

# Position statement: Implications of COVID-19 on medical student finances



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## Background

Following the disruption caused by the COVID-19 pandemic, many medical students find themselves in a complex financial position stuck between studentship, volunteering in the NHS or paid work within or outside of the NHS. Some students will be facing financial hardship for various reasons including job losses, having to decline paid work in order to volunteer in the NHS or if they need to self-isolate, and financial losses from cancelled electives and other costs that cannot be recuperated.

At a wider level, we are aware of the economic impact of the pandemic on medical students and their families, and recognise that this may impact on medical students' ability to cover costs related to their studies. This may be a particular issue for students from poorer backgrounds, graduate-entry students and international students.

We are aware that these financial pressures will not only affect students at the current time, but they are likely to continue for the foreseeable future while the pandemic and the associated economic disruption continues, and after the pandemic has ended due to lasting effects on the economy. This will only add to the existing, severe financial concerns affecting medical students. Our 2018 medical student finance survey found that 68 per cent of medical students were under more financial pressure compared to what they had anticipated prior to starting medical school and more than 70 per cent of medical students were cutting down on essentials such as heating, food or professional clothes as a result of financial pressures.

In the following paragraphs we have set out key areas that we would like medical schools and other key stakeholders to address, in order to support students' finances in both the immediate and longer terms. These positions have been developed by the BMA medical students committee with input from members across the devolved nations and members of the BMA medical academic staff committee.

### Key areas to be addressed

#### Financial support

- Ensuring financial support is available to medical students
- Supporting medical students with childcare or caring responsibilities
- Offering flexible accommodation solutions
- Additional costs due to COVID-19
- Supporting final year medical students
- Future implications of COVID-19 on student finances

#### Supporting self-funding students

#### Education and finances

- Ensuring the educational opportunities of medical students
- Tuition fees and changes to learning
- Non-tuition related fees

## Financial support

### Ensuring financial support is available to medical students

It is important that students continue to receive financial support during this time through student loans and other sources of student finance. We would also encourage universities to communicate any available sources of additional financial support, including hardship funds, to medical students.

We would be supportive of a move by the Government to increase the maintenance loan amounts and other sources of financial support that it makes available to all students, in recognition of the additional financial pressures that students are likely to be facing both during and post the COVID-19 pandemic. We would be particularly supportive of the re-introduction of maintenance grants for all students, as well as a wider overhaul of student finance system over the longer-term, to build resilience into the system so that students are not struggling to get by if they are affected by unforeseen life events.

### Supporting medical students with childcare or caring responsibilities

We ask that local arrangements are made by medical schools to help support medical students who have childcare or other caring responsibilities, who may be under particular financial pressure at this time; for example we are aware of students' concerns around needing to pay for additional childcare if parts of their course have been rearranged for a later date or during holiday time.

We ask that the financial support available from existing sources for students with childcare or other caring responsibilities is increased, that access to these sources are made more flexible, and that the process for claiming back any additional childcare costs is as simple and unbureaucratic as possible.

### Offering flexible accommodation solutions

We ask that accommodation providers offer flexibility to students who need to change their living arrangements to accommodate changes to their education and working arrangements due to the pandemic, so that students are not made to pay for accommodation that, in many cases, they cannot use. In particular, we ask that accommodation providers allow students to stay in accommodation that they have been provided for peripheral placements.

We are supportive of medical schools and private landlords using their discretion to waive accommodation fees at this time as several providers in both of these spheres already have. We condemn any eviction notices served to medical students, healthcare workers or similar during the pandemic.

### Additional costs due to COVID-19

We are supportive of measures put in place to support students to cover any additional costs that they incur during their studies due to the disruption caused by the COVID-19 pandemic; for example funding to cover the additional cost incurred by students who need to travel to peripheral teaching sites.

### Supporting final year medical students

We are supportive of additional measures put in place to support final year students financially with their transition from student life to working as a junior doctor at this time, such as local councils treating junior doctors that have graduated early as students for council tax purposes and the continued payment of the NHS bursary and other student financial support such as maintenance loans.

We are aware that this transition can be stressful and daunting at any time, with students facing additional financial pressures for numerous reasons such as moving costs and delays to the receipt of wages, and that

the fast-tracking of final year students into NHS work due to the pandemic may have exacerbated this as students have not had the usual time to prepare themselves.

We are also aware that some final year students who have graduated early due to the COVID-19 pandemic may not have secured work in an FiY1 role and may be unemployed for a period of time. We understand that this has been a particular issue for medical school graduates in Wales, who were seeking FiY1 roles in England but were unable to secure these as they graduated later than students in England, and who were then unable to switch their application to FiY1 roles in Wales. Additional measures of financial support would be particularly beneficial for this cohort.

## Future implications of COVID-19 on student finances

While financial pressures may be putting a strain on students' day-to-day living and wellbeing, we also recognise that many students rely on paid work to fund their studies and that a loss of paid work could be a barrier to students continuing or completing their education.

We are aware that the additional financial pressures that have arisen from the pandemic may continue for the foreseeable future and that due to this it may be particularly important for students to take on part-time work to cover study and living costs. We ask that universities are aware of this and that their policies are flexible, where possible, to enable students to take on part-time work if needed.

We are aware that the wider economic effects of the COVID-19 pandemic may deter some prospective medical students from applying to medical school and, as a consequence, exacerbate widening participation issues. We would support the government and institutions extending the financial and educational support provided to these groups of students and we will be writing to external stakeholders to explore how this issue can be addressed.

## Supporting self-funding students

While many students will have their tuition fees covered by a tuition fee loan that is paid by the Government directly to their university, we are aware that self-financing students such as graduate and international students may be struggling to pay tuition fees in line with their institution's payment schedule at this time.

We are aware that there has been a particular issue for some self-financing final year medical students in England, who have been unable to graduate early because they cannot afford to pay their tuition fees early, which has affected their ability to be able to register with the GMC as junior doctors and start work in the NHS to support the pandemic. We ask that universities offer as much flexibility and understanding to students as possible in the above circumstances, so that students' financial difficulties do not prevent them from progressing with their studies or graduating on time. The government should ensure that higher education institutions are not financially disadvantaged by doing this and that they are reimbursed for any costs incurred.

Where clinical placements have been cancelled, we ask that the bodies responsible for administering fees, such as Health Education England, work with students on a case-by-case basis to carry-over the fees to when the placement takes place, refund the fees if the placement is no longer going to take place, or if beneficial to students who are particularly struggling financially at this time, to refund the fees and then ask students to pay the fees again at a later date and with sufficient notice before their placement is due to take place.

### *Graduate students*

We would be supportive of a future move by government to enable graduate students to access the tuition fee loan system.

### *International students*

We would support a government move to waive or cancel the visa costs of graduating international students at this time, to ensure that this is not a further financial barrier to them starting work in the NHS.

## Education and finances

### Ensuring the educational opportunities of medical students

We recognise that the pandemic and resulting disruption to medical students' education has been outside of universities' control and it could not have been anticipated. We also acknowledge the financial impact that the pandemic will be having on universities and their staff. At the same time, we recognise the substantial commitment that medical students have made to their studies, including the financial investment through tuition fees and other costs. In spite of the pandemic, we ask that universities do all they can to ensure that medical students receive the educational opportunities they have paid for.

### Tuition fees and changes to learning

The Government has made clear that, while it remains impossible to provide courses as intended, universities should maintain high standards of online teaching. This is consistent with universities' obligation to take all reasonable steps to explore alternative ways of providing courses for students.

If students are not satisfied with the teaching they are receiving, we support Government advice<sup>1</sup> that they should try to resolve this issue with their universities in the first instance. If this is not possible or if they are unhappy with the outcome, the advice explains that students in England and Wales can take their complaint to the Office of the Independent Adjudicator for Higher Education (OIA). If students in Northern Ireland and Scotland have exhausted their university's complaints procedure, they can contact the Northern Ireland Public Services Ombudsman (NIPSO) and the Scottish Public Services Ombudsman (SPSO) respectively, however we recommend that students get in contact with the BMA before doing this for support and further advice on the process for raising complaints.

Where universities are unable to provide any adequate learning, then universities should be looking at reimbursing a proportion of students' fees.

### Non-tuition related fees

We ask that universities waive exam resit fees for medical students, given the financial pressure that medical students are under at this time and that examinations and assessments are currently being taken online, a format that may be unfamiliar to students. We ask that universities also waive other non-tuition related fees at this time wherever possible, given the financial pressure that students are under.