Financial support at university

The NHS has you covered. If you are thinking of studying for a health-related undergraduate or postgraduate degree, take a look at what financial support is available.

Student payments available

All undergraduate and postgraduate nursing, midwifery and many of the allied health profession students can access support of between £5,000 and £8,000 per year from September 2020. And the good news is, you don't have to pay it back.

In addition to these payments, you can also take out a student loan from the Student Loans Company [1], even if this is your second degree. Please note that if you are studying paramedicine as a second degree, you are not currently eligible to access loans from the Student Loans Company.

Learning Support Fund

The Learning Support Fund [2] also offers students additional support while studying for their degree. This includes:

- dependents allowance of £1,000 per student per year
- additional travel and accommodation costs to clinical placements over their normal daily travel costs
- an exceptional hardship fund of up to £3,000 per student per academic year

Get your questions answered with our FAQs

- What financial support is available?

Expand / collapse

From September 2020, all nursing, midwifery and many allied health professional degree students will receive at least £5,000 a year. This includes new and continuing students. Eligible students can also receive up to £3,000 further funding:

- £1,000 for students on those degrees that struggle to recruit, including mental health and learning disability nursing?
1,000 additional childcare allowance to help balance studies with family life, on top of the 1,000 already on offer through the Learning Support Fund.

- 1,000 for students in areas of the country which have seen a decrease in people accepted onto some nursing, midwifery and allied health courses over the past year (further details to be confirmed).

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 and continuing degree-level students who will benefit from the maintenance grants are those studying:

- dietetics
- dental hygiene or dental therapy (level 5 courses)
- occupational therapy
- operating department practitioner (level 5 and level 6 courses)
- orthoptics
- orthotics and prosthetics
- physiotherapy
- podiatry or chiropody
- radiography (diagnostic and therapeutic)
- speech and language therapy
- paramedicine
- midwifery
- nursing (adult, child, mental health, learning disability, joint nursing/social work)
The specialisms struggling to recruit and where students will receive an additional £1,000 are:

- mental health nursing
- learning disability nursing
- radiography (diagnostic and therapeutic)
- prosthetics and orthotics
- orthoptics
- podiatry

The new package will supplement existing support available to pre-registration undergraduate and postgraduate 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.

- Can I access it if I've got a degree?

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Yes, the payments will be available to graduates looking to do a further undergraduate or postgraduate degree 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 be able to get support from the Learning Support Fund for support while attending clinical placements for example.

*Please note that those students studying paramedicine as a second degree are not currently eligible to access loans from the Student Loans Company.

- Can I still get a student loan?

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Yes, healthcare students can still get student loans through the Student Loans Company. Find out more from the Government website.

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 and the Government's website.
• Is there any other financial support?

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Other funds are available to help healthcare students with expenses like childcare and travel costs through the Learning Support Fund - visit the NHS Business Service Authority website for details [6].

Under the student loan system, students are able to apply for non-repayable grants to cover additional childcare, adult dependents, parents' 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.

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 dependents, you may be entitled to additional state financial support.

• What about doctors and dentists?

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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 [3] 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 [7], Wales [8], Scotland [9] and Northern Ireland [10].

• How about the rest of the UK?

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Financial support for students in Wales, Scotland and Northern Ireland may differ from the information listed above. We recommend contacting the relevant bodies in these countries:

- Northern Ireland - visit the Northern Ireland Direct Government services website [11].
- Scotland - visit Student Awards Agency Scotland (SAAS) [12]
- Wales - visit the Student Awards Services [13]

Please also see our pages on financial support for medical and dental students in England [7], Wales [8], Scotland [9] and Northern Ireland [10].

• Where can I get further information?

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- For full details of the new funding arrangements first announced in December 2019, see the press releases on the Government website:
  - December 2019 [14]
  - January 2020 [15]
- More detailed information about student finance on the Gov.uk website [16].
The NHS Business Services Authority (NHS BSA) website [17] has information about the Learning Support Fund [6].

The Funding Clinic website [18] has further information specifically for healthcare students.

Find out more about loans and grants and apply for them through Student Finance England [3].

Visit the student finance section of the UCAS website [19] for more useful information.

Read information about the financial support available for medical and dental students in England. [20]

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/
[12] https://www.saas.gov.uk/
[16] https://www.gov.uk/browse/education/student-finance