
Further information about student funding at Keele and the bursaries and scholarships available can be found here: http://www.keele.ac.uk/health/schoolofmedicine/studentsupportservices/funding/

Kings College London
Information from Kings College London regarding finance and student funding can be found here: http://www.kcl.ac.uk/study/ug/funding/stufund/index.aspx

Some of the bursaries and awards offered by Kings College are included below:

Haberdashers Jeston Bursary
This is a limited fund which offers a number of bursaries to home status MBBS/ BDS students in Years 3 or 4 of their course, or students in Year 1 of the Graduate/Professional Entry Programme in either Medicine or Dentistry. Further information about this bursary can be found here: http://www.kcl.ac.uk/study/ug/funding/stufund/2011-12/bursaries-sships/haberdashers2011.aspx

AB Kennedy Scholarship
This is a limited fund that has been allocated to provide help to students during the final year of their MBBS programme. Further information can be found here: https://www.kcl.ac.uk/study/ug/funding/stufund/2011-12/bursaries-sships/ab-kennedy2011.aspx

Dr Angela Scott Medical Award
This Award was established in 2008 by Dr Angela Scott, an alumna of the Medical School at King’s, to provide ongoing assistance to medical students who are facing financial difficulty. The award is aimed at relieving hardship to give students the opportunity to pursue a rounded educational experience, both within and beyond their studies. Further information can be found here: http://www.kcl.ac.uk/study/ug/funding/stufund/2013-14/scholarships/angelascott2013.aspx
Lancaster University
General information about funding at Lancaster is available here
http://www.lancaster.ac.uk/shm/study/undergraduate/funding/

Leeds University
Information about funding and scholarships at Leeds is available here
http://www.leeds.ac.uk/info/30507/university_support

Leicester University
General information about funding at Leicester is available here
http://www2.le.ac.uk/study/fees/2014

Liverpool University
The Liverpool Bursary scheme offers additional funds to support those within
specific household income brackets. For more information, visit:
http://www.liv.ac.uk/study/undergraduate/finance/liverpool-bursary/

Some of the awards and scholarships offered by Liverpool University include:
The John Lennon Memorial Scholarship
The John Lennon Memorial Scholarship is intended to support students in
financial need and enhance, among other things, awareness of global problems
and environmental issues.

Hillsborough Trust Fund
The Hillsborough Trust Fund is intended to support students who are
permanently resident in Merseyside who are in financial need.

Manchester University
Medical students could potentially qualify for any of the following centrally
funded scholarship/bursary schemes:

Manchester Guarantee Bursary – funding available for students from
households with a low income.

Manchester Advantage Scholarship – funding available for students who
gain A grades at A-level (or the equivalent qualification detailed in our criteria
for excellence) and have residual household income of around £25,000 or less
(currently in line with the Government threshold for maximum state support).

Opportunity Manchester Scholarship – for students who have successfully
completed the Manchester Access Programme.

Access to HE Award – students who come from a Greater Manchester
household who have successfully progressed into the University through an
“Access to Higher Education” course.

Bridging Hardship Awards
The Bridging Hardship Awards ordinarily aims to provide financial assistance to
overseas students who are experiencing difficulties. In exceptional circumstances
UK students can apply to the Fund, having already been considered for
the Access to Learning Fund. For more information visit: https://portalcms.
manchester.ac.uk/crucial-guide/financial-life/funding/financial-support-funds/
bridging-hardship-awards/
Access to Learning Fund
The Access to Learning Fund is an amount of money that the University receives from the government to assist students facing difficulty meeting their essential living expenses or course related costs (other than tuition fees), or because of an unexpected financial emergency. If you are awarded an amount from the fund, it will not usually have to be repaid. The ALF is administered by the Student Financial Support Team at the Student Services Centre. For more information visit: https://portalcms.manchester.ac.uk/crucial-guide/financial-life/funding/financial-support-funds/access-to-learning-fund/

Newcastle University
Information about the financial assistance provided by Newcastle University can be found here: http://www.ncl.ac.uk/undergraduate/finance

Newcastle University Scholarships and Bursaries
At least 30% of undergraduate students entering the University in 2014 will benefit from financial support. The main scholarship award schemes are as follows: http://www.ncl.ac.uk/undergraduate/finance/2014/scholarships

Newcastle University Achievement Bursaries:
If you are eligible for a Newcastle University Undergraduate Bursary, you may also be awarded an additional Achievement Bursary if you achieve high entry grades. Visit the Newcastle website for more information: http://www.ncl.ac.uk/students/wellbeing/finance/funding/ukstudents/bursaries/

Information about funding for international students can be found here: http://www.ncl.ac.uk/students/wellbeing/finance/funding/nonukstudents

Nottingham University
More information about the financial support available to students at Nottingham can be found here: http://www.nottingham.ac.uk/ugstudy/introduction/finance/introduction.php

Oxford University
General information about student funding at Oxford is available here http://www.ox.ac.uk/students/fees_funding_living_costs/

Plymouth University
General information about student funding at Plymouth is available here http://www1.plymouth.ac.uk/money/support14-15/Pages/default.aspx

Queens Belfast
Details of financial support available at Queens can be found here http://www.qub.ac.uk/directorates/sgc/finance/StudentSupport/

Sheffield University
Bursaries
If your household income is £42,000 a year or under you can also get cash support from the University in the form of a bursary and it will not affect your eligibility for government loans or grants. For more information visit: http://www.sheffield.ac.uk/undergraduate/finance/fees/2014/cash-support-from-us

Undergraduate Scholarships – Sheffield Scholars
Sheffield runs three special scholarships for UK/EU students as part of the Sheffield Scholars scheme:
City Scholars: get extra financial support depending on where you live and your grades
Global Scholars: pays your air fare to an overseas summer school, as well as tuition and accommodation while you are there
Masters Scholars: pays for you to do a Masters straight after your undergraduate course.
For more information visit: http://www.sheffield.ac.uk/undergraduate/finance/help/scholarships

Sheffield Outreach and Access to Medicine Scheme (SOAMS)
The University of Sheffield’s Outreach and Access to Medicine Scheme makes a career in medicine a possibility for students from all backgrounds. A number of years ago the University awarded additional places on the MBChB degree for students who have the ability to become good doctors, but would not normally consider Higher Education as an option open to them. These places are reserved for students who successfully complete the SOAMS Scheme. More information can be found at: http://www.sheffield.ac.uk/schools/outreach-programmes/soams

St Andrews University
Scholarships
Information about scholarships available at St Andrew can be found here: http://www.st-andrews.ac.uk/study/ug/fees-and-funding/scholarships

The Wardlaw Scholarship Scheme
The St Andrews Wardlaw Scholarship scheme was established in 2004 to provide financial assistance for academically gifted students who would otherwise struggle with the cost of studying at the University of St Andrews. Many of the scholarships are general awards with no restriction on the subject of study or geographical location; others are limited to students studying within a particular subject area or particular geographical location or other restriction in their criteria.

The University of St Andrews Entrant Bursary
This is a scheme specifically for England-domiciled students. For more details see http://www.st-andrews.ac.uk/study/ug/fees-and-funding/scholarships/entrant-bursaries-england/

The following scholarships for international students are available:
• The McEuen Scholarship
• Davis United World College Scholarship
• The George McElveen Scholarship
• The Ransome Scholarship

St Georges University
Information can be found on the St Georges University website: http://www.sgul.ac.uk/student-life/student-finance
Swansea University
General information about fees and funding can be found here http://www.swansea.ac.uk/undergraduate/fees-and-funding/

University College London
General information about fees and funding can be found here http://www.ucl.ac.uk/prospective-students/scholarships

University of East Anglia
General information about fees and funding can be found here http://www.uea.ac.uk/study/undergraduate/finance/uea-funding-options

University of Warwick
General information about fees and funding for students at this graduate-entry medical school is available here http://www2.warwick.ac.uk/services/academicoffice/funding/fundingyourstudies/medics/2014/
Useful links and contacts

Student Finance England  https://www.gov.uk/student-finance
Student Finance Wales  http://www.studentfinancewales.co.uk/
Student Finance Northern Ireland  http://www.studentfinanceni.co.uk/
Student Awards Agency for Scotland  https://www.saas.gov.uk/

Student Loans Company
http://www.slc.co.uk/

NHS Student Bursaries (NHSBSA website)
http://www.nhsbsa.nhs.uk/816.aspx

NHS Student Bursaries Ask Us
https://nhsuk.epicahosting.com/selfnhsukokb/template-groupdo;jsessionid=C640AF128F04553F6A97DE10DB774230?name=NHS+Student+Bursaries&id=5384

Money4MedStudents
http://www.money4medstudents.org/

Family Action educational grants search

Scholarship Search UK
http://www.scholarship-search.org.uk/

National association of student money advisers (NASMA)
http://www.nasma.org.uk/
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