
Student Maintenance Grants

House of Commons,
Motion to annul regulations
19 January 2016

About the BMA

The British Medical Association (BMA) is an apolitical professional association and independent trade union, representing doctors and medical students from all branches of medicine across the UK and supporting them to deliver the highest standards of patient care. We have a membership of over 170,000, which continues to grow each year.

This briefing highlights the BMA's opposition to the Government's intention to abolish non-repayable student maintenance grants and replace them with increased maintenance loans.

Executive summary

- In his Budget Statement on 8 July 2015, the Chancellor of the Exchequer, Rt Hon George Osborne, announced proposals to replace student maintenance grants of up to £3,387 with increased maintenance loans for the poorest students.
- From 2016/17, the maximum loan amount will rise to £8,200 per year for students studying away from home and outside London.
- The BMA estimates that under the new tuition fee and loan structure, a medical student who qualified for the maximum loan amounts could graduate with more than £100,000 of debt.
- The BMA is deeply concerned that the Government's proposals to scrap maintenance loans were announced without any prior consultation. It is also concerning that Parliament has not been given the opportunity to thoroughly scrutinise these plans
- The BMA is urging MPs to vote to annul the Education (Student Support) (Amendment) Regulations 2015 (S.I., 2015, No 1951).

Impact on medical students

Under the new system, the Government is proposing to introduce new regulations which will replace non-repayable maintenance grants with higher student loans for students in England. These loans must be repaid when graduates begin earning over £21,000 per annum.

This will significantly increase the debt burden in the long-term. Estimates from the BMA suggest that under the new tuition fee and loan structure, a medical student who qualified for the maximum loan amounts could graduate with more than £100,000 of debt. Coupled with proposals to increase the maximum tuition fee levels and to freeze the repayment threshold, we fear that this debt will become unmanageable and will deter prospective students from medicine as a career. This is deeply alarming.



We firmly believe that students who want to study medicine should be able to do so irrespective of their background. Widening participation in medicine is not just about ensuring those with the potential to become a doctor are given the opportunity, but also ensuring that the NHS is reflective and understanding of the needs of its patients into the future. The Chancellor's decision to abolish maintenance grants and replace them with loans will burden all medical students with ever-larger levels of debt, but particularly those students from low income backgrounds. We are concerned that debt, and the fear of debt, will act as a further disincentive to these students pursuing a career in medicine.

Lack of consultation on proposals to scrap maintenance grants

The BMA is also extremely concerned by the Government's decision to introduce its proposal to abolish maintenance grants without any prior consultation of students, the higher education sector or the wider public. We note that Parliament has also been denied the opportunity to thoroughly scrutinise the Government's proposals. The process by which the Government has sought to abolish student maintenance grants has been neither transparent nor democratic.

The BMA is urging MPs to vote to annul the Education (Student Support) (Amendment) Regulations 2015 (S.I., 2015, No 1951) to safeguard student maintenance grants.

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