Medical student finance guide
Guidance note and tips for accessing student support
Northern Irish domiciled students 2016 – 2017
A guide to medical student finance for Northern Irish domiciled students 2016/17

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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 contact Student Finance NI. Student Finance NI encompasses the 5 Education and Library Boards. We will use 'Student Finance NI' throughout the document.

We will use this same terminology throughout the document.
Introduction

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

Some things are the same wherever you study. You must complete a new application for each year of your course. Any support received from a student loan does not have to be repaid until you are earning over £16,910 per year and grants do not have to be paid back. The way your personal entitlement is calculated depends on the country you live in (your place of domicile), where you study, what year you started your course, any previous higher education, and your household income. How each of these affect your application is explained in this guide. Student Finance NI delivers financial support to students who normally live in Northern Ireland. It is a service delivery partnership between the Department for Employment and Learning in Northern Ireland, the Student Loans Company and all five Education and Library Boards in Northern Ireland.

1. Student Finance NI who administer:
   - Variable tuition fee loan – not available to graduate entry students on the undergraduate medical degree course.
   - Means tested maintenance grant
   - Means tested maintenance loan (75% non means tested, 25% means tested – ie it is dependent on your household income).

2. The University where you study who administer:
   - Support funds and hardship funding
   - Scholarships, grants and bursaries – Academic prizes.

3. The Department of Health Social Services and Public Safety (DHSSPS) who oversee in Year 5 and later of study as follows:
   - Means tested Financial Support Bursary for Medical and Dental Students (also known as the NHS Bursary). **N.B. You should apply for this bursary via your Student Finance NI who administer this on behalf of DHSSPS**
   - Non-means tested maintenance loan for the balance of your maintenance support (at a reduced rate compared to the SLC administered loan).
   - Payment of your tuition fees
   - **NB.** Graduate entry medical students in England, Wales or Scotland will not be eligible for the NHS bursary, but may apply to Student Finance NI for support for living costs
4. **Student Support Fund**

Students who have financial difficulties can apply to their university discretionary fund. The Department for Employment and Learning (DEL) provides the University with specific resources in the form of a Student Support Fund to help any students who may be in difficulties. The university administers this scheme and will take into consideration your individual circumstances to 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. Usually specific groups of students are considered a priority to accessing funds including: students with children, independent students, students from low-income families, final year students or disabled students. However, anyone is eligible to apply. Generally, students must have taken out their maximum entitlement to tuition fee and maintenance loans to be eligible to apply. Those not eligible for the DEL Student Support Fund may be eligible for other forms of assistance from their institution, such as University Hardship Funds.

**Special Support Arrangements over the summer**

The Student Support Fund is used to provide discretionary financial help for students who are experiencing financial difficulties over the summer months.

**Who can apply?**

All full-time and part-time (50% of equivalent full-time course) Northern Ireland and Great Britain undergraduates and postgraduate students can apply. Eligible students must have taken out their maximum Fee & Maintenance Loan entitlement. All students must demonstrate that they have organised sufficient funding for their course. The Support Fund is a discretionary fund and should not be viewed as a means to fund a course. For details of the University’s current payments options please refer to [http://www.qub.ac.uk/TuitionFees](http://www.qub.ac.uk/TuitionFees)

Any eligible student who has a particular financial need can apply. However, priority will be given to particular groups – refer to [http://www.nidirect.gov.uk/support-funds](http://www.nidirect.gov.uk/support-funds)
To be eligible to receive support from Student Finance NI you must meet residence conditions – i.e. you must be Northern Irish domiciled. Generally to qualify for support you must:

— be living in Northern Ireland on the first day of your course and either:

— have been living in the UK, the Channel Islands or the Isle of Man for the three years immediately before this date 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); or

— meet the requirements of one of the other UK residency categories – for further information contact Student Finance NI.

The first day of the first academic year of your course, known as the 'relevant date', is August 1st, for those who start a course in the autumn term.

If you have studied before, this may affect your eligibility for student finance. You may not be entitled to financial help if you have taken a course of higher education in the past, see the section on Graduate entry for further information. To qualify for a Maintenance Loan you must be under the age of 60 years old when you start your course. There is no upper age limit on grants and Tuition Fee Loans.

If you do not meet the above criteria, you may still be eligible for support in certain circumstances.

Visit the Student Finance NI website www.studentfinanceni.co.uk or contact them on 0845 600 0662 for more advice.

The exact figures quoted in this guide are relevant to students starting in 2016-17. It is always worth keeping an eye on changes to student finance, because the amount of financial support available and your entitlement can change regularly. If your circumstances change, it is important to let the relevant organisations know to ensure you are receiving the correct amount of support.
How to apply for funding

You must apply for student funding via Student Finance NI from where it will be sent to the appropriate Education and Library Board to assess the level of financial support to which you are entitled. You should start thinking about applying for financial help as soon as you have applied for a place at medical school. It is better to apply as soon as possible to ensure you have enough money at the start of your course.

Do not wait until you have a confirmed place before applying – simply quote the details of the medical course that you think you are most likely to attend. If your plans alter after you apply, tell your ELB straight away.

If you live in Northern Ireland, you can apply online or contact the Student Finance NI office in whose area you live. Online applications and contact details for the Student Finance NI offices can be found at www.studentfinanceni.co.uk.

As part of your application you will also be required to submit evidence of your identity and your own and/or parental income. Supplementary evidence will be required in circumstances where you are applying for additional finance such as dependents or disability allowances.

Tuition fees

Exactly how much you pay in tuition fees depends on the year you commenced your medical degree course, your place of domicile and the country you study in. Following the government’s review of tuition fees in 2010, different fee structures are in place throughout the 4 nations of the UK. Fees for home students in Northern Ireland will be £3,925 for the 2016-17 academic year.
Domiciled in Northern Ireland – Studying in Northern Ireland

The best source of information regarding student finance in Northern Ireland can be found on the Student Finance NI website www.studentfinanceni.co.uk. Student Finance NI delivers financial support to students who normally live in Northern Ireland. It is a service delivery partnership between the Department for Employment and Learning in Northern Ireland, the Student Loans Company and all five Education and Library Boards in Northern Ireland. All applications in Northern Ireland are assessed by the Education and Library Boards (ELBs). Be aware that if you receive an NHS bursary, the amount of funding you can receive from Student Finance NI will be affected. Please refer to the NHS bursary section.

Student loan for maintenance
The student loan for maintenance is provided by the government and is intended to help with accommodation and other living costs. Student Finance NI 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 a set proportion of the maximum available loan (75% if 2016/17 is your first year); if you think you may be entitled to more, and this will depend on your household income, you should make an income assessed application, where you will receive some or all of the remaining 25% of the loan.

The maximum Student Loan for Maintenance in 2016-17 is as follows:

- Students Living At Their Parents’ Home: Up to £3,750
- Students Living Away from Home Elsewhere: Up to £4,840
- Students Living In London: Up to £6,780

Student loan for tuition fees
The student loan for tuition fees is provided by the government and covers the cost of tuition fees for your course. This loan is not dependent on your household income. The loan may cover the full amount you are charged for tuition fees (up to £3,925 in 2016-17).

Maintenance Grant and Special Support Grant
The maintenance grant and special support grant are non-repayable and are there 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, however unlike student loans, they are non-repayable. If you qualify, you will receive only one of these grants. The majority of eligible students receive the maintenance grant; however, some students receive the special support grant. This is available instead of the Maintenance Grant in a number of circumstances, including for lone parents, if a student has a partner who is also a student, to some students with disabilities and to those eligible for housing benefit whilst studying. The Special Support Grant pays up to £3,475 depending on your household income and is intended to help with additional course related costs such as books, equipment, travel or childcare. The student finance NI guide to financial support 2016-17 details which students qualify for the maintenance and special support grants.
If you receive the special support grant, it will not affect how much you are entitled to through the student loan for maintenance.

Maintenance Grants will be available to full-time undergraduate students from lower-income households. The maximum amount of support available is £3,387 for the academic year 2016-17. The Maintenance Grant does not need to be repaid. Students from Northern Ireland with a household income of £25,000 or less will receive the full maintenance grant. Partial grants will be payable to students where the household income is between £25,000 and £42,620. No grant is available if the household income is over £42,620. The Maintenance Grant is usually paid in 3 instalments, one at the start of each term, with your other support and you do not have to repay it.

If you are not sure which grant to apply for, contact Student Finance NI.

Bursaries and other financial support from universities and colleges

Bursaries can also be a valuable source of non-repayable income to help you to meet the costs of studying and you should find out as much as you can about what is available. In Northern Ireland, Queen's University charges annual tuition fees of £3,925 to Northern Ireland and EU domiciled students (£9,000 to GB domiciled students) and therefore will have to provide a bursary of at least £380 to students who are entitled to the full £3,750 Maintenance Grant or Special Support Grant. Many universities and colleges are also giving bursaries to students eligible to part of the Maintenance Grant or Special Support Grant. Speak to the university or college that you’re interested in and find out what it offers.

Student loans: Interest rates and repayments

Interest rates: Student loans accrue interest from the date they are paid out, up until they are repaid in full.

Repaying student loans: Your first repayment will be due in the April after you leave your course. The earnings threshold is: £336 a week, £1,457 a month, £17,495 a year. A borrower who earns £24,000 can be expected to repay around £48 per month.

You will begin repaying your loan when your annual earnings exceed the repayment threshold, which will be £17,495 in 2016-17 and will increase in line with inflation each year. You will repay nine per cent of any amount you earn which exceeds the relevant earnings threshold. You can repay more if you want to clear the loan faster. Repayment arrangements are not different if you decide to study in England, Scotland or Wales, where the fees are up £9,000. You will repay at the rate of 9 per cent of any amount which exceeds the earnings threshold, but you can repay more if you want to clear your loan faster. You may still have to make student loan repayments when you earn below £17,495 a year. This will happen if your salary goes above the weekly or monthly threshold during any given pay period. If your income is equal to or below £17,495 in any one tax year, you will be entitled to apply to SLC at the end of that tax year for a refund of your student loan repayments if you wish.
There are some important differences in financial assistance for graduate entry medical students compared to undergraduate students, which are outlined below. Graduate-entry medical students are encouraged to contact their medical schools for more detailed information.

For graduate students on the standard five or six year course.

For the first four years, graduate students on the standard five year course are not eligible for tuition fee support from Student Finance NI.

From the fifth year of their degree course, NI undergraduate medical students enter the NHS Bursary Scheme under which tuition fees are paid by the Department of Health, (The DHSSPS in Northern Ireland), but this is not available to NI domiciled graduates. NI domiciled graduates can, however, apply for a reduced, (i.e. means tested) maintenance loan. Arrangements for EU students and international students are complicated and depend on a number of factors including the intended country of study within the UK.

For graduate students on the accelerated four year course (not available in NI or Scotland):

Year 1:
Students are not eligible for tuition fee support from their Student Finance NI or a maintenance grant if they have previously received funding for more than two years of higher education. Students are eligible to apply for student loans for maintenance.

Years 2,3,4:
In years 2, 3, and 4 the situation varies across the 4 nations. Tuition fees are paid by the Department of Health through the NHS Bursary Scheme. Students are eligible for a non-means tested reduced-rate maintenance loan. English and Welsh domiciled students are eligible for means-tested NHS bursaries, but these are not available to Scottish and Northern Irish students. EU students are eligible to apply for tuition fee grant only, and international students are not eligible for NHS funding.

BMA Charities Trust Fund
Helps to finance graduate medical students who are not eligible to receive statutory funding. For further information, contact the Medical Students Committee Secretariat on 020 7387 4499.

The BMA(NI) have produced a further guide for graduates on other sources of funding; this is available on request: hnesbitt@bma.org.uk
Domiciled in Northern Ireland – Studying in England

The best source of detailed information for students domiciled in Northern Ireland and studying in England is [www.studentfinanceni.com](http://www.studentfinanceni.com). Applications should be made to Student Finance NI.

Here is a brief overview of what is available:

**Student loan for tuition fees**
Tuition fees in England are up to £9,000. Tuition fee loans are available from Student Finance Northern Ireland to cover this cost. The loan is repayable and further details can be found in the section: [Domiciled in Northern Ireland – Studying in Northern Ireland](#).

**Student loan for maintenance**
You can apply to Student Finance NI for a maintenance loan.

The maximum loans for maintenance for Northern Irish domiciled students studying in England in 2016-17 are as follows:

- Living with your parents: Up to £3,750
- Studying in London: Up to £6,780
- Studying elsewhere in UK: Up to £4,840

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

The Special Support Grant is an alternative type of grant available to some students; you should refer to the [Domiciled in Northern Ireland, Studying in Northern Ireland](#) 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 England.
Domiciled in Northern Ireland – Studying in Scotland

Students applying to Student Finance NI will be entitled to mostly the same funding as that detailed in the section Domiciled in Northern Ireland – Studying in Northern Ireland. The differences are highlighted here. The best source of detailed information for students domiciled in Northern Ireland and studying in Scotland is the Student Finance NI website www.studentfinanceni.co.uk

Student loan for tuition Fees
Students from England, Wales and Northern Ireland, starting their medical studies in Scotland in 2016-17 will be charged the tuition fee set by the institution they have chosen to study in and can be charged tuition fees of up to £9,000 per annum.

Student loan for maintenance
The maximum loan any Northern Irish domiciled student studying in Scotland will receive is £4,840 a year (2016-17)

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

The Special Support Grant is an alternative type of grant available to some students; you should refer to the Domiciled in Northern Ireland – Studying in Northern Ireland 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 Scotland.

Bursaries and other financial support from universities and colleges
Scottish Universities are not obliged to provide a bursary to students. However, there are various grants, bursaries and scholarships available from the universities, all of which are non-repayable. It is well worth checking with the university you are attending/applying to attend what support they may be able to offer you.
The best source of detailed information for students domiciled in Northern Ireland and studying in Wales is the Student Finance NI website www.studentfinanceni.co.uk. You will be entitled to mostly the same funding as that detailed in the section Domiciled in Northern Ireland – Studying in Northern Ireland. Here is a brief overview of what is available:

**Student loan for tuition fees**
Medical schools in Wales charge new students from all of the UK countries and the EU a maximum of £9,000 per annum. The loan is repayable and further details can be found in the section Domiciled in Northern Ireland – Studying in Northern Ireland.

**Student loan for maintenance**
You can apply to Student Finance NI for a maintenance loan. The maximum maintenance loan any Northern Irish domiciled student studying in Wales will receive is £4,840 (2016-17).

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

The Special Support Grant is an alternative type of grant available to some students; you should refer to the Domiciled in Northern Ireland – Studying in Northern Ireland 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 Wales.
Financial support arrangements for Allied Health professional students and medical and dental students from Year Five of study/the NHS Bursary Scheme

Current arrangements are set out below:

Eligibility
Who is entitled to an NHS Bursary?

UK students
- Medical students in the fifth year of their medical course onwards
- Intercalating medical students from the fifth year of study onwards (which may not be the fifth year of the medical course)
- Second degree medical students on a four year accelerated degree course from the second year of their course onwards (England and Welsh domiciled students only) **(N.B. There is no four year accelerated degree course in Northern Ireland.)**
- Second degree medical students domiciled in England, Wales or Scotland doing the full standard medical degree course when they reach the fifth year of the medical course onwards. **(N.B. Currently this does not apply if you normally live in Northern Ireland.)**

EU students
- EU students can apply for payment of tuition fees only at the same stage of their particular course as UK students.

What financial support might you be entitled to
Medical students can apply for:
- Fees only Bursary which is non income-assessed.
- Full Bursary which includes:
  1. Tuition fees – non-income assessed
  2. Maintenance support – mostly income-assessed

The maintenance support is mainly income-assessed, but if you meet the criteria for independent status you will receive the maximum amount available. It is worth checking the criteria for independent status first to see if you are eligible before applying, this can be found on the Student Finance NI website [www.studentfinanceni.com](http://www.studentfinanceni.com)

It always makes sense to apply for the fees only NHS Bursary for your tuition fees to be paid. You do not have to apply for the full NHS Bursary, which covers income-assessed living cost support.

In addition to the standard bursary, other allowances are available including:
- Additional weeks
- Dependants Allowance
- Childcare Allowance
- Parents Learning Allowance
- Disabled Students Allowance
- Practice Placement Costs

Who administers the bursary for Northern Irish domiciled students?
The DHSSPSNI Bursaries oversees the bursaries for Northern Irish domiciled students and EU students studying in Northern Ireland. However, it is administered by Student Finance NI.

Extra weeks’ attendance
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 university 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. You will need to inform your ELB of your course term dates for the relevant academic year, in order to benefit from this allowance. The amount of additional loan available per week depends where you are living; if at your parental home (£55), in London (£108) or elsewhere (£84).
Students with disabilities
If you have an impairment, medical condition or learning difficulty you may be able to apply for additional funding on top of your standard student finance. As a brief overview there are three options:

1. **Disabled Students’ Allowances (DSAs)** are available if you have a disability, mental health condition or specific learning difficulty. Help can include a general DSA of up to £1,759 as well as extra travel costs and specialised equipment. You will need to provide medical proof of your condition, such as a letter from a doctor or an appropriate specialist. There is no deadline for applying for DSAs but the sooner you apply, the greater the chance of having everything you need in place at the start of your course. You will not have to repay this help. For further details on DSAs you can download a guide called “Bridging the Gap” from [www.studentfinanceni.co.uk](http://www.studentfinanceni.co.uk).

2. **Disability Living Allowance (DLA)** paid on top of the Disabled Students Allowances and is a tax-free benefit to help with the costs of living. You should contact the Benefit Enquiry Line, Tel: 0800 220 674 (Northern Ireland).

3. **Support funds.** This is covered in a section further on, but students with disabilities are a priority when allocating funds.

Students with children
If you have children and are a full time student the government may provide you with extra support depending on your circumstances as a brief introduction there are four options:

1. **Childcare Grant.** Full-time students with dependent children in registered and approved childcare can apply for this help before or during your course. You can apply for 85% of your actual childcare costs in term times and during holidays; up to £148.75 a week for one child and up to £255 a week for two or more children. If you claim Income Support or Housing Benefit, the Social Security Office or Housing Executive should not take account of any payments you receive through the Childcare Grant. You will not be entitled to this grant if you or your spouse/partner receive the childcare element of the Working Tax Credit from HMRC (formerly the Inland Revenue). How much help you get will depend on your circumstances, the amount is usually paid in three instalments, one at the start of each term, and you do not have to repay it.

2. **Parents’ Learning Allowance.** Available to students with dependent children to help with course-related costs. You could receive up to £1,538 a year in addition to other student finance and it doesn’t have to be paid back. This depends on your income, your partner’s income (where applicable) and the income of any dependants. It can be applied for in addition to the childcare grant. You can apply for Parents’ Learning Allowance even if you do not get the Childcare Grant. If you are a single parent you can apply for a Special Support Grant and Parents’ Learning Allowance. The Jobs and Benefits office does not count Parents’ Learning Allowance when working out your other benefits so you do not have to choose between Parents’ Learning Allowance and those other benefits.

3. **Child Tax Credit and other benefits,** which are available from HM Revenue and Customs. This depends on your circumstances and income.

4. **Support funds.** This is covered in a section further overleaf. Students will be assessed according to individual need.

Students with adult dependants
If you have a spouse/partner of either gender or another adult, usually a member of your family, who depends on you financially and you began your course in or after 2005, you may be eligible for an Adults Dependents’ Grant.
You can receive up to £2,695 a year, and the amount you get will depend on your income and that of your adult dependants.

This is usually paid in three instalments, one at the start of each term, with your other support, and you do not have to repay it.

**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.

**What to do if you’re having trouble with your finances**
Your first stop should be www.money4medstudents.org.uk 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.

Further information about charities providing scholarships, grants and bursaries can be found at Appendix 2 of this guide. The 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.

**Support funds (Northern Ireland institutions)**
These are available through your college and provide help for students on lower income who may need extra financial support for their course in order to remain in higher education. The funds can meet particular course and living costs which are not already being met from other grants and can help if students are experiencing financial hardship. Payments are usually given as grants and do not have to be repaid, although sometimes they can be given as short-term loans. Your university or college will also decide whether to pay you in a lump sum or in instalments.

**Scholarships, Grants and Bursaries**
The NHS Bursary is probably the most widely known, readily available and (at least as far as covering tuition fees is concerned) one of the most useful sources of financial support.

However, there are a range of other types of bursary, scholarship and awards available. These include:
- Access Agreement Bursaries – non repayable bursaries, typically for £380 upwards (but can be for much more), for students receiving the full Maintenance Grant/Special Support Grant
- 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.
Financing an Intercalated Bachelor’s or Master’s Degree

Bachelor’s Degree
If you opt to study for an intercalated degree, you will receive financial support from Student Finance NI in the usual way for the first four years of your course. You will be eligible for the NHS Bursary from the fifth year of your period of study irrespective of the year in which you intercalate. For example, if you intercalate in year 3 of your medical course, you will be eligible for the Health Department Bursary funding from the fifth year of study which will be year 4 of your medical course.

There are a small number of grants available as outlined in Appendix 1. It is generally the case that students wishing to be considered for funding must make a preliminary application, including a CV and outline of the research project.

At Queen’s University, scholarships are allocated by the School of Medicine, Dentistry and Biomedical Sciences. Those awards that are not project-related are made on merit, based on performance in core modules taken in Year 1 (Semester 1 and 2) and Year 2 (Semester 1).

Check application dates with the your medical school, as applications for intercalated degrees with funding must be submitted earlier. Further details regarding what support is available for an Intercalated Degree at QUB can be found in Appendix 1.

Master's Degree
N.B. Different financial arrangements are in place for those studying an intercalated Master’s Degree. No assistance is currently available for an intercalating masters course from the Student Loans Company. However, most medical schools offer a number of MSc Scholarships, awarded on a competitive basis. Students will also remain eligible to apply for bursary support when they return to their medical degree.

In addition, as a postgraduate student, you may be eligible to apply for a Professional and Career Development Loan (PCDL). A PCDL is a bank loan which is designed to help people pay for work-related learning to help gain experience, training and qualifications to improve job skills or launch a new career. Like any bank loan, you must repay the money you borrow but, with PCDLs the interest is paid on the loan while you are learning and for up to one month afterwards. For more information on PCDLs, and to find out if you are eligible to apply, you should call 0800 585 505 or visit http://www.direct.gov.uk/pcdl. You may also wish to contact the National Postgraduate Committee at npc@npc.org.uk or the Educational Grants Advisory Service at 020 7254 6251 for further funding information.
What is an Elective?
A period of work experience, undertaken at the end of Year 4, often in another country but which can also be spent in the UK. Most students choose to travel overseas, some to developing countries and others to destinations such as Australia and Canada. Teaching hospitals, non-governmental organisations, charities and religious organisations run medical student electives, some charging fees for the support they offer, and to help support other projects. It is possible to plan your own elective and to avoid such fees.

Planning ahead
It is advisable to plan an initial budget as early as possibly, even before the exact costs are known. Plans can be later adapted and as well as ensuring greater choice, starting early provides several advantages, financially:
- It demonstrates to potential sponsors that you are organised
- You have a clearer idea of the type of elective which is financially feasible for you.

Sources of Funding for Electives
Some banks offer specific loans for medical student electives. There is also a wide variety of charities and organisations that provide funding for electives in particular specialities. The website www.money4medstudents.org provides more information under the Money for your elective section, but do make sure you shop around and cross-reference sources to ensure the information you get is accurate and up-to-date.

Student Finance NI will not normally provide tuition fee or bursary support for periods of study you have to repeat. The exception to this is where a student fails their study year for the first time and has had no previous repeated periods of study with financial support from Student Finance NI. However, Student Finance NI will consider individual requests for repeated or extended periods of support for medical or strong compassionate reasons, such as the death or serious illness of a close relative. Student Finance NI requires written evidence to support any request. If Student Finance NI does not pay your fees for your repeat period of study, you can still apply for the student loan and supplementary grants.

If your or your household’s income changes during the academic year then you could be entitled to more support.

If your total household income (before tax) has fallen by more than 5% compared to the previous year Student Finance NI may be able to reassess your support on the lower income.

It will also reassess your support if your parent or husband, wife, civil partner or partner dies, if their income had been used to assess your support.
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 top tips:

– **Contact Student Finance NI 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. If you are in any doubt about your entitlement, contact SAAS

– **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** – 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

– 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 is available from.

– **Don’t forget student contents insurance** – Student room insurance is a necessity whilst at university or in higher education, with possessions such as iPods, laptops, computers and mobile phones expensive to replace if you have failed to take out a policy.
Appendix 1 – Financial assistance for medical students studying at Queen’s University, Belfast

Queen’s Bursaries
There is currently one Access Agreement Bursary at Queen’s. You do not need to complete a separate form for entitlement to this. The university will use the information submitted in your PN1/PR1 application to the ELB for fee loan and other financial support.

– A bursary of £380 will be provided for full-time students from families with a household income of up to and including £19,203. The Queen’s Bursary is paid directly to an eligible student’s bank account in one instalment, in the first week of February. You will receive a letter, notifying you that you are eligible, prior to payment of the award in February.

– The £100 Student Experience Bursary is no longer available to those commencing study in the academic year 2016-17.

For more information on Queen’s University bursaries, go to http://www.qub.ac.uk/directorates/sgc/finance/StudentSupport/UniversityBursaries/

Hardship Fund
Students who are not eligible for the Support Fund, for example, non UK students, can apply to the university’s Hardship Fund. There is generally only a small amount of money in the Hardship Fund so circumstances must be exceptional for a payment to be made. The application process for the Hardship Fund is the same as that for the Support Fund and applications from students who are not eligible for the Support Fund are automatically referred to the Hardship Fund. The application is online. More information on this process is available here: http://www.qub.ac.uk/directorates/sgc/finance/StudentSupport/

Bursaries/Awards for Intercalating Students
Queen’s Scholars Scheme – 5 full-fee scholarships Available to students from Northern Ireland. It recognises academic achievement and additional contribution to school/community life with an emphasis on leadership and social responsibility. Nominations are via schools.

The Wolfson Foundation
The Intercalated Awards Programme is open to students who can demonstrate outstanding academic performance in their previous career. Awards currently provide a maximum of £5,000 and only a small number (one or two) are granted to each university.

The Jean Shanks Foundation
This foundation funds medical research and education, primarily those students wishing to have an extra research year at medical school. The research must generally have a pathology focus. Only one grant is awarded per annum and the school nominates one student for this funding based on rank order.

The Medical Undergraduate Intercalated Scholarship
Open to medical students who have completed two years of their undergraduate degree and are applying to complete an intercalated BSc degree. Ideally this is given to a student who will find it difficult to finance an additional year of study in accordance with current requirements for accessing “hardship”.

British Association of Dermatologists
Two fellowships of £3,000 towards fees and living expenses are awarded for the duration of projects that are relevant to dermatology and skin biology. Further details can be found at http://www.bad.org.uk/site/619/default.aspx.
Pathological Society
Support is available most years for students who wish to undertake a project in pathology/ microbiology. There are up to ten awards available that cover the cost of university tuition fees and provide a £4,500 stipend.

Core (Digestive Disorders Foundation)
Bursaries of £1,000 are available for students doing a project in an area relevant to gastroenterology.

Association of Physicians
One or two bursaries are available some years and are allocated on academic merit by the School of Medicine, Dentistry and Biomedical Sciences in June.

Department of Health and Social Services and Public Safety (DHSSPS)
Provide a bursary for every year of study beyond the fourth year. Students will be entitled to have their tuition fees paid (not means tested) and can apply for a means tested non-repayable bursary towards living costs.

QUB Family Friendly Policies
Queen’s University have a number of “family friendly policies” including adoptive leave, career breaks and a childcare vouchers scheme. For further information visit http://www.qub.ac.uk/schools/SchoolofMathematicsandPhysics/ASGI/QUBFamilyFriendlyPolicies/.

Queen’s Student Union Advice Centre
The Advice Centre is available for free and independent advice. It is located on the 2nd floor of the Students’ Union and is open every week day: Monday to Thursday, 9.30am to 4.30pm and Friday 9.30am to 3.00pm.

Offers education, health and welfare advice in addition to offering advice on financial matters. Go to: http://www.qubsu.org/AdviceCentre/ for more information.

Connie Craig
Student Financial Adviser
connie.craig@qub.ac.uk
02890 971049

Connie advises on grants, loans, fees, support and hardship funds, the financial aspects of repeating years and course changes, Social Security Benefits and other general financial issues.

Debbie Forsey
Money Management Adviser
d.forsey@qub.ac.uk
02890 971166

Debbie advises on debt; this includes, overdrafts, credit cards, arrears of payments, budgeting, negotiating with creditors, consumer problems and any other debt issues.
Appendix 2

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:

<table>
<thead>
<tr>
<th>Organisation</th>
<th>Contact details</th>
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<tbody>
<tr>
<td>BMA Charities Trust Fund</td>
<td>BMA House, Tavistock Square, London, WC1H 9JP</td>
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<tr>
<td>Gilchrist Educational Trust</td>
<td>The Grants Officer, 13 Brookfield Avenue, Larkfield, Aylesford ME20 6RU</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.gilchristtrust.org">www.gilchristtrust.org</a></td>
</tr>
<tr>
<td>Medical Women's Federation</td>
<td>Tavistock House North, Tavistock Square, London, WC1H 9HX</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.medicalwomensfederation.org">www.medicalwomensfederation.org</a></td>
</tr>
<tr>
<td>Professional Classes Aid Council</td>
<td>10 St Christopher's Place, London, W1U 1HZ</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.pcac.org.uk/">www.pcac.org.uk/</a></td>
</tr>
<tr>
<td>Royal Medical Benevolent Fund</td>
<td>24 King's Road, Wimbledon, London, SW19 8QN</td>
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<td></td>
<td><a href="http://www.rmbf.org/">www.rmbf.org/</a></td>
</tr>
<tr>
<td>The Royal Medical Foundation</td>
<td>College Road, Epsom, Surrey, KT17 4Q. Tel: 01372 821010</td>
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<tr>
<td></td>
<td><a href="http://www.royalmedicalfoundation.org">www.royalmedicalfoundation.org</a></td>
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<tr>
<td>Sidney Perry Foundation</td>
<td>PO Box 889, Oxford, OX1 9PT</td>
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<td></td>
<td><a href="http://www.the-sidney-perry-foundation.co.uk">www.the-sidney-perry-foundation.co.uk</a></td>
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<tr>
<td>Sir Richard Stapley Educational Trust</td>
<td>The Administrator, The Stapley Trust, P. O. Box 839, Richmond, Surrey, TW9 3AL</td>
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<td></td>
<td><a href="http://www.Stapleytrust.org">www.Stapleytrust.org</a></td>
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<tr>
<td>The Society for Promoting the Training of Women</td>
<td>Ms Jane Hampson, Future for Women – the work of SPTW, 11 Church Street, Marton, Rugby, Warwickshire, CV23 9RL</td>
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<tr>
<td></td>
<td><a href="http://www.sptw.org/">www.sptw.org/</a></td>
</tr>
<tr>
<td>Thomas Wall Trust</td>
<td>Thomas Wall Trust, 8 Dowgate Hill, London, EC4R 2SP</td>
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<td></td>
<td><a href="http://www.thomaswalltrust.org.uk">www.thomaswalltrust.org.uk</a></td>
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