Financial support at university

This page outlines how you can finance your university studies.

All undergraduate and postgraduate nursing, midwifery and most allied health profession students can access student loans, and a new additional grant for some healthcare students will be available from August 2020. See the information below.

In addition to the allowances available from the Student Loans Company [1], additional support is available from the NHS Business Services Authority to students whilst attending clinical placements on many courses.

The Learning Support Fund [2] makes available a child dependents allowance of £1000 per student per year, additional travel and accommodation costs to clinical placements over their normal daily travel costs and an exceptional hardship fund of up to £3000 per student per academic year.
Frequently asked questions

- What is the new financial support offer announced in December 2019?
- Can I access a student loan?
- Is there any additional financial support for healthcare students?
- For many nursing and midwifery students, this is their second degree. What provision is there for them?
- Many healthcare students already have a student loan from a previous degree. What will happen to them?
- What about doctors and dentists? They currently receive grants in the final years of their degrees.
- Is there any other financial support I can access?
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- What is the situation in Northern Ireland, Scotland and Wales?

What is the new financial support offer announced in December 2019?

From August 2020, all nursing, midwifery and many* allied health professional degree students will receive at least £5,000 a year with up to £3,000 further funding available for:

- specialist disciplines that struggle to recruit, including mental health nursing
- an additional childcare allowance to help balance studies with family life, on top of the £1,000 already on offer through the Learning Support Fund
- areas of the country which have seen a decrease in people accepted onto some nursing, midwifery and allied health courses over the past year*.

This means that some students could be eligible for up to £8,000 in total support per year. The funding will not have to be repaid.

The new universal offer will be offered to all new and continuing degree-level nursing, midwifery and many allied health students, starting from August 2020.

The new package will supplement existing support available to pre-registration undergraduate and postgraduate nursing students from the Department of Health and Social Care, including travel and accommodation costs for clinical placements, funding for students facing financial hardship and childcare support (known as the Learning Support Fund). Students will also be able to continue to access the funding for tuition and maintenance loans from the Student Loan Company.

For full details see the press release on the Government website [3].

*Further details will follow in early 2020 regarding which of the allied health professions will be eligible for the £5000 per year and which of the nursing specialisms, allied health professions and areas of the country will be eligible for the additional support.

Make sure you have up-to-date information.
Can I access a student loan?

Yes, healthcare students can access student loans through the Student Loans Company. Find out more from the Government website [4].

Currently, student loans are generally paid back over a 30 year period and repayment is contingent on earnings. Graduates do not begin to pay back their loans until the April after they graduate, and then only if they are earning over £25,725 per year. If their income drops below this figure for any reason (part-time working, career break) their repayments cease.

The loan repayments are paid at a rate of 9% of any earnings over £25,725.

Find out more about loan repayments on the Student Loans Company website [5] and the Government's website [6]

Is there any additional financial support for healthcare students?

In addition to the financial support offer announced in December 2019, other funds are available to help healthcare students with expenses like childcare and travel costs. These can be accessed through the Learning Support Fund - Visit the NHS Business Service Authority website for details [7]

Under the student loan system, students are able to apply for non-repayable grants to cover additional childcare, adult dependants, parent learning costs and some costs towards travel to placements. Students with a disability can also apply for additional grant funding to help pay the extra essential costs they may have whilst studying on a higher education course as a direct result of their disability, through the Disabled Students’ Allowance.

Other frequently asked questions

For many nursing and midwifery students, this is their second degree. What provision is there for them?

The newly announced financial support offer also applies to postgraduate students who are studying degrees in nursing, midwifery and many of the allied health professions. New postgraduate pre-registration nursing, midwifery and allied health professional students can also access loans from the Student Loans Company. They may also have access to the Learning Support Fund [2], administered by the NHS Business Services Authority (NHS BSA), for support while attending clinical placements.

Many healthcare students already have a student loan from a previous degree. What will happen to them?

The Government has broadened the range of qualifications for which students can access a second student loan to include nursing, midwifery and allied health subjects.

What about doctors and dentists? They currently receive grants in the final years of their degrees.

There are no plans in place to change the current arrangements for student doctors and dentists who are already on the DfE student support system [4] for the first four years of their
degree. Support arrangements are different for each UK country, so please see our pages on financial support for medical and dental students in England [8], Wales [9], Scotland [10] and Northern Ireland [11].

**Is there any other financial support I can access?**

In addition to the financial support offer announced in December 2019 and other sources of funding which may be available, some organisations and individual universities offer scholarships and bursaries (for example if you are a local student, from an under-represented group, want to study certain subjects or have particular academic potential).

- If you find yourself in particular hardship, your university may be able to provide extra financial support. Talk to your student welfare officer in the first instance.
- If you are a carer, have a disability, are a parent or have adult dependants, you may be entitled to additional state financial support.

**Where can I get further information?**

- For full details of the new funding arrangements announced in December 2019 see the press release on the Government website [3].
- More detailed information about student finance on the Gov.uk website [12].
- The NHS Business Services Authority (NHS BSA) website [13] has information about the Learning Support Fund [7].
- The Funding Clinic website [14] has further information specifically for healthcare students.
- Find out more about loans and grants and apply for them through Student Finance England [4].
- Visit the student finance section of the UCAS website [15] for more useful information.
- Read information about the financial support available for medical and dental students in England. [16]

**What is the situation in Northern Ireland, Scotland and Wales?**

Financial support for students in Wales, Scotland and Northern Ireland may differ from the information listed above. Please click on the relevant section below for more information.

Please also see our pages on financial support for medical and dental students in England [8], Wales [9], Scotland [10] and Northern Ireland [11].

- Northern Ireland Expand / collapse

Financial support is currently available for certain courses in Northern Ireland.

Students successfully registering on a course commissioned by the Department of Health, Social Services and Public Safety Northern Ireland (DHSSPS), at Queens University Belfast and Ulster University are currently eligible for full tuition fee support and an annual bursary.

For information about financial support available and how to apply, visit the Northern Ireland Direct Government services website.
For additional information about support for courses at the University of Ulster, click here [18].

Find out more about financial support for medical and dental students [11]

Always check with the universities you're considering, to find out about financial support that may be available from the NHS or other sources.

- Scotland

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Student Awards Agency Scotland (SAAS) is an agency of the Scottish Government and gives financial support to eligible students doing a course of higher education in the UK.

**Nursing and midwifery students**

Nursing and midwifery students who meet the relevant Scottish residency conditions are eligible for a non-income-assessed bursary plus some extra income-assessed and non-income-assessed allowances.

Find out more about the financial support available for nursing and midwifery students [19].

**Allied health professions**

If you are studying one of the allied health professions as a first degree anywhere in the UK, you are eligible to apply for the normal undergraduate funding package from SAAS, including free tuition and, in some cases, placement expenses. These courses can include speech and language therapy, occupational therapy, physiotherapy, radiography, podiatry, orthoptics, dietetics, prosthetics and orthotics (this is not a full list).

Find out more about the general financial support available from SAAS [20] or contact SAAS [21].

Find out more about financial support for medical and dental students [10]

Always check with the universities you're considering, to find out about financial support that may be available from the NHS or other sources.

- Wales

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The Student Awards Services implements the NHS Wales Bursary Schemes, which provides funding for healthcare students on NHS funded courses in Wales and Welsh domiciled medical and dental students within the UK.

Financial support is offered to students undertaking courses in:
A number of useful guides and other documents about financial support can be downloaded from Student Awards Services [22].

Visit the Student Awards Services webpage to access the latest information [22] or contact the Student Awards Services [23].

Find out more about the financial support available for medical and dental students [9].

Always check with the universities you’re considering, to find out about financial support that may be available from the NHS or other sources.

Source URL: https://www.healthcareers.nhs.uk/career-planning/study-and-training/considering-or-university/financial-support-university

Links
[1] https://www.slc.co.uk/
[17] https://www.nidirect.gov.uk/articles/health-professional-courses
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