

NHS Guidance Chapter

Higher Education Student Finance in England 2015/16 Academic Year

December 2014

HIGHER EDUCATION STUDENT SUPPORT IN ENGLAND 2015/16: NHS

Attached is guidance for assessors which provides guidance on HE Student Support for students who are studying Health related courses that attract NHS funding.

This guidance is designed to assist with the interpretation of the Student Support Regulations as they stand at the time of publication. It does not cover every aspect of student support nor does it constitute legal advice. Whilst every endeavour has been made to ensure the information contained is correct at the time of publication, no liability is accepted with regard to the contents and the Education (Student Support) Regulations 2011 (as amended) by the Education (Student Fees, Awards and Support) (Amendment) Regulations 2012, (2012/1653), the Education (Student Support and European University Institute) (Amendment) Regulations 2013 (2013/1728), the Universal Credit (Consequential, Supplementary, Incidental and Miscellaneous Provisions) Regulations 2013 (2013/630) and The National Treatment Agency (Abolition) and the Health and Social Care Act 2012 (Consequential, Transitional and Savings Provisions) Order 2013 (2013/235), the Further and Higher Education (Student Support) (Amendment) Regulations 2014 (2014/1766) and The Education (Student Support) (Amendment) Regulations 2014 No 2765 remain the legal basis of the student support arrangements for the academic year 2015/16. In the event of anomalies between this guidance and the Regulations, the Regulations prevail. Please note the Regulations are subject to amendment.

ENQUIRIES

If you have any queries on this guidance, please contact:

Telephone

E-mail

Student Finance England
Practitioners Support Team 0300 100 0618 ssin_queries@slc.co.uk

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Introduction

This guidance describes the various elements of student support which are available for students who are undertaking Health related courses that attract NHS funding.

Courses that attract funding from the NHS Bursary Scheme

Income assessed NHS Bursaries are available to most students on full or part-time courses leading to professional registration in:

- Chiropody;
- Dental hygiene;
- Dental therapy;
- Dietetics;
- Nursing – Diplomas and Degrees (including courses to convert from second to first level registration);
- Midwifery – Diplomas and Degrees;
- Occupational therapy;
- Operating department practice – Diplomas and Degrees;
- Orthoptics;
- Physiotherapy;
- Podiatry
- Prosthetics and orthotics;
- Radiography;
- Radiotherapy
- Speech and language therapy.

Please note that Optometry is not a course which attracts any NHS support; this course attracts standard SFE funding, providing the student meets the general eligibility.

You can check www.nhsbsa.nhs.uk/students website *for further details and up to date eligible subjects list. These can be located under student bursaries section from the NHS bursary scheme link.*

Students who are eligible to apply for income assessed NHS bursaries or income assessed Healthcare awards from the Department of Health (DH) are not eligible to apply to SFE for support for tuition, (regulation 19 (2)) or any grants (regulation 38(4)(a), however such students are eligible to apply to SFE for the reduced rate non-means tested, maintenance loan (regulation 68(e)(i). The reduced rates of maintenance loan for AY 15/16 can be found at Annex A.

From 2012 all new entrants to NHS funded courses receive the income assessed NHS Bursary and will also receive a non-means tested grant of £1000 from the NHSBSA. This means that students can apply for the reduced level maintenance loan.

NHS funded students on diploma level courses in nursing, midwifery or operating department practice, who started their course prior to AY 11/12, will receive support for fees and maintenance via a non income assessed NHS Bursary. Students who receive a non income assessed NHS Bursary are not eligible to apply for any support provided under the student support regulations (regulation 4(3)(c)) as they do not meet the definition of an eligible student. In most cases diploma level courses are being phased out and most nursing students will be studying on degree level subjects.

Students Studying Health Care Courses at Scottish HEIs

Students studying Nursing and Midwifery courses at Scottish HEIs are eligible to apply for a non-income assessed bursary from SAAS, therefore they are ineligible for funding from SFE. This includes degree and diploma courses.

Students domiciled in England studying for Allied Health Professional courses (with the exception of nursing and midwifery) will have their fees paid in full by SAAS and can access via SAAS a means tested young students or independent student bursary and other grants. Such students can apply to SFE for a reduced level maintenance loan only.

Students studying Health Care Courses at Northern Irish HEIs

Students studying Nursing and Midwifery courses at Northern Irish HEIs (Queens University and University of Ulster) are eligible to apply for a non-income assessed bursary from DHSSPS NI, therefore they are ineligible for funding from SFE.

Social Work Courses

Social work courses do not attract an NHS Bursary. The Social Work bursary, although administered by the NHS Business Service Authority, are not taken into account when assessing social work students and they are eligible to apply for full support.

Students studying joint Honours courses in nursing and social work are eligible for an income assessed NHS bursary, therefore they should receive reduced rate maintenance loan only from SFE.

Medical and Dental undergraduate courses

First time students on standard 5 or 6 year undergraduate medical and dental courses are eligible under the Regulations, to apply for support on the same terms as other full time students for the first four years of their course, (subject to previous study). For the fifth and subsequent years of their course they apply to the NHS for tuition support and an income assessed NHS Bursary and to SFE for the reduced rate non income assessed maintenance loan.

There are some exceptions to this rule: students who intercalated another HE qualification during the first four years of their course will only be in the fourth year of their medical or dental course when they reach their fifth year of study, but will still be eligible for the NHS bursary. Similarly, any students who undertook a foundation year as an integral part of their medical (or dental) course will be eligible for the NHS bursary in the fifth year of *study*. Students

who repeat a year, however, will not be eligible for a NHS bursary until the fifth year of their *course*.

Postgraduate qualifications can be studied during intercalation, these courses are not funded by SFE and if a qualification is gained then the student will be entitled to maintenance loan and supplementary grants until the NHS Bursary year and then a reduced level maintenance loan only for the remainder of their medical course due to holding a qualification higher than the course they are still studying for, but as they are studying on a subject treated exceptionally under the Regulations they can still attract some support.

Where a graduate is undertaking an undergraduate 5 or 6 year medical or dental course, as a second degree, regulation 69 provides that as an exception course the student can receive the maintenance loan from SFE, and the supplementary grants (n/b grants for dependants, travel grants and DSAs are not subject to previous study or ELQ regulations).

Please note that medical and dental courses may be listed as level 7, postgraduate level on the QAA framework, however the QAA Framework does not form part of the Student Support Regulations. Under the Regulations qualifications no higher than a first degree, as set out in Schedule 2 are funded. As such qualifications are first degrees maintenance loan and supplementary grants are funded exceptionally under ELQ rules. Students who are studying these courses as a second undergraduate degree do not qualify for tuition fee loans or maintenance grant

Accelerated Graduate Entry Medical or Dental Programmes

Courses starting before 1st September 2012

Students undertaking a graduate entry accelerated programme (a course leading to qualification as a medical doctor or dentist which normally requires a first degree (or equivalent) as an entrance qualification and does not take longer than 4 years to complete) are provided for by the Regulations Subject to meeting the usual eligibility conditions and income assessment, they are entitled to the means tested maintenance loan for living costs and supplementary grants (Grants for Dependants, Travel Grant and DSAs) during year 1. Students on these courses are not eligible to apply for tuition support (see regulation 13(1)) or the Maintenance Grant (regulation 56(3)) or Special Support Grant (regulation 61(3)) because they hold an Honours Degree or an equivalent level qualification. These students receive no tuition support in the 1st year of this programme and have to self fund the first year's tuition.

In years 2 to 4 of the accelerated programme the courses attract an NHS bursary and students apply to the NHSBSA to have their tuition and maintenance paid via the income assessed NHS bursary. As they are in a bursary year they can apply to SFE for the reduced rate non income assessed maintenance loan only.

Accelerated Courses starting on or after 1st September 2012

Where the accelerated graduate entry medical or dental course starts on or after 1st September 2012, the regulations provide that eligible students can apply for a tuition loan of up to £5,535 in all years of the course including the first year, (regulation 23(8)). Graduate entry medical and dental students are however still required to self fund the first £3,465 of the tuition charged in their 1st year. In years 2 to 4 of the course, the first £3,465 is paid as part of the income assessed NHS Bursary.

In year 1 students can apply for a means tested maintenance loan and supplementary grants and from year 2 to 4 of the course, as these students can apply for NHS bursaries, they become eligible for the reduced rate maintenance loan.

Intercalated study (Regulation 5(8) & (9))

Certain courses which are not higher than first degree level and which lead to more than one qualification, either as an optional or integral part of the course, will be considered to be single courses (regulations 5(8) and (9)). These are:

Medical and dental courses which include an intercalated first degree such as a BSc.

There is no student funding provided during a year that a masters level course is intercalated into an undergraduate degree. Tuition fee support, and maintenance grant/SSG are unavailable post intercalation of the masters as the student now holds an ELQ. Where the students returns to complete their medical or dental degree they may qualify for a maintenance loan and supplementary grants as these courses are treated exceptionally if an ELQ is held if they return before the fifth year of study. During the fifth year of study an NHS bursary is available the student can apply for a reduced level maintenance loan.

ELQ Exception Courses

The Student Support Regulations provide for certain courses to be treated exceptionally where a student already holds an Honours degree or equivalent. These include courses in medicine, dentistry, social work, (regulation 69) and courses which attract an income assessed NHS Bursary or Healthcare award from the DH (regulation 68(e)(i))

This provides that students who already hold a qualification and are not in an NHS bursary year can apply for a maintenance loan as well as supplementary grants. During a NHS Bursary year students can apply for a non means tested reduced level maintenance loan if the bursary is means tested.

Those studying social work may qualify for an income assessed maintenance loan and supplementary grants.

Paramedic Courses

Students on some Paramedic courses may be eligible to receive funding through the Local Education and Training Boards (LETBS which is former Strategic Health Authority) or Local Ambulance Service Trusts. Students who receive funding from these sources are deemed to be in receipt of a healthcare award and falls within the definition of a healthcare bursary (Reg 2 (1)) and whether they are eligible to apply for support from SFE depends on whether the funding they receive from the DH is income assessed or non income assessed.

- Where the student is awarded non income assessed funding for the paramedic course from their Local Education Training Board or health authority (see comment above re SHA) or Ambulance Service Trust the student is ineligible to apply for support under the SSR (regulation 4(3)(c))

- Where the student is awarded income assessed funding for the paramedic course via their LETBS or Ambulance Service Trust the student is ineligible to apply for support under the SSR the student is entitled to a Reduced Rate Maintenance Loan only from SFE.

In some circumstances the LETB or Ambulance Service Trust may still pay the student's tuition fee, in these cases the tuition fee should be set to zero on the LA portal and the student can apply for the full package of living cost support.

Where the student is not eligible to apply for any funding from the LETBS or Ambulance Service Trust they are eligible to apply for full support under the SSR

Because of the varying types of support packages in place for Paramedic courses, to determine what funding is being received by the student SFE will write to the student at application and request a letter from the HEI/ LETBS or Ambulance Service Trust confirming;

- Whether they receive any funding from the LETBS or Ambulance Service Trust
- Whether the LETBS or Ambulance Service Trust pay the student's Tuition Fee
- Whether the funding awarded is income assessed or non income assessed

NHS Secondees

The Department of Health has confirmed that health care students who are employed by NHS trusts and seconded onto health care courses are not eligible for NHS bursaries. These students continue to receive their salary and have their tuition paid by the NHS. The payment of their fees is outside of the NHS bursary scheme or Section 63 of the Health Services and Public Health Act 1968. Students who receive assistance from the NHS only for their fees, are not excluded from the student support provisions and can therefore receive grants and loans for living costs on the same basis as other students, subject to their satisfying all the usual eligibility criteria.

Seconded NHS employees will have their fees paid by the NHS, in order to prevent double funding of fee support applications should be processed in the usual way through the LA Portal. However, when approving the application SFE should manually over-ride the tuition fee amounts and set them to zero. Setting the 'public contribution to fees' box to zero will ensure the HEI is not paid a fees contribution by the SLC. Setting the 'student contribution to fees' box to zero will ensure the HEI does not invoice the student for a contribution to fees.

Exceptions to the standard NHS funding packages

Year Zero

Students studying 'year zero' of an NHS course (both degree and diploma level) do not receive an NHS bursary and are therefore eligible to apply to SFE for full support. As long as the year zero (or foundation year) is a HE course and is an integrated part of a course. Once the student progresses into year one of their diploma or degree which is defined as a 'Bursary Year' they will become eligible for the income assessed NHS bursary and as a

result be entitled to a reduced rate maintenance loan only from SFE for the remainder of their course.

Post Graduate Nursing Courses

Students on Post Graduate Nursing Courses are not eligible for funding from SFE. It has recently been identified that certain Post Graduate Diploma in Nursing Courses attract the income assessed NHS Bursary, however as these are Post Graduate courses they are higher than a first degree as set out in Schedule 2 and do not qualify as a 'designated course' under the Student Support Regulations.

NHS/LETB/Department of Health Funding not available

Not all healthcare courses attract NHS funding. In these circumstances, because the student is not eligible to apply for any NHS, LETB or DH support the student, is deemed eligible to apply for support under the SSR. SFE will write to the student to request evidence of this in the form of an University letter. The letter should state that the course does not attract NHS funding, and the student is not eligible for any NHS Support.

This scenario differs from students whose household income is too high to receive any NHS income assessed living cost support but will usually have their fees paid in full. In cases where household income is too high the underlying eligibility to the bursary remains and students should be assessed for the Reduced Rate Maintenance Loan only.

Administration

The information required for assessing applications from students who are eligible to apply to the DH or NHS for support is captured by the questions set out in the application and most of that information will be relevant to the student's eligibility.

SFE will need to know the course subject and qualification, to determine whether it is a pre-registration course, whether it leads to a diploma in nursing, midwifery or operating department practice, and whether it is a medical or dental course.

In the case of a medical or dental course the length and year of the course is required also to determine whether it's a 'bursary year' in addition as to whether the student already holds a honours degree or an HE qualification and if the programme of study is an accelerated graduate entry medical or dental course or they are on the 5 year undergraduate programme.

It will be in order for SFE, if they wish, to ask the student for supplementary information about the bursary or healthcare award (such as a letter from the appropriate NHS grants unit) before determining their eligibility for the reduced rate loan. Such students will be subject to the same eligibility criteria for loans as other students. They will therefore need to be under the age of 60 on the relevant date (see regulations 69(1) and 70(1)).

It will not be necessary to go through the financial assessment process where the student is eligible only for the reduced rate of loan, unless the student specifically asks for their household income to be taken into consideration. This would normally only apply for the purposes of any income assessed HEI Bursaries. Where an applicant has indicated that they are eligible to apply for an income assessed NHS Bursary or healthcare award, the system will calculate their entitlement to maintenance loan at the reduced rate. For further information see the General Administration eligibility and Assessment chapter.

Responsibility for handling student applications for NHS bursaries is dependent on where the student studies, i.e. Scotland, Wales or Northern Ireland, but the student should apply to SFE if they are ordinarily resident in England for a loan. For example, a student ordinarily resident in England who is studying at an institution in Wales would apply to Wales for an NHS bursary and to SFE for a loan. This only applies to Allied Health profession courses and not for students on bursary years studying Medical or Dental courses. Further information on NHS eligibility rules can be found on the NHS website at: <http://www.nhsbsa.nhs.uk/students>. Please see Annex C for the Department of Health funding bodies in each domicile.

Annex A

Examples

Student A commences an undergraduate Dentistry course in September 2015. Student A has no previous study. Student A is eligible to apply for the following package of support -

Years 1 – 4 – Tuition Loan, Maintenance Loan, Maintenance Grant (or SSG) and supplementary grants.

Years 5 and 6 – Income assessed NHS Bursary, reduced rate non income assessed maintenance loan.

Student B commences an undergraduate Medical course in September 2015. Student B already has an Honours degree. Student B is eligible to apply for the following package of support –

Years 1 – 4 – Income Assessed Maintenance Loan and Targeted Grants.

Years 5 and 6 of the medical course – Income assessed NHS Bursary, reduced rate non income assessed maintenance loan.

Student C holds an honours degree and commences a graduate entry accelerated 4 year Medical or Dental Course in September 2015. Student D is eligible to apply for the following package of support –

Year 1 – Partial Tuition Fee Loan of up to £5,535 (student will self fund first £3,465), income assessed Maintenance Loan and supplementary grants.

Years 2 – 4 – Partial Tuition Fee loan of up to £5,535 (DH will fund first £3,465, plus) and income assessed NHS Bursary can apply for reduced rate non income assessed maintenance loan only.

Student D commences a full-time 3 yr Nursing degree in September 2015 and can apply for the means tested NHS Bursary.

Year 1-3 Means tested NHS Bursary including full fee paid and £1000 grant. Student can apply for reduced level maintenance loan only.

Student E – has an honours degree and enters a Physiotherapy course.

Years 1-3 – The student can apply for the means tested NHS Bursary Scheme. The graduate can apply for a reduced level maintenance loan only.

Annex B**REDUCED RATE MAINTENANCE LOAN TABLE**

Reduced rate Maintenance Loan	Living with parents	Living away from parents outside London	Living away from parents in London	Studying Overseas
Full year rate – all cohorts	£1,744	£2,324	£3,263	£2,324
Final year rate – all cohorts	£1,324	£1,811	£2,498	£1811

Annex C

Funding bodies providing NHS bursaries to students in the United Kingdom:

England

NHS Student Bursaries
Ridgway House
Northgate Close
Middlebrook
Horwich
Bolton
BL6 6PQ
Tel: 0300 330 1345
email: nhsbsa.sbaccount@nhs.net

Wales

NHS Wales - Student Awards Services

6th Floor
Churchill House
17 Churchill Way
Cardiff
CF10 2TW
Telephone: 029 2037 6854
Website: www.wales.nhs.uk

Northern Ireland

Department of
Employment and Learning
(DELNI)
Student Support Branch
4th Floor, Room 407
Adelaide House
39-49 Adelaide Street
Belfast
BT2 8FD

Tel: 028 9025 7777
www.delni.gov.uk

Scotland

Student Awards Agency for Scotland
Saughton House,
Broomhouse Drive

Edinburgh
EH11 3UT

Tel: 0300 555 0505
www.saas.gov.uk

Please call either the NHS BSA on 0300 330 1345 or visit the following website, www.nhsbsa.nhs.uk/Students, to find the full and comprehensive list of courses that attract NHS funding in England.