Finance guide

For medical students studying in Northern Ireland

2022/23
Finance while studying at university is a bewildering and complicated business for students.

Financial entitlements and available funding differs according to where you live, whilst you are studying medicine in the UK.

This guide has been put together to provide you with the information you need to navigate through the world of student finance in Northern Ireland, and to point you in the direction of the help and support that is available.
Undergraduate from Northern Ireland and studying in QUB?

You are entitled to:

**Student loan for tuition fees**
Non means-tested; can cover full annual tuition fee of £4,630 for 2022-23 academic year.
www.studentfinanceni.co.uk

**Student loan for maintenance/living costs**
Means-tested; up to £6,780 can be awarded; allocated based on whether you are still living with parents/guardians or away from home; paid out in three instalments throughout academic year.

Maintenance Loans are repaid. Interest is charged on any amount borrowed from the date the first payment is made to you.
www.studentfinanceni.co.uk

**Maintenance grant and special support grant**
Means-tested and non-repayable; up to £3,475 is awarded.

These grants can be applied for alongside any other available finance, including a maintenance loan, as part of the student finance application each year.

If a student is eligible for a special support grant they cannot get a maintenance grant too.
www.studentfinanceni.co.uk

**QUB bursary**
Paid directly to an eligible student’s bank account in one instalment, normally in mid-February on the basis of a student’s verified household income. Approximately £440 will be awarded.

www.studentfinanceni.co.uk
**DoH NI bursary**
The Department of Health in Northern Ireland (DoH NI) will give you a bursary in your fifth and later years of study, regardless of where you study in the UK.

The bursaries are income assessed and the amount paid depends on the level of household income (a maximum of £1,920 for students living at home and £2,355 for students living out of the parental home).

During the period for which the bursary is payable, DoH will pay your tuition fee contribution in full (£4,630 for 2022-23). However, please note that your maintenance loan will be reduced for the balance of your maintenance support.

[www.nidirect.gov.uk/articles/health-professional-courses](http://www.nidirect.gov.uk/articles/health-professional-courses)

**Bank of Ireland Elective loan**
This is an overdraft of £15,000 or £20,000 if you have intercalated.

[https://www.bankofirelanduk.com/electiveandintercalateddocuments/](https://www.bankofirelanduk.com/electiveandintercalateddocuments/)

**QUB Hardship Fund**
The University’s Hardship Fund is available to support students in financial hardship whilst studying.

[https://www.qub.ac.uk/Study/Feesandfinance/student-financial-support/](https://www.qub.ac.uk/Study/Feesandfinance/student-financial-support/)

**BMA Charities trust fund**
Visit [https://bmacharities.org.uk/](https://bmacharities.org.uk/)

**Additional funding:**
This can include disabled students’ allowance, childcare grant, adult dependants’ grant, parents’ learning allowance, travel grant.

[www.studentfinanceni.co.uk](http://www.studentfinanceni.co.uk)
Graduate from Northern Ireland and studying QUB or UU

You are entitled to:

**Maintenance loan (non-means tested if under 25 years of age)**
Approximately £4,000 per year awarded.
[www.studentfinanceni.co.uk](http://www.studentfinanceni.co.uk)

**Supplementary grants**
This can include disabled students’ allowance, childcare grant, adult dependants’ grant, parents’ learning allowance, travel grant.
[www.studentfinanceni.co.uk](http://www.studentfinanceni.co.uk)

**Bank of Ireland Graduate Medical Student loan**
Students who have been accepted for the Graduate Entry Medicine course at the Ulster University or are a fee-paying Graduate entry student to the Queen’s University Belfast medical school are eligible for this loan. Must have an active 3rd level Student account with Bank of Ireland UK and be a UK resident. A maximum amount of £25,000 can be borrowed in total.
[BoI Graduate Medical Student loan](#)

**UU 21 Training Medical Scholarship**
The 21 Training Medical Scholarship will provide one scholarship of £24,000 paid in four instalments of £6,000 for each year of the four-year degree programme. Students from Northern Ireland who are applying for the UU Graduate Entry Medicine programme, starting in August 2022, are eligible to apply. Scholarship funding to be used towards tuition fee.

**BMA Charities trust fund**
Visit [https://bmacharities.org.uk/](https://bmacharities.org.uk/)

**QUB Hardship Fund**
The University’s Hardship Fund is available to support students in financial hardship whilst studying.
[https://www.qub.ac.uk/Study/Feesandfinance/student-financial-support/](https://www.qub.ac.uk/Study/Feesandfinance/student-financial-support/)
UU Financial Hardship Fund
If you are a registered Full-time or Part-time student at either Undergraduate or Postgraduate level (studying at least 30 credits) and are facing difficulties in meeting your daily living expenses due to the cost of attending University, you may be eligible to apply for Financial Support.
https://www.ulster.ac.uk/student/fees-and-funding/hardship-fund

As you are studying medicine as a second degree and have previously received funding for more than two years of higher education (currently applicable to QUB graduate medical students), you are not entitled to:

– Maintenance grant or special support grant.
– Payment of 5th year tuition fees and the DoH NI bursary are not offered to graduates from NI.
Undergraduate from elsewhere in UK and studying in QUB

You are entitled to:

**Student loan for tuition fees**
Non-means tested and may cover the full tuition fees, capped at £9,250 per annum in the academic year 2022-23 for UK citizens domiciled in England, Scotland and Wales.

**Student loan for maintenance**
Means-tested; up to £11,930 can be awarded (please check relevant nations’ student finance website); allocated based on whether you are still living with parents/guardians; paid out in three instalments.

[www.studentfinanceni.co.uk](http://www.studentfinanceni.co.uk)

**Maintenance grant and special support grant**
Means-tested and non-repayable. Up to £10,124 is awarded (please check relevant nations’ student finance website). Only available if your household income is below £41,065. These grants can be applied for alongside any other available finance, including a maintenance loan, as part of the student finance application each year. If a student is eligible for a special support grant, they cannot get a maintenance grant too.

[www.studentfinanceni.co.uk](http://www.studentfinanceni.co.uk)
NHS bursaries
For detailed information on NHS bursaries for each nation, visit:

England
nhsbsa.nhs.uk/students

Scotland
saas.gov.uk

Wales
nwssp.nhs.wales

If you’re eligible for an NHS bursary, the NHS pays your standard tuition fees to your medical school. However, your maintenance loan will be reduced if the bursary is used towards tuition fees.

NHS Grant
You may also get a fixed amount of £1,000 if you’re an eligible, full-time NHS student. You’ll get a reduced amount if you’re a part-time student. You must apply for an NHS bursary to get the NHS grant.

QUB Hardship Fund
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https://www.qub.ac.uk/Study/Feesandfinance/student-financial-support/
Graduate from elsewhere in UK and studying in QUB or UU

You are entitled to:

**Maintenance loan**
Paid directly to you in three instalments across the year. The amount you receive depends on the student finance company of the UK country you are from. For additional funding information, visit:

- **Wales**
  [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

- **Scotland**
  [www.saas.gov.uk](http://www.saas.gov.uk)

- **England**
  [www.gov.uk/student-finance](http://www.gov.uk/student-finance)

- **Northern Ireland**
  [www.studentfinanceni.co.uk](http://www.studentfinanceni.co.uk)

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**UU Financial Hardship Fund**
If you are a registered Full-time or Part-time student at either Undergraduate or Postgraduate level (studying at least 30 credits) and are facing difficulties in meeting your daily living expenses, due to the cost of attending University, you may be eligible to apply for Financial Support.

[https://www.ulster.ac.uk/student/fees-and-funding/hardship-fund](https://www.ulster.ac.uk/student/fees-and-funding/hardship-fund)

** Potential funding available via an NHS Bursary for EU and UK domiciled students studying Graduate Entry Medicine. Students should apply from year 2 of the programme. If eligible, you can apply for a non-means tested grant of £1,000 per academic year via NHS BHA Student Services, or call the NHS BSA helpline on 0300 330 1345.**
You are NOT entitled to:

**Student loan for tuition fees**
As you are studying medicine as a second degree (2022/23 tuition fee – up to £9,250). Please check relevant websites for exact information.
International/EU (excl RoI) students

Graduates – Ulster University
Tuition Fees Academic Year 2022/23 are £37,000.

Undergraduates – QUB
Tuition fees Academic Year 2022/23 are £32,800 (rising to £34,450 in 2023-24).

In addition:
The DoH NI charges a mandatory clinical placement levy for all new international and EU medical students commencing study at UU and QUB. This charge is payable in each year of study to cover access to clinical placements in the Northern Ireland Health and Social Care system. The clinical placement levy of £10,000 is in addition to the tuition fees.

Please note, the clinical placement levy is reviewed regularly and is subject to change. It is anticipated there will be an increase to the amount payable for the clinical placement levy for students commencing the programme in the 2024/25 academic year.
Additional course costs (QUB)

Depending on the programme of study there may be extra costs which are not covered by tuition fees, which students will need to consider when planning their studies. For more information go to https://www.qub.ac.uk/courses/undergraduate/medicine-mb-a100/#fees
Contact us

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