

# Financial support for medical and dental students

Students on university courses in medicine (recognised by the General Medical Council) and dentistry (recognised by the General Dental Council) may be eligible for financial help from the NHS as part of their course.

Funding for medical and dental courses varies between England, Wales, Northern Ireland and Scotland. This page describes the funding arrangements for those studying medicine or dentistry on standard five year and accelerated courses in England.

See [further information](#) to find out more about the system in Wales, Scotland and Northern Ireland.

The information here is for guidance only. In all cases, make sure you contact the relevant funding authority as regulations can change and individual circumstances vary.

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If you are accepted onto an approved course, you might be eligible to receive financial support from the NHS. The timing of when this is provided depends on the type of course you are doing.

## Funding for undergraduate students on standard five-year courses

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](#) <sup>[1]</sup> 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 £1,020 as part of their NHS Bursary award.

## Graduates on five year courses in medicine and dentistry

The arrangements for **graduate** medical and dental students on a five year course are different. In the first four years of the course, they would not be eligible to receive a loan for tuition fees or a maintenance grant regardless of whether or not they have previously received funding. However, students may be able to apply for a full, income based, maintenance loan from Student Finance England. From year five of the training, graduate medical and dental students receive the same support as undergraduate medical and dental students (see above).

[Find out more about student finance \(including Student Finance England\) on the Gov.uk website](#) <sup>[2]</sup>

### • Funding for accelerated courses

Graduate-entry students starting an accelerated 4-year course will have to self-fund the first £3,465 of their tuition fees in the first year. In the subsequent years of their course, the NHS Bursary scheme will pay up to £3,715 towards their tuition fees.

In year one of the graduate programme, a loan of up to £5,785 will be available to students from [Student Finance England](#) <sup>[3]</sup> to cover the difference between £3,465 and the tuition charges of their universities, to a maximum charge of £9,250 (in 2022/23). For years two to four of the programme, the available tuition fee loan will be up to £5,535 to make up the difference.

You may also be eligible to take out a loan from Student Finance England to help with living costs.

### • Further information

Contact the university/universities you are planning to apply to, to find out if the course you are applying to is an approved course and attracts NHS financial support. Use our [course finder](#) <sup>[4]</sup> to search for approved courses.

To be eligible for financial support from the NHS, you must meet certain criteria. Please visit the [NHS Student Bursaries' website](#) <sup>[1]</sup> for more information including:

- eligibility requirements
- the financial support available
- an online bursary calculator
- how the process of applying for financial support works
- frequently asked questions
- the latest rates
- details of the NHS Hardship Grant
- details of other allowances such as the dependants allowance and parent learning allowance (PLA)

### **Additional information for prospective medical students**

See also the Medical Student Finance Guide on the [British Medical Association website](#) [5]. This explains the financial arrangements as they apply to medical students including the payment of tuition fees, student loans and other support for maintenance costs.

### **Which funding authority do I apply to for NHS financial support?**

You apply to the funding authority of the UK country you usually live in, regardless of whether you plan to study in England, Scotland, Wales or Northern Ireland.

#### **Scotland**

Please contact the [Scottish Awards Agency Scotland \(SAAS\)](#) [6] for information. Dental students in Scotland may be able to apply for the Dental Student Support Grant (DSSG), see the [Government website](#) [7] for further information.

#### **Wales**

Please contact [Student Finance Wales](#) [8] and the [NHS Wales Bursary Scheme](#) [9] for information.

#### **Northern Ireland**

Please contact [Student Finance Northern Ireland](#) [10] for information.

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**Source URL:** <https://www.healthcareers.nhs.uk/career-planning/study-and-training/considering-or-university/financial-support-university/financial-support-medical-and-dental-students>

#### **Links**

[1] <http://www.nhsbsa.nhs.uk/students> [2] <http://www.gov.uk/studentfinancesteps> [3] <https://www.gov.uk/student-finance-register-login> [4] <https://www.healthcareers.nhs.uk/i-am/looking-course> [5] <http://bma.org.uk/developing-your-career/medical-student/guide-to-medical-student-finance> [6] <https://www.saas.gov.uk/> [7] <https://www.mygov.scot/dental-student-grant/> [8] <https://www.studentfinancewales.co.uk/> [9] <https://nwssp.nhs.wales/ourservices/student-awards-services/> [10] <https://www.studentfinancenir.co.uk/>