



BMA

Medical students
committee

Medical student finance guide 2018

English domicile students



British Medical Association
bma.org.uk

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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. We have also endeavoured to put information about the BMA's policy positions in the relevant sections to let you know where we're campaigning and what we believe. The BMA's Medical Students Committee represents around 20,000 medical students and has representation from every medical school in the UK.

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 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
 - Universal, non-means tested grant for maintenance
 - Means tested grant for maintenance
 - NHS Hardship Grant
 - Other forms of financial support including childcare allowance and practice placement expenses.

It is important to note that, when taking an NHS Bursary for maintenance, the amount of student finance you may be eligible for will change, often resulting in a reduction in net income. More information about this can be found in the NHS Bursary section (page 16).

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, **don't** 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

Applications for Student Finance can be made up until the second to last working day of May and you don't need a confirmed place before you apply. Applications can still be made after this date, however it is unlikely that the finance will be immediately accessible for the beginning of the academic year as it is being processed. You can create an online account and use your first choice university details which can then be changed 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. They will provide a date by which an application must be received in order for payment to be made promptly at the start of the new academic year. The absolute deadline for applying for in-year SFE funding is 9 months after the start of the academic year.

★★ Top tips ★★

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. Only once you have registered will 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. The following pages will explain the differences in more detail.

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](#)

More general information is available via:

- An SFE student finance calculator to estimate the amount of support available can be found at <https://www.gov.uk/student-finance-calculator>
- SFE have their own dedicated YouTube channel that is constantly updated with the latest information and videos answering FAQs. Find it here: <https://www.youtube.com/user/SFEFILM>
- 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>

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 to 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 (£9,250 per year for all medical schools in England as of 2018/19).

The BMA has consistently passed policy in support of free education and the abolition of tuition fees. We believe entrance to medical school should be based on ability, not ability to pay. Examples of incidence

when we have proactively organised in support of this objective include when, in 2017, we voted to support the boycott of the National Student Survey due to, amongst many things, its links to a punitive system of ever-increasing tuition fees.

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.

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. 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.

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

In 2016, the maintenance grant previously offered to students from low income families was abolished. At the BMA, we support grants that enable students from any background to attend medical school and any measures that may widen participation in medicine as a profession.

Disabled students allowance – The DSA is awarded to students with long-term issues with mental health, physical illness or any other disability. These allowances are awarded on top of your other student finance and, unlike your maintenance loans, will not need to be repaid. Specific allowances are available for the purchase of new computers and can also be used to cover additional travel expenses that may be incurred as a result of your disability. The amount you are awarded will be based upon the outcome of a needs assessment appointment. For more information please visit <https://www.gov.uk/disabled-students-allowances-dsas>

Childcare grant – an allowance for students with children under 15, or under 17 if they have special educational needs, to help with childcare costs. This will not have to be paid back and is available in addition to your maintenance loans. For more information please visit <https://www.gov.uk/childcare-grant>

Parents learning allowance – a means-tested allowance based on your household income for students with dependent children. If awarded, this grant does not have to be repaid, is supplementary to your loans and will not affect your tax credit or benefits. For more information, please visit <https://www.gov.uk/parents-learning-allowance>

Adult dependents grant – an allowance to help with costs for students with adults who depend upon them financially. This grant is non-repayable and additional to other maintenance loans. For more information, please visit <https://www.gov.uk/adult-dependants-grant>

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 a maintenance loan that is contingent on your household income. You must pay the first £303 of your travel costs and your travel grant will be reduced by £1 for each £8.73 of household income over £39,796. For more information, please see <https://www.gov.uk/travel-grants-students-england>

★★ Top tips ★★

Provided you are eligible, it is definitely worth applying 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 you will need to repay once you've finished your course. Repayments are based on the income you earn after you've qualified. As of April 2018, the repayment threshold (a salary above which obligates a graduate to start paying back their student loan) is £25,000 per year. Repayments are made monthly at a rate of 9% of the income you earn over the £25,000 threshold and are taken directly from your salary. You will be able to see the amount you are repaying every month on the payslip you will receive from your employer.

For example

Under the 2016 Junior Doctor Contract, the basic salary for a first-year foundation (F1) doctor is £26,614.

A monthly repayment would be calculated as one twelfth of 9% of £1,614 (the residual income above the £25,000 threshold) i.e. £12.11 per month

You will continue to pay 9% of the residual income until all your loans are paid off. If your pay drops below the £25,000 (e.g. if you work part-time or are on reduced pay due to maternity leave) 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. It is often not advisable and you may end up paying more by paying it off early.

★★ Top tips ★★

Use the SFE repayment calculator at www.studentloanrepayment.co.uk to work out how your repayments might work in the future. The £25,000 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.studentloanrepayment.co.uk/>

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.

Information for 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 Medicine (GEM) students Year 1

Students must fund the first £3465 of the first year of their degrees themselves, with a SFE tuition fee loan available to meet the rest of the year's tuition fees. GEM students are eligible to apply to SFE for a full student loan for maintenance. GEM students cannot access the NHS Bursary Scheme in year 1.

★★ Top tips ★★

For first year GEM students, the £3465 required by universities is, of course, a substantial amount of money. Many universities offer flexible payment plans for this initial outlay and there may, in select circumstances, even be support available to help meet the costs. It is strongly recommended that you speak to your institution about this if you are concerned about the financial implications of GEM. Contact details for each school can be found at the back of this finance guide.

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 through a SFE tuition fee loan. GEM students are eligible to apply for a reduced (approximately 60% of the full value) maintenance loan from SFE on top of the maintenance component of the NHS Bursary. GEM students can access a non-means tested maintenance NHS grant of £1000 per year in years 2-4 of their course, with additional amounts of bursary available based on household income. See the [NHS Bursary section](#) for more details.

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 is paid by the Department of Health directly to the university. The maintenance component of the NHS Bursary is the same for graduates on 5 or 6 year courses as their GEM peers, with a grant of £1000, a means-tested bursary and a reduced SFE maintenance loan (approximately 60% of the original value) available. 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. For example, 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 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 (see the section on [Graduate Students](#)). In the past few years, the NHS bursary has been partly or wholly abolished for a number of healthcare courses across the UK. At the BMA, our policy supports a fit-for-purpose NHS bursary to help students shoulder the financial burden of studying medicine, especially during clinical years. The Medical Students Committee has been campaigning on this issue tirelessly and retention of the bursary is one of our financial focuses. We believe that no student should be disadvantaged financially by taking the NHS bursary and are exploring ways to minimise the impact it may have on external bursaries and on maintenance loans from SFE.

Type of course	NHS Bursary entitlement
Undergraduate (including those taking medicine as a second degree)	From the fifth year of study
Graduate Entry Medicine (GEM)	From the second year of study

Support is available in the form of:

- A tuition fee bursary
- A means-tested bursary for maintenance
- A non-means-tested grant for maintenance
- Additional grants and awards, e.g. Travel Grants

★★ Top tips ★★

The NHS Bursary scheme rules are available in full here https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/276460/nhs_bursary_scheme_new_rules_ed3.pdf

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 prospective or current medical student ordinarily domiciled elsewhere in the UK should refer to the **BMA Finance Guides** specifically for Wales, Scotland or Northern Ireland to find out about the NHS Bursary regulations in each of these nations.

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 60%. It therefore always makes sense 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 final year of study, but for the purposes of the NHS Bursary, will be classed as new students when they first apply. Equally, GEM students in their 2nd year of study are classified as new students. 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 you send the relevant original documents as evidence of their identity, income and expenses etc as soon as possible after receiving the 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 GEM courses, the tuition fee bursary system is more complex. Students can access the NHS Bursary scheme from year 2 onwards. The first £3,465 of the annual tuition fee is paid by the NHS Bursary directly to your university, with a SFE tuition fee loan available to cover the remainder of the fees

Means-tested bursary for maintenance

A £1000 maintenance grant is available for all student eligible for the NHS Bursary. If you apply for the means-tested bursary, any additional 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 living parents
- 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).

If you are unsure whether you are a dependent or independent student, please visit <https://apps.nhsbsa.nhs.uk/SBCalcs/ic/forms/Student%20Status%20Calculator/new>

How much could I get?

An online bursary calculator is available on the NHS Student Bursary website to calculate your entitlement. Please visit <https://apps.nhsbsa.nhs.uk/SGUBursary/> to find out more.

Different rates of mean-tested bursary apply according to where you live and study – whether inside/outside of London, or whether living with your 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, it may be beneficial to 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 you from receiving the non-means-tested bursary for maintenance or practice placement expenses,

but it will exclude you from claiming the dependants allowance, the parent learning allowance and the childcare allowance.

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 or not you live with your parents

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.

Practice placement expenses (PPE)

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>. 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.

Additional Support

Other awards from the NHS Bursary Service are available for parents, students with dependants or students with disabilities. More information for all of the additional awards discussed hereafter can be found at <https://www.gov.uk/nhs-bursaries/further-information> or directly from the NHS Bursary Service at <https://www.nhsbsa.nhs.uk/nhs-bursary-students/contact-us>. Applications for this additional support are typically made through your BOSS account, with the exception of Childcare Allowance, which requires an additional form to be filled out, a link to which can be found in the relevant section.

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.

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 that varies depending whether you have one child or more than one child. 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>

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

Claim forms

All claim forms can be found here <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. See the [“Financial Support in Exceptional Circumstances”](#) section of this guide for more information about what to do if you’re struggling financially while at medical school.

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. For more information, see the “Repeating a Year” section of this guide.

Other Bursaries and Sources of Funding

Non-NHS 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. Universities must award their own bursaries and there are diverse criteria concerning eligibility. Some are reserved for students from lower income families, whereas some are awarded to those with exceptionally high academic or

sporting achievements. It is worth enquiring with your university directly, the details for which can be found at the back of this guide.

In addition, local charities or funds may offer bursaries to medical students. As you can imagine, the availability and eligibility criteria of these awards are different in every case, but it’s always worth doing a quick search on the internet to see if anything is on offer in your area.

One source of funding that some medical students may find attractive are Armed Forces cadetships. These cover tuition fees and may even provide a generous salary for some of your final years of study. They are awarded after a rigorous selection process and the recipient must commit to an agreed number of years working as a doctor in the Army, Navy or Air Force. Finally, there are a number of medical awards and competitions with varying prize amounts and varying levels of competitiveness. They may be linked to Royal Colleges or specific conferences, journals or organisations and may require the submission of an essay or portfolio. These should not be relied on as a primary or guaranteed source of income, and any time

dedicated to these may come at the expense of time dedicated to studying. The number and nature of these that you enter is down to you, but could be a good source of pocket money. Good luck!!!

Financial Support in Exceptional Circumstances

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, especially when you may find yourself under acute financial pressures that could not have been reasonably foreseen. This period may be extremely stressful and leave you feeling anxious about the way forward, but there are organisations and awards available as one off, short-term fixes to assist when other options may have been exhausted.

Below are a series of avenues to explore in times of financial hardship. 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!

Your University

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 understanding and may be able to point you in the direction of funding available specifically at your medical school. The contact details of all English medical schools can be found at the back of this guide.

Universities usually have processes in place for students to restructure their outstanding fees or costs for repayment in a more flexible manner, sometimes making large, one-off bills more manageable by being paid in monthly instalments. Additionally, schools often have resources set aside for students that are experiencing financial difficulties. These amounts may be awarded as small, non-repayable grants but can also be offered as loans with low interest rates attached, but this is unusual. Eligibility and conditions attached to the awards varies by institution, but it is always worth checking at your university or students' union before contacting other charities or organisations.

★★ Top tips ★★

In addition to the financial support, student unions and faculty welfare teams often have services available to assist with budgeting or to offer advice about unexpected or exceptional financial events. In addition, if you are in any way feeling anxious, worried or depressed about the situation you may find yourself in, they can offer advice and support on a pastoral level as well, all in complete confidence.

Charitable Support

After enquiring with your medical school, there are a number of charities that may offer financial support to medical students, often as grants but sometimes as loans. 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

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

Medical Women's Federation

Modest awards to female medical students.
Tavistock House North, Tavistock Square,
London WC1H 9HX
Website: www.medicalwomensfederation.org.uk

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

Royal Medical Benevolent Fund

Support for medical students in exceptional financial hardship.

24 King's Road, Wimbledon, London SW19 8QN

Website: www.rmbf.org

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

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

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

Thomas Wall Trust

Grants of up to £1,000.

8 Dowgate Hill, London EC4R 2SP

Website: www.thomaswalltrust.org.uk

The NHS Hardship Fund

The NHS Hardship Fund for medical students is available for those in dire financial difficulty who have explored all other avenues of funding to no avail and as a last resort. For a student to be eligible, they must be: on a course leading to registration as a doctor, currently eligible for a full NHS Bursary (both tuition fees and the maintenance component), in genuine hardship and unable to manage any shortfall between income and expenditure by their own actions.

Evidence that should be provided when applying includes evidence of income and expenditure, university approval of the hardship application and evidence that the student has applied for all other available funding. A prerequisite for being considered for the NHS Hardship Fund is having already applied for a student loan and any other relevant forms of funding/financial assistance, such as other forms of university hardship funding. NHS hardship grant applications will not be considered if the student has not already tried to access these other forms of support first. All applications will be treated in the strictest confidence.

Applications should be made in writing, attaching details and evidence of your personal financial circumstances as well as a copy of your coversheet (available to print from the 'Documents' section of their BOSS account) to: The Operations Manager, NHS Student Bursaries, Hesketh House, 200-220 Broadway, Fleetwood, Lancashire, FY7 8SS

Repeating a Year

Exceptional circumstances may not be financial in origin but their consequences may have implications for your budget. Repeating a year can be a demoralising experience and is not something anyone ever plans for, so if it happens most of us wouldn't know how this would affect our student finances.

With regards to tuition fees and maintenance loans from SFE, there is scope within the scheme for **one** additional academic year's funding, provided that you have not already undertaken additional study at university. This is applied retrospectively, so the repeated year usually has to be self-funded. Additional repeat years can be allowed at the discretion of SFE in "compelling cases" such as serious illness. There are no stated upper limits to the additional funding available in case of serious illness.

With regards to the NHS Bursary, if you are receiving it in the year that needs to be repeated, you are eligible for **one** additional year of tuition fee bursary and maintenance bursary. If you are not receiving the NHS bursary but are scheduled to receive it in the future (e.g your fifth year), the repeat year does not count

towards the years needed to study before receiving your bursary. Instead, you will receive it when you enter the phase of your degree that you would originally have been eligible for the bursary.

Care Leavers' Bursary

For students who spent time in the care of their local authority, there is a £2000 one-off bursary available for students. Please contact your local authority for more information.

★★ Top tips ★★

BMA Medical Students Committee Deputy Chair for Finance, Chris Smith, provides some top tips managing your money at medical school:

Congratulations on making it to medical school! Whether this is your first time living away from home or you're coming to medicine after a career elsewhere, studying medicine is a life-changing experience, but one that has a unique (and sometimes unexpected) set of expenses that accompany it.

Extra equipment such as stethoscopes, smart clothing for placements and crocs for in theatre just aren't needed by students studying English, and mathematicians rarely need to travel all over the country to get to far-flung placements. Medical semesters often run a lot longer than conventional university terms, especially in clinical years, meaning less time at home during the summer when you're letting mum and dad do the shopping as you work your way out of your overdraft. Medicine is also perceived as a much more intense course than a lot of others on offer, meaning there is a reduced opportunity for part-time work during term time and therefore a reduced potential for earning.

Whilst this may all seem very daunting, it's worth taking the time to go through this guide to see what grants and support you may be eligible for. Below are a few simple things you can do to help what money you have go further.

- **The initial outlay** – The first term of a new course is usually the most expensive, with things like lab coats, stethoscopes and books to be bought, let alone society membership costs, upfront charges

on gym memberships and even the deposit on a new house. If at all possible, recognising this and having some money put aside to set you up at your new university is a huge help, potentially from a summer job pre-medical school or from a one-off bursary that you may have applied for. Check with people in the years above you about what they've needed- not all of the recommended books will be needed all the time! To help with this, there's...

- **The BMA Library** – The BMA Library stocks thousands of medical textbooks and, best of all, they can be delivered to your front door, free of charge! Long loans and easy renewals mean buying textbooks is often not necessary, saving hundreds of pounds compared to buying them all. What's more, BMA membership is free for first year students, so you have absolutely nothing to lose!!
- **Budget** – It may seem a little obvious, but an afternoon procrastinating in front of a spreadsheet, weighing up your incomings and outgoings, can help you prepare for what you might be spending and can help you identify where money can be saved. Remember, though, budget realistically!
- **Shop around** – Never buy the first of anything you see! This one applies to everything, from student bank accounts to phone deals, food and drink to the house rent and utilities you use. Student discount is a lifesaver so make sure you always ask at restaurants, newsagents and clothes shops. Check out the BMA's advice for student finance at <https://www.bma.org.uk/advice/work-life-support/your-finances-and-protection/medical-student-finance>.
- **It's not about what you know...**: It really might be who you know. Speak to family about your budget; not everyone will be lucky enough to have access to the bank of mum and dad, but if you do it's good to have a frank chat early on so everyone is prepared for a range of financial situations.

It might look good on paper but it's useless if it wouldn't work in real life. Try and build in contingency for times when you that water bill is a bit higher than expected, or for when you end up having one too many at the union bar and get a bit *too* generous buying rounds. For advice with budgeting, visit <https://studentcalculator.org/more-info/cash-course>

- **Jobs, jobs, jobs:** Working regularly during term time is one commitment too far for most medical students, but holiday work to build up saving reserves can go a long way towards relieving pressures during the year. Alternatively, intermittent work such as helping at faculty open days, prospective medical student interviews or as a bank healthcare assistant can all be good way to supplement your loan if you feel able to sacrifice the time.

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. 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

Tuition fees for English students studying in Wales are equal to those charged in England. 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.

Maintenance loan

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

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 Wales

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 Scotland

Tuition fee loan

Universities in Scotland can charge English students the same rate of fees as those that apply in English universities. 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.

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. 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 can charge the top rate of fees to English students. The tuition fee 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.

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

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:

Organisations

BMA Medical Education Trust, BMA Charities

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: 0207 383 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: 0207 387 7765

Professional Aid Council

Makes grants or loans to students during clinical years only.
10 St Christopher's Place, London W1U 1HZ
Website: pcac.org.uk
E: admin@professionalsaid.org.uk
T: 0207 935 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: 0208 540 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 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 provide 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 of £500-£700 to students who:

- pay overseas fees
- 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. Eligible students whose household income is up to £42,611 per year, or are leaving the care system to start the degree in September 2013 will be entitled to the following financial support in addition to any UK Government support:

Year 1 – a £1000 cash bursary plus a £2000 rent reduction if you live in University-managed accommodation (Brighton or Sussex Universities) or a £2000 fee waiver if you are not living in University-managed accommodation;

Years 2, 3 and 4 – a £1000 cash bursary in each year

5th year of medical study – NHS bursary scheme applies.

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

Bristol University

The following bursaries and awards are available from the university for UK students:

1 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/

2 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.

3 Access to Learning Funds (ALF)

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/#uk>

Cardiff University

Bursaries

Cardiff University Bursaries will be available in 2014 to provide additional financial support if you are from a lower income background. This money is available on top of government funded maintenance grants and loans. Around 40% of our students will 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. The awards will be available to students beginning their undergraduate studies in September 2014. In 2014, bursaries will be £1,000. This bursary relates to the 2013/14 academic year.

In order to qualify you must be:

- eligible for UK student funding support for maintenance and assessed by your award authority as having a household income of below £50,020**
- liable to pay tuition fees of approximately £9,000 (Including tuition fee remission grant, if applicable.)

Please note: NHS funded students are not eligible for Cardiff University bursaries because the NHS provides alternative funding support. You should read the [terms and conditions](#) for full information about eligibility.

For further information visit:

<http://www.cardiff.ac.uk/for/prospective/undergraduate/funding/bursaries.html>

Financial Contingency Fund (FCF):

- 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.
- You apply for help from the FCF through your University.
- Visit: <http://www.cardiff.ac.uk/financialsupport/outofmoney/fcf/FCF%20homepage.html>

In general:

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

<http://www.cardiffnetwork.cf.ac.uk/NetCommunity/Page.aspx?pid=438>

Dundee University

More information about finance and student funding can be found on the Dundee University website at:

<http://www.dundee.ac.uk/student-services/finance.htm>

Kings College London

- AB Kennedy: <https://www.kcl.ac.uk/study/undergraduate/fees-and-funding/student-funding/scholarships-and-bursaries/2017-18/abkennedy-scholarship.aspx> There are now 7 of these available worth £8000 each
- Angela Scott: <https://www.kcl.ac.uk/study/undergraduate/fees-and-funding/student-funding/scholarships-and-bursaries/2017-18/angela-scott-award.aspx> There are 2 of these worth £1100 per year for each student
- Dr Donald Dean: <https://www.kcl.ac.uk/study/undergraduate/fees-and-funding/student-funding/scholarships-and-bursaries/2017-18/dr-donald-dean-medical-bursary.aspx> There are 3 bursaries of these worth £2000 per year of student for each student. For undergraduate students only.
- For information regarding finance and support: <https://www.kcl.ac.uk/study/undergraduate/fees-and-funding/index.aspx>
- Haberdashers Jeston Bursary: <https://www.kcl.ac.uk/study/undergraduate/fees-and-funding/student-funding/scholarships-and-bursaries/2016-17/haberdashers-bursary.aspx> There are 5 bursaries of £1000 each available
- King's Living Bursary: <https://www.kcl.ac.uk/study/undergraduate/fees-and-funding/student-funding/scholarships-and-bursaries/2017-18/kings-living-bursary2017.aspx> For students with a household income of less than £42,642, bursaries will be given automatically, ranging from £1200-£1600.
- John Fry: <https://www.kcl.ac.uk/study/undergraduate/fees-and-funding/student-funding/scholarships-and-bursaries/2017-18/john-fry-scholarship2017.aspx> There is 1 scholarship of £1000 for an undergraduate medical student.

Glasgow University

For awards specific to the University of Glasgow but not specifically for medical students see:

<http://www.gla.ac.uk/services/senateoffice/prizes/>

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 as follows:

- Years 1 and 2: £3000 in total, paid as £1500 fee waiver and £1500 cash towards your living costs
- Years 3, 4 and 5: £3000, which you can choose to take:
 - as a £3000 fee waiver
 - as £3000 cash
 - as £1500 fee waiver and £1500 cash

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/>

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**Prize**

Year 1 Prize
 Year 1 Ian Gray Memorial Prize
 Year 2 Prize
 Year 2 SSC Prize
 Year 3 Prize
 Year 3 Donald Kemp Prize
 Year 3 Mrs Bentley Prize in

 Year 3 Quantitative Research

 Wilfred Kirkham Anatomy Prize
 Year 4 Prize
 Year 4 Medical Institute Prize
 Year 4 Chris Wilkins Memorial Prize
 Year 4 Medical Women's
 Federation Prize
 Year 4 Mrs Bentley Prize
 Year 5 Nigel Eastwood Memorial Prize
 Year 5 Mrs Bentley Prize in
 Primary Care
 Year 5 Elective Prize
 Arthritis UK Medical Student Prize
 In Musculoskeletal Medicine

Specific to Keele University School of Medicine Annual Prizes:**Criteria**

Best performance in the summative assessments
 Best performance in the skills examinations
 Best performance in the summative assessments
 Best overall mark in the SSC
 Best performance in the summative assessments
 Best performance in the OSCE
 Essay Competition – 500 words "The patient in my
 Primary Care CCS block who has taught me the most
 Student(s) who achieve the highest mark in the Methods SSC
 Year 3 Quantitative Research Methods SSC
 Best overall performance in Anatomy (Years 1, 2 or 3)
 Best performance in the summative assessments
 Best overall performance in the OSCE
 Best performance in Families and Children SSC
 Best SSC in the field of Obstetrics and
 Gynaecology
 Greatest rise in ranking between Year 3 OSCE and Year 4 OSCE
 Best overall performance in Year 5
 "The patient contact in my primary care placement
 that had the greatest impact on me" – 300 words
 Best photo (with accompanying paragraph of text) taken on elective
 Written report (which can be taken from an SSC) in
 the area of musculoskeletal medicine (rheumatology,
 Orthopaedics etc). Judged by a panel of local clinicians.

Award

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Further information about student funding at Keele and the bursaries and scholarships available can be found on the Keele website: <http://www.keele.ac.uk/health/schoolofmedicine/studentssupportservices/funding/>

Leicester Medical school:

As a student at Leicester Medical School, you will be eligible for a standard Tuition Fee Loan from [Student Finance England](#) for the first four years of your course, just like any other full-time student at the University (if resident in England) The fifth year of your course will be funded by an [NHS Bursary](#).

Please visit the University's [Fees and Funding](#) section for up-to-date information on undergraduate finance.

Also please visit [NHS Careers](#) for information about how funding works for Medical Degrees in the UK.

Tuition Fees are **not** paid up-front. Instead, you will start paying off your Tuition Fee Loan once your salary is above a certain level. The BMA has information on current [pay scales for doctors](#) in the UK.

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 (£1,250) – funding available for students from households with a low income.

Manchester Advantage Scholarship (£3,000) – 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 (£1,750) – for students who have successfully completed the Manchester Access Programme.

Access to HE Award (£1,750) – 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 (ALF)

The Access to Learning Fund (ALF) 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

More 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 Newcastle, we offer a range of scholarships and fee discounts. At least 30% of undergraduate students entering the University in 2014 will benefit from financial support. Our main scholarship award schemes are as follows:

<http://www.ncl.ac.uk/undergraduate/finance/2014/scholarships>

Newcastle University Achievement Bursaries, 2011 Entry

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:

- £750 per year of your course if you get three or more grade A passes at A level (*or equivalent other qualification) on entry
- £300 per year of your course if you get two grade A passes at A level (*or equivalent other qualification) on entry

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>

Sheffield University

Bursaries

If your household income is £42,000 a year or under you can also get cash support from the University. Unless your circumstances change, you'll get the same amount for each year of your course. This kind of support is called a bursary. It's the same as a grant. You don't have to pay it back. It doesn't 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

We run three special scholarships for UK/EU students as part of our Sheffield Scholars scheme:

- City Scholars: get extra financial support depending on where you live and your grades
- Global Scholars: we'll pay your air fare to an overseas summer school, as well as tuition and accommodation while you are there
- Masters Scholars: we'll pay 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 was 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>

Southampton University

The following website provides information about financial support available:

http://www.southampton.ac.uk/undergraduate/tuition_fees/student_financial_support.html

St Andrews University

Scholarships

Through the generosity of donors, its development programme and commercial activities, the University of St Andrews is able to offer a range of scholarships to undergraduates, click here for further information:

<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 following scholarships for international students are available:

- The McEuen Scholarship
- Davis United World College Scholarship
- The George McElveen Scholarship
- The Ransome Scholarship

The following domestic external awards are available:

- Angus Council Trust
- The Perth and Kinross Educational Trust
- The Carnegie Trust for the Universities of Scotland
- Duncan Trust
- Katharine Smith Bursary
- The Maxton Bequest
- The Menzies Bursaries
- Elizabeth Nuffield Educational Fund
- Leverhulme Trade Charities Trust
- Stirlingshire Educational Trust
- TOEFL Merit Scholarship Programme
- The Wimdu Scholarship Programme

St Georges University

The St George's Opportunity Fund Grant is our bursary which aims to assist students from lower income backgrounds as they progress through their first undergraduate degree. Eligible students will receive non-repayable support from this St George's Fund in addition to their support from Student Finance England.

Students commencing a course in 2017/18 with a household income of up to £42,875 can be considered for an Opportunity Fund Grant of up to £1,800 in the first year (plus an extra £300 if the course offer is firmly accepted by the UCAS deadline) and up to £1,000 in each subsequent Student Finance England funded year of a first undergraduate degree.

Information can be found on the St Georges University website:

<https://sgul.ac.uk/study/undergraduate/fees-and-funding>

University of East Anglia

Here you can find information on Bursaries, Scholarships, Hardship funds, Access to Learning fund, and the UEA hardship fund. We are committed to ensuring that Tuition Fees do not act as a barrier to those aspiring to come to a world leading university and have developed a funding package to reward those with excellent qualifications and assist those from lower income backgrounds.

<http://www.uea.ac.uk/study/undergraduate/finance/uea-funding-options>

BMA Medical student committee

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