

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

Eligible undergraduate and postgraduate nursing, midwifery and many of the allied health profession students can access additional financial support. And the good news is, you don't have to pay it back.

NHS Learning Support Fund

This financial support is through the **NHS Learning Support Fund** ^[1] (NHS LSF) which offers eligible students additional support while studying for their degree. The new package includes:

- **training grant** of £5,000 per year
- **parental support** payment of £2,000 per student per year to help with childcare costs
- **specialist subject** payment of £1,000 per year for students on degrees that struggle to recruit, including mental health and learning disability nursing
- help towards additional travel and accommodation costs to clinical placements over your normal daily travel costs
- an exceptional hardship fund of up to £3,000 per student per academic year

Student loans

In addition to these payments, you can also take out a student loan from the [Student Loans Company](#) ^[2], 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 but you may be able to receive the NHS Learning Support Fund. Applications will be considered on a case by case basis - you can read more on the [College of Paramedics](#) ^[3] website.

Get your questions answered with our FAQs

- **What courses are covered by the NHS LSF?**

New and current degree-level students in the following areas will benefit from the training grants:

- dietetics
- dental hygiene or dental therapy (level 5 and 6 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 eligible students will receive an additional £1,000 (specialist subject payment) are:

- mental health nursing

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

The specialist subject payments will only be available to students who started their courses on or after 1 September 2020.

• **Who's eligible?**

Eligibility criteria include that you must be:

- eligible for tuition fees and maintenance support from the Student Loans Company (this includes certain residency criteria)
- studying at a university in England
- studying one of the courses identified earlier in this section.

More information can be found on the [NHS BSA website](#). ^[4]

• **Where can I apply?**

Applications for the funding are made through a digital portal run by the NHS Business Services Authority (NHS BSA) who manage the NHS Learning Support Fund.

Students eligible for specialist subject payments will not need to apply separately for this. When applying for the training grant, if the qualifying course is selected, the additional payments will be automatically included.

• **Can I access it if I've got a degree?**

Yes, the payments will be available to eligible 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*.

*Please note that those students studying paramedicine as a second degree will have eligibility assessed on a case-by-case basis from September 2022.

• **Can I still get a student loan?**

Yes, healthcare students can still get student loans through the Student Loans Company. Find out more from the [Government website](#) [5].

Currently, student loans are generally paid back over a 40 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 £25,000 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 £25,000.

Find out more about loan repayments on the [Student Loans Company website](#) [6] and the [Government's website](#) [7].

• **Is there any other financial support?**

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.

• **How about the rest of the UK?**

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](#) [8].
- Scotland - visit [Student Awards Agency Scotland \(SAAS\)](#) [9]
- Wales - [visit the Student Awards Services](#) [10]

Please also see our page on [financial support for medical and dental students](#) [11].

• What about doctors and dentists?

In England, gaining admission to the standard five-year courses means you are entitled to receive student loans from Student Finance England for maintenance and tuition fees in the first four years.

From year five onwards, tuition fees will be paid by the NHS Student Bursary Scheme and you will be eligible to apply for a means-tested NHS bursary to cover maintenance costs and a reduced maintenance loan from Student Finance England.

Students will also have access to a non-means tested grant of £1,000 as part of their NHS Bursary award.

Support arrangements are different for each UK country. You can find out more by visiting our page on [financial support for medical and dental students](#) [11].

• Where can I get further information?

- For full details of the new funding arrangements first announced in December 2019, see the press releases on the Government website:
 - [December 2019](#) [12]
 - [January 2020](#) [13]
- More detailed information about student finance on the [Gov.uk website](#) [14].
- The [NHS Business Services Authority \(NHS BSA\) website](#) [15] has information about the [Learning Support Fund](#) [4] and a comprehensive [FAQ document](#) [16]
- The [Funding Clinic website](#) [17] has further information specifically for healthcare students.
- Find out more about loans and grants and apply for them through [Student Finance England](#) [5].
- Visit the [student finance section of the UCAS website](#) [18] for more useful information.
- [Read information about the financial support available for medical and dental students.](#) [19]

Links

[1] <https://www.nhsbsa.nhs.uk/learning-support-fund> [2] <https://www.slc.co.uk/> [3] https://collegeofparamedics.co.uk/COP/News/DHSC_Student_Paramedic_Funding_Announcement.aspx?WebsiteK7e94-4adf-a89a-eb57da56 [4] <https://www.nhsbsa.nhs.uk/nhs-learning-support-fund> [5] <https://www.gov.uk/student-finance> [6] <http://www.studentloanrepayment.co.uk> [7] <https://www.gov.uk/repaying-your-student-loan/what-you-pay> [8] <https://www.nidirect.gov.uk/articles/health-professional-courses> [9] <https://www.saas.gov.uk/> [10] <https://nwssp.nhs.wales/> [11] <https://www.healthcareers.nhs.uk/career-planning/study-and-training/considering-or-university/financial-support-university/financial-support-medical-and-dental-students> [12] <https://www.gov.uk/government/news/nursing-students-to-receive-5-000-payment-a-year> [13] <https://www.gov.uk/government/news/paramedic-students-will-get-5000-support-payment-each-year> [14] <https://www.gov.uk/browse/education/student-finance> [15] <http://www.nhsbsa.nhs.uk/students> [16] <https://www.nhsbsa.nhs.uk/sites/default/files/2020-04/FINAL%20new%20funding%20FAQs%2029042020.pdf> [17] <http://www.thefundingclinic.org.uk/> [18] <https://www.ucas.com/ucas/undergraduate/finance-and-support> [19] <https://www.healthcareers.nhs.uk/career-planning/study-and-training/considering-or-university/financial-support-university/funding-through-nhs/financial-support-medical-and-dental-2>