

NHS Guidance

Higher Education Student Finance in England 2016/17 Academic Year Final *Version 1.0 –January 2016*

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 and The Education (Student Support) (amendment) Regulations 2015 (No 2015/1951) remain the legal basis of the student support arrangements for the academic year 2016/17. In the event of anomalies between this guidance and the Regulations, the Regulations prevail. Please note the Regulations are subject to amendment.

If you have any queries on this guidance, please contact Student Finance England Practitioners Support Team (tel: 0300 100 0618; email: ssin_queries@slc.co.uk).

CONTENTS

Courses that attract funding from the NHS Bursary Scheme	3
Students Studying Health Care Courses at Scottish HEPs.....	4
Students studying Health Care Courses at HEps in Northern Ireland.....	4
Social Work Courses	4
Medical and Dental undergraduate courses	4
Accelerated Graduate Entry Medical or Dental Programmes	5
single courses (Regulation 5(8) & (9)).....	6
ELQ Exception Courses	6
Paramedic Courses	6
NHS Secondees	7
Exceptions to the standard NHS funding packages	7
ADMINISTRATION	8
ANNEX A.....	10
Examples.....	10
ANNEX B.....	11
reduced rate maintenance loan	11
ANNEX C	Error! Bookmark not defined.
Funding bodies providing NHS bursaries to students in the UK.....	11
ANNEX D.....	12
Paramedic Courses table	12

INTRODUCTION

This guidance describes the various elements of student support which are available for students who are undertaking Health related courses that attract NHS Bursary Scheme 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 and Nutrition;
- 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 funding; this course attracts standard SFE funding, providing the student meets the eligibility criteria.

Please see 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.

Under regulation 38(4)(a), students are not eligible for grants for living and other costs for any academic year during which they are eligible to apply for healthcare bursaries, NHS means tested bursaries or similar awards bestowed under section 63 of the Health Services and Public Health Act 1968, article 44 of the Health and Personal Social Services (Northern Ireland) Order 1972 or sections 73(f) and the Education (Additional Support for Learning) (Scotland) Act 2004 (AS AMENDED IN 2009)*.

*in the case of the latter, only if granted in respect of a course leading to a qualification in a healthcare profession other than as a medical doctor or dentist). 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 2016/17 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 or healthcare award 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 HEPs

Students studying Nursing and Midwifery courses at Scottish HEPs 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.

From AY 2013/14 SAAS changed the funding regime for new and continuing Allied Health Professional students studying in Scotland and with the exception of nursing and midwifery students have made available the “young students’ bursary (YSB)” and “independent students’ bursary (ISB)”, income assessed bursaries that are available to all students in Scotland. Students from England, Wales and NI studying AHP courses in Scotland can apply for these bursaries; which have stricter means testing. Such students can apply to SFE for a reduced level maintenance loan only as they remain in a bursary year; have their fees paid and can apply for a living costs bursary.

STUDENTS STUDYING HEALTH CARE COURSES AT HEPs IN NORTHERN IRELAND.

Students studying Nursing and Midwifery courses at Northern Irish HEPs (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 or healthcare allowance. 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 the full support from SFE that is available for their cohort.

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 intercalate on to 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 intercalated during a medical or dental programme but are not funded by SFE. If a qualification *is* gained then the student will be entitled to maintenance loan and supplementary grants only on return to their course as they hold a higher level qualification to the qualification they are studying for; but are studying on a subject treated exceptionally under Full Time ELQ rules. During the NHS Bursary year a reduced level maintenance loan is available for the remainder of their medical or dental course. 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 higher than a first degree, as set out in Schedule 2 are not 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 for 2012 or earlier cohorts and 2016 cohort students do not qualify for tuition fee loans.

ACCELERATED GRADUATE ENTRY MEDICAL OR DENTAL PROGRAMMES

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 means tested NHS bursaries, they become eligible for the reduced rate maintenance loan.

This support package applies to 2012 and 2016 cohort students.

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 entry requirement and no longer than 4 years in duration) 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)). 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 and 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.

SINGLE COURSES (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 undergraduate first degree such as a BSc.

There is no student funding provided during a year that a masters/postgraduate level course is intercalated into an undergraduate degree. Tuition fee support for 2016 cohort students and maintenance grant/SSG and tuition fee support 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 rate 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 rate 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 if 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

More detailed info on Paramedic courses can be found from [Annex D](#).

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. For more information please see Assessing PGL Guidance chapter AY 16/17.

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 a University letter. The letter should state that the course does not attract NHS funding, and the student is not eligible for any NHS Support.

More HEP's are now offering healthcare courses that are not NHS funded and therefore students on these courses will not be in the receipt of a health care bursary or a fee support. These courses attract full funding from SFE. Where it has been identified and validated that a specific HEP falls fully under this category there is no requirement to request a letter from each individual student.

Please note, that as these courses are not NHS funded, they are no longer classed as an exception course and therefore normal ELQ and previous study rules apply. For example where the student holds an ELQ they are only eligible to apply for DSA and Supplementary grants. 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 for the purposes of applying to HEP for any income assessed HEP Bursaries (HEBBS). 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 Assessing Financial Entitlement Guidance 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 reduced level maintenance 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 reduced level maintenance loan. This only applies to Healthcare and 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 commenced 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 (only available to students on pre 2016 cohorts) and supplementary grants.

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

Student B commenced 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 2016. Student C 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. Student D is eligible to apply for the following package of support:

Years 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. Student E is eligible to apply for the following package of support:

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**

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 UK**


<p><u>England</u></p> <p>NHS Student Bursaries Ridgway House Northgate Close Middlebrook Horwich Bolton BL6 6PQ</p> <p>Tel: 0300 330 1345 email: nhsbsa.sbaccount@nhs.net</p>	<p><u>Wales</u></p> <p>NHS Wales - Student Awards Services</p> <p>6th Floor Churchill House 17 Churchill Way Cardiff CF10 2TW</p> <p>Telephone: 029 2037 6854 Website: www.wales.nhs.uk</p>
<p><u>Northern Ireland</u></p> <p>Department of Employment and Learning (DEL) Student Support Branch Adelaide House 39-49 Adelaide Street Belfast BT2 8FD</p> <p>Tel: 028 9025 7777</p> <p>www.delni.gov.uk</p>	<p><u>Scotland</u></p> <p>Student Awards Agency for Scotland Saughton House Broomhouse Drive 4th Floor, Room 407 Edinburgh EH11 3UT</p> <p>Tel: 0300 555 0505</p> <p>www.saas.gov.uk</p>

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.

ANNEX D

Paramedic Course <u>HEI</u>	NHS <u>Strategic Health Authority</u>	Confirmed award from NHS	Funding available from SFE	GFD and DSA
Birmingham City University	West Midlands	No funding provided by NHS	Full SFE funding	✓
Bournemouth University	South Western AT	Fees paid only	Zero fees & Full Maintenance support	✓
Brighton University	South East Coast	Means Tested Bursary	Reduced Rate Maintenance Loan only	✗
Canterbury Christchurch	South East Coast	Means Tested Bursary	Reduced Rate Maintenance Loan only	✗
Coventry University	West Midlands AS	No funding provided by NHS	Full SFE funding	✓
Edge-Hill University	North west AS	Fees paid only	Zero fees & Full Maintenance support	✓
Liverpool John Moores	North West AS	Fees paid only	Zero fees & Full Maintenance support	✓
Oxford Brookes	South Central	Fees paid by local trust - no funding provided by NHS	Zero fees & Full Maintenance support	✓
Sheffield Hallam	Yorkshire and the Humber & East Midlands	Non Means Tested Bursary	Ineligible	✗
St Georges University of London	London AS	No funding provided by NHS	Full SFE funding	✓
Staffordshire University	West Midlands	Paramedic Science 2 year FD - No funding provided by NHS	Full SFE funding	✓
		Paramedic Science 1 year FD (Direct Entry) – funding provided by West Midlands Ambulance Service	RRML only	✗

University of Northampton	East Midlands	Paramedic Science FD - Non Means Tested Bursary Paramedic Science BSc – No funding provided by NHS	Ineligible Full SFE Funding	 
University of Portsmouth	South Central	No funding provided by NHS	Full SFE funding	
University of Central Lancashire	North West AS	Fees paid only	Zero fees & Full Maintenance support	
University of Greenwich	South East Coast or London AS	Avery Hill Campus = London AST & No NHS funding Medway Campus = South East Coast AS & fee support and NHS bursary from them	Avery Hill = Full SFE support Medway = RRML only	 
University of Hertfordshire	London AS	No funding provided by NHS	Full SFE funding	
University of Plymouth	South West AT	No funding provided by NHS	Full SFE funding	
University of Surrey	South East Coast	Fee and Means Tested Bursary	RRML only	
University of West of England	South West AT	No funding provided by NHS	Full SFE funding	
University of Worcester	West Midlands	No funding provided by NHS	Full SFE funding	
Teesside University	North East AS	No funding provided by NHS	Full SFE funding	
University Campus Suffolk	East of England	No funding provided by NHS	Full SFE Funding	
University of East Anglia	East Anglia	No funding provided by NHS	Full SFE Funding	

University of Bedfordshire	East of England	No funding provided by NHS	Full SFE Funding	
Swansea University	Welsh AS	Fees and Means Tested Bursary	RRMLonly	