

Financial Help for Healthcare Students

Academic Year 2008/09

Booklet 1: 'Existing Scheme' Students *

** This booklet is intended as a guide for NHS Students who commenced their training course prior to 1 September 2007***

****MEDICAL AND DENTAL STUDENTS WHO ARE IN THE LATER STAGES OF TRAINING SHOULD ALSO REFER TO THIS BOOKLET**

Contents

Disclaimer _____	3
2008/09 Bursary Scheme Arrangements: _____	3
Section 1.0: General Information _____	4
Section 2.0: Arrangements for Continuing Degree and Postgraduate Level Students _____	8
Section 3.0 NHS Bursary Arrangements for Existing Diploma Level Students _____	23
Section 4.0: NHS Bursary Arrangements for Medical and Dental Students _____	27
Section 5.0: Frequently Asked Questions _____	34
Section 6.0: Contact Details _____	38

Disclaimer

NHS Bursary students should not rely on the current NHS Bursary Scheme rules and allowances when planning for subsequent academic years as these may be subject to review in the future and as a result may be liable to change.

Further information about the NHS bursary will be posted on the Student Bursaries website (www.nhsstudentgrants.co.uk) as and when it is made available. Students are advised to check the website on a regular basis.

The Department of Health and NHS BSA Student Bursaries will accept no responsibility for loss of any type however suffered by students who have relied on current rules in altering their circumstances (including but not limited to financial circumstances), whether for the current academic year, academic year to begin or indeed for subsequent academic years.

2008/09 Bursary Scheme Arrangements:

NHS Bursary scheme arrangements were revised by the Department of Health in 2007 and, from 1 September 2007, two sets of bursary arrangements are in place. This arrangement will also apply in the 2008/09 academic year.

Existing Scheme:

This applies to students currently in training who commenced their course on any date before 1 September 2007.

New Scheme:

This applies to those who commenced training on or after 1 September 2007. Such students should refer to this booklet for information and guidance and not the arrangements set out in Booklet 2.



Section 1.0: General Information

This booklet is intended as guidance for existing healthcare professional students who commenced training prior to 01/09/07 and who may have applied for and/or received a NHS Bursary in previous academic years¹. It outlines the arrangements and rates for continuing Bursary applicants for the 2008/09 Academic Year (i.e. from 1 September 2008).

Medical and Dental students who are in the latter stages of their training and who may be eligible to apply for NHS-bursaried support from 2008/09 should also refer to this booklet.

If you are a continuing student you should note that the changes to the NHS Bursary Scheme arrangements, which were applied from 1 September 2007, would NOT apply to you. You will continue to receive the same awards and allowances under the same conditions as previously, subject to income-assessment (where applicable).

Bursary application forms are no longer automatically sent to continuing students. Therefore ALL degree students and those diploma students in receipt of additional allowances, must download an application form from the Student Bursaries website www.nhsstudentgrants.co.uk

This booklet is for general guidance only, it cannot cover all individual circumstances, and you may need to get more details from your University or the NHS Student Bursaries website.

The information in this booklet is correct at the time of publication, however changes may be made to the NHS Bursary Scheme and all students are advised to examine our website at: www.nhsstudentgrants.co.uk for updated details from time to time.

1.01 Eligible Courses

The following table lists the courses which attract NHS Bursary support and outlines the type of bursary available:

Degree and Postgraduate Diploma level courses:	
Course	Bursary Arrangements
Chiropodist (including Podiatrist)	Income assessed NHS Bursary available from Year 1 for duration of course
Dietician	
Occupational Therapist	
Orthopist	
Physiotherapist	
Prosthetist and Orthotist	
Radiographer	
Speech & Language Therapist	

¹ An academic year is a period of 12 months starting as follows: **1 September** for courses which recommence between 1 September and 31 December; **1 January** for courses which recommence between 1 January and 31 March; **1 April** for courses recommencing between 1 April and 30 June, and **1 July** for courses which recommence between 1 July and 31 August.

Dental Hygienist	
Dental Therapist	
Nursing – BN / BSc degree level	
Midwifery – BSc degree level	
Audiologist (courses recognised by the British Academy of Audiology – BAA)	

DipHE Courses:	
Course	Bursary Arrangements
Nursing - Diploma (DipHE) and Postgraduate Diploma Level	Non-income assessed NHS Bursary available from Year 1 for duration of course
Midwifery – Diploma (DipHE) Level	
Operating Department Practitioner	
EN (Enrolled Nurse) Conversion courses (DipHE/ CertHE)	

Medicine and Dentistry:	
Course	Bursary Arrangements
Medicine – 5/6 year undergraduate course	Income-assessed NHS Bursary available from year 5 onwards
Medicine – 4 year Graduate entry	Income-assessed NHS Bursary available from Years 2 to 4 – applies to students who commenced year 1 prior to 01/9/07
Dentistry – 5 year undergraduate	Income-assessed NHS Bursary available from year 5 – applies to students who commenced year 1 prior to 01/09/07
Dentistry –Postgraduate/ accelerated courses	Income-assessed NHS Bursary available from Years 2 to 4

1.02 Additional Allowances

In addition to the standard NHS Bursary (the 'basic award'), other allowances are available including:

- Additional Weeks
- Dependants Allowance
- Single Parents Allowance
- Childcare Allowance
- Older Students Allowance
- Disabled Students Allowance
- Two Homes Grant
- Practice Placement Costs

Maternity, Paternity and Adoption Leave Arrangements:

The NHS Bursary Scheme allows for the continuation of NHS Bursary payments to students who take authorised leave from training for reasons of pregnancy, childbirth or adoption and maternity support (paternity). **See Section 2.04 for further information.**

Continuing students already in receipt of a bursary:

If you have sent a bursary application form for the 2008/09 academic year, your bursary will continue to be paid to your bank account in monthly instalments, where applicable, from September 2008 as long as NHS Student Bursaries receive your application form on time.

IMPORTANT: Please do not contact the NHS Bursaries to check if a payment has been sent to you without first clarifying receipt of the payment with your bank. Note that ATM machines do not always register payments immediately from overnight credits, you will need to check in the bank branch itself. Payment runs are always successful, in the unlikely event of a technical breakdown, a message will be posted on the NHS Student Bursaries website and on the NHS Bursaries Helpline.

Medical and Dental Students who may be eligible for a NHS Bursary from the 2008/09 academic year::

Your medical or dental school will inform us of your details prior to the new academic year. You will be sent a letter with your unique student reference number advising you to download a bursary application form from the Student Bursaries website.

When NHS Student Bursaries receive your completed application form, your eligibility for a Bursary will be determined and the amount of your award assessed. At this point a notification of award letter will be issued, detailing the amount of bursary you have been awarded and the dates your bursary will be paid directly into your bank account.

If you fail to return the bursary application form your bursary award cannot be processed. If you do not provide all the necessary information requested on the form at the time of your application, your bursary assessment and any resulting initial payment you may be entitled to could be delayed. Although there is no formal deadline for forms to be submitted by, applicants should note that during busy periods (June to October), applications may take up to 4 weeks to be processed. Therefore, the sooner forms are submitted, the more likely it is that any bursary payment due will be available for you at the start of your new academic year.

NHS Bursary Application forms can be viewed and downloaded on the NHS Bursaries website, or, if you are viewing this guide online, by clicking [here](#)

If you have submitted your application form in good time, any NHS Bursary entitlement you may have will normally be paid in monthly instalments directly to your designated bank account – see Section 4.13 for further information.

1.03 Student Loans

Unless you are on a nursing, midwifery or operating department practitioner diploma level (DipHE) course, you may also be entitled to a non-income assessed student loan to help with your living costs. Paragraph 2.05, gives more information.

If you are undertaking any course at postgraduate level, you should consult your Local Authority for more information regarding the type of additional support available.

1.04 Financial Hardship

Students who require additional financial support after they have received their NHS Bursary and student loan (where applicable) may be able to get extra help in the form of the hardship grant (for medical and dental

students only) or university Access to Learning funds (for all NHS students) - see Paragraph 2.05 for more information.

1.05 Changes in your circumstances

It is your responsibility to tell your college and Student Bursaries of any change in you or your family's financial circumstances, so that if necessary your bursary can be reassessed.

Interruption or withdrawal from training: It is important that you inform Student Bursaries immediately if you have to terminate or interrupt your studies before the normal completion date. If you abandon or suspend your studies your bursary award will be recalculated based on the actual number of days in attendance and you may be required to repay any monies received that exceed your actual entitlement. However, in the case of overpayment, this would not normally be carried out without NHS Student Bursaries agreeing a mutually acceptable repayment schedule with you.

Transferring courses: If you are transferring to another course, either at the same university or a different one, your university will inform NHS Student Bursaries in writing of the date of your transfer. Depending on the type of course you will be transferring to, your NHS Bursary entitlement may need to be re-assessed accordingly and, if this is the case, your existing NHS Bursary may be temporarily suspended to avoid overpayment. In some cases you may be required to complete and submit a new NHS Bursary application form. However, this is normally only necessary if you are transferring from a DipHE course to a Degree level course.

DipHE students wishing to transfer to a degree course should note that their personal eligibility will be assessed as if they were a degree level student on the first day of the first academic year of their course (that is, at the very beginning of their NHS funded training, not the year they began the degree pathway). As the exemption criteria did not apply to degree level courses and have since been phased out, some students who transfer to the degree programme may no longer be eligible for a NHS Bursary. This should only apply to DipHE students who commenced training prior to 1 January 2006 and who do not hold settled status or have been granted indefinite leave to remain by the UK Home Office.

More information on personal eligibility and residency criteria is available on the NHS Student Bursaries [website](#).



Section 2.0: Arrangements for Continuing Degree and Postgraduate Level Students

This section applies to the following students:
Allied Health Professional students
Dental Auxiliary (Dental Hygiene, Dental Therapy) students
Nursing (Degree level) students
Midwifery (Degree level) students
Existing undergraduate Medical and Dental students
Postgraduate level courses (other than PG Dip Nursing courses)

Medical and Dental Students who may become newly-eligible for a NHS Bursary support from 2008/09 should also refer to Section 4.0

2.01 Will I be classed as a dependent or an independent student?

This depends on your status in previous academic years. If you met the criteria for independent student status (that is, your bursary was not assessed against the income of your parent or parents) in a previous year, you will continue to be regarded as such and your bursary will be calculated accordingly for the new academic year.

The NHS Bursary Scheme's Independent Student criteria are as follows:

Independent Student Criteria
<ul style="list-style-type: none"> You have attained the age of 25 years on or before the first day of the academic year
<ul style="list-style-type: none"> You have been married or have entered into a civil partnership before the start of the academic year for which you are applying for a bursary.
<ul style="list-style-type: none"> You have no living parents.
<ul style="list-style-type: none"> You have supported yourself from your own earnings for at least 3 years before the first day of the first academic year of your course. This can include: <ul style="list-style-type: none"> <i>Periods of employment (either part or full time)*,</i> <i>Periods where you were unemployed and/or in receipt of benefits or on a relevant training course for unemployed people,</i> <i>Periods for which you were receiving a pension, allowance or other benefit paid because of a disability or by reason of confinement, injury or sickness</i> <i>Periods for which you had the care of a dependent child or children,</i> <i>Periods for which you were in receipt of moneys resulting from a state studentship (e.g. because you were undertaking a PhD or other research degree)</i> <p><i>*NB: periods of employment undertaken whilst you were in full time education may not count towards the required period of self-support. However, this will depend on the type of course you were undertaking and your individual circumstances.</i></p>
<ul style="list-style-type: none"> You are permanently estranged from your parents.
<ul style="list-style-type: none"> You are in the care of a local authority or voluntary organisation, or are under a custodianship order on your 18th birthday or immediately before your course if you are not 18 when it began.

If NONE of the above criteria apply to you, you will be classed as a DEPENDENT student and your bursary will be income-assessed against the income of your parent(s), if they choose to declare their income on the bursary application form.

If you were previously classed as a dependent student, and your circumstances have not changed in any way since the last time you applied for a bursary, you will continue to be regarded as such and your bursary will be calculated accordingly for the new academic year.

The following change in circumstances may result in a previously dependent student being classed as independent for the 2008/09 academic year:

- They have reached the age of 25 on or before 1st September 2008
- They now have no living parents
- They have married or formed a Civil Partnership on or before 1 September 2008
- They have become a member of a religious order on or before 1 September 2008 (please note in such cases the religious order rate of NHS Bursary will be awarded)

If you have had a change in circumstances, which you believe may affect your bursary entitlement, you should provide full details on your bursary application form, attaching evidence, where appropriate.

2.02 How Much Is the NHS Bursary for 2008/09?

The income-assessed Bursary is made up of an allowance to cover day-to-day living costs, and dependent on individual circumstances, additional allowances. The table below shows typical basic bursary rates for degree level students based on a course duration of 30 weeks:

Basic Bursary Rates for continuing students – 2008/09		
If you will be studying:		You may receive up to:
- at a university in London and living in student / rented accommodation / your own home	During TERM TIME	£3,050 per annum
- at a university elsewhere in the UK in student accommodation / your own home, etc.		£2,483.00 per annum
- at any university and living with your parent(s) (including in London):		£2,031.00 per annum

Extra Weeks' Attendance

Most health professional students have longer academic years than other students. You can get an allowance for each extra week above 30 weeks and 3 days that you attend the course in the academic year. This does not normally include vacation periods.

If you have to attend the course for 45 weeks or more in any academic year, you will get an allowance for all 52 weeks of the year. Your university or Medical/Dental School will automatically inform NHS Student Bursaries of your course term dates for the relevant academic year – you do not need to provide this information to us yourself.

The amounts applicable for 2008/09 are as follows:

Additional Weeks Attendance - 2008/09	
Rate	Amount per additional week:
London rate:	£103.00
Elsewhere rate:	£80.00
Parental Home rate:	£53.00

NHS Student Bursaries will automatically calculate your entitlement to Extra Weeks Attendance when we process your bursary application form. You do not need to apply for this separately.

If your course is longer or shorter than the previous academic year, your total bursary entitlement may be increased or decreased accordingly. This is one of the most common reasons (in addition to an increase or decrease in parental / spouse / civil partner income) why students may sometimes receive an increase or a decrease to their bursary when compared to previous academic years.

2.03 The Calculation of the Income-assessed Bursary

Student's Own Income

If you have income of your own that you will receive during the academic year, this may be taken into account in the assessment of your NHS Bursary entitlement. However, you should note that income / earnings from work done in the evenings, weekends and during holidays whilst you are in training will NOT be taken into account and you do not have to declare such income on your bursary application form.

If you receive income from other sources such as pensions, bank or building society interest, income from renting out property or from a lodger, dividends, and taxable benefits (such as Incapacity Benefit), these may be taken into account, however, depending on your circumstances, certain disregards of income may be applied.

If you are a part time student, the income you expect to receive from an employer (if you have a main job during term time or have been released by your employer to attend the course as a result of sponsorship) will be taken into account. However, the first £4,796.00 will be disregarded. You can also declare allowable expenses on your application form (such as tax, national insurance, mortgage, rent, etc.), which may also abate some or all of your declared income.

Residual Income of Parents / Spouse / Civil Partner etc.

This is the net amount of declared income used to determine the contribution (if any) to your award. To calculate this, the parent(s) / spouse / civil partner / partner's gross taxable income for the previous financial year is used. (For the 2008/09 Academic year, the applicable financial year will be the period running from 6 April 2007 to 5 April 2008). Certain allowable expenses, where applicable, are then deducted from this to give the 'residual income'.

Taxable Income used to calculate 'residual income' of parents / spouse / partner / civil partner:

- ✓ Salary / wages

✓ Taxable Allowances (e.g. company car, essential car users allowance, fuel allowance, private health care)
✓ Income from Self Employment or Company directorship
✓ Income from Land, Property or Furnished Lettings
✓ Pensions (including State retirement, occupational and private pensions)
✓ Bank or Building Society Interest
✓ Other unearned income such as dividends
✓ Taxable Benefits (Job Seekers Allowance, Income support, Incapacity Benefit, etc.)
Deductible expenses used to calculate 'residual income' of parents / spouse / partner / civil partner:
✓ Employee Pension Contributions
✓ Personal Pension / Retirement Annuity payments
✓ Other loan interest (if allowed for tax purposes if the person is self-employed)
✓ Professional subscriptions and other tax relievable expenses
✓ Wages for Domestic Help

Contribution Rates

The tables overleaf should give you an idea as to how much your parents or spouse/ partner /civil partner will be expected to contribute to your Bursary in the 2008/09 academic year, based on their residual income. You should note that a 'contribution' is NOT a direct payment that your spouse / parent/civil partner/partner will be required to make – instead, this is the amount that will be deducted from your basic NHS Bursary entitlement at source.

Table A – 2008/09 Contribution rates for Spouse / Civil Partner / Partner

If the Residual Income is:	The contribution will be:
Under £20,358	£Nil
£20,358	£45
£22,500	£312
£25,000	£625
£27,500	£937
£30,000	£1,250
£32,500	£1,562
£35,000	£1,875
£37,500	£2,187
£40,000	£2,500
£42,500	£2,812
£45,000	£3,125
£47,500	£3,437
£50,000	£3,750
£52,500	£4,062
£55,000	£4,375
£57,500	£4,687
£60,000	£5,000
£62,500	£5,312
£65,000	£5,625
£67,500	£5,937
£70,000	£6,250
£72,500	£6,562
£75,000	£6,875
£77,500	£7,187
£82,358	£7,795 (Maximum)
The assessed contribution is calculated at £45 + £1 for every £8.00 for which it exceeds £20,358.00	

Table B – 2008/09 Contribution rates for Parents

If the Residual Income is:	The contribution will be:	If the Residual Income is:	The Contribution will be:
Under £23,664	£Nil	£92,500	£7,290
£23,664	£45	£95,000	£7,554
£25,000	£185	£97,289	£7,795 (max)
£27,500	£448		
£30,000	£711		
£32,500	£975		
£35,000	£1,238		
£37,500	£1,501		
£40,000	£1,764		
£42,500	£2,027		
£45,000	£2,290		
£47,500	£2,554		
£50,000	£2,817		
£52,500	£3,080		
£55,000	£3,343		
£57,500	£3,606		
£60,000	£3,869		
£62,500	£4,133		
£65,000	£4,396		
£67,500	£4,659		
£70,000	£4,922		
£72,500	£5,185		
£75,000	£5,448		
£77,500	£5,711		
£80,000	£5,975		
£82,500	£6,238		
£85,000	£6,501		
£87,500	£6,764		
£90,000	£7,027		

NB: The assessed contribution is calculated £45 + £1 for every £9.50 by which it exceeds £23,664

Please note: If the amount shown in the "contribution" column is more than the relevant maximum bursary entitlement would be, your parent(s), spouse, civil partner or partner (whichever is applicable) will be expected to use this amount to pay towards your travel and accommodation expenses when you go on practice placements and the actual amount of bursary you receive will be £0.00 – although your tuition fee contribution will still be met on your behalf, as this is not subject to means-testing.

Example 1

Calculation of the Basic NHS Bursary Award: Dependent Student

Student A is in his third year in 2008/09 and is studying at a university outside London, living in rented accommodation during term time. His course will last for 37 weeks in the 2008/09 academic year.

He was classed as a dependent student in his first year, there has been no change in his circumstances and his parents have chosen to declare their income on the bursary application form.

1) The maximum Bursary available to student A is:

Basic Award (Elsewhere rate):	£2,483.00
Extra Weeks Attendance: $£80.00 \times 7 =$	<u>£ 560.00</u>
Total:	£3,043.00

2) **Parent's Residual Income** = £32,500.

This means that the Parental Contribution on student A's award for 08/09 will be **£975.00** (see Table B above)

3) Actual basic bursary entitlement: £3,043.00 less Parental contribution of £975.00 = **£2,068.00**

Example 2 :

Independent Student with Civil Partner

Student B is in her third year of a NHS funded course at a London University. The course will last for 38 weeks in the 2008/09 academic year. Student B and her Civil Partner own their own home.

Student B is an independent student and her civil partner has chosen to declare her income.

1) The maximum basic bursary available to Student B this academic year is:

Basic Award (London rate) =	£3,050
Extra Weeks Attendance: $£103.00 \times 8 =$	£ 824
Total:	£3,874

2) Civil Partner's Residual Income is calculated to be **£25,000.00**

This means that the contribution to Student B's Award for 08/09 will be **£625.00** (see Table A above)

3) Actual basic bursary entitlement is £3,874 less Civil Partner contribution of £625.00 = **£3,249.00**

Example 3 Independent Single Student

Student C is independent with no partner, spouse or civil partner.

As an existing student, his only income is from the NHS Bursary (apart from earnings from vacation / weekend work, which are not taken into account when calculating bursary entitlement).

He lives with his parents in their home whilst training and this year his course will last for 46 weeks

1) The maximum bursary available to Student C in 2008/09 is:

Basic Award (parental home rate):	£2,031.00
Extra Weeks Attendance: ($£53.00 \times 22$) =	£1,166.00
<small>(course is over 45 weeks in duration, student entitled to the maximum 22 weeks):</small>	
Total:	£3,197.00

As student C is independent and has no spouse / partner / civil partner, no Parental or Spouse (etc) Contribution will apply and Student C will receive the maximum allowance of **£3,197.00**

2.04 Additional Allowances

An allowance is an extra payment on your Bursary. In the 2008/09 academic year, you may be eligible for payment as follows:

Older Students Allowance (O.S.A)

This is payable if you have reached the age of 26 on or before the first day of the first academic year of your course. Therefore, if you did not receive OSA in previous academic years you will not receive it for the remainder of your course. This applies even if you attain the age of 26 in subsequent years of your course.

Academic years are defined as the period of 12 months starting on:

1 September for courses starting between 1 September and 31 December

1 January for courses starting between 1 January and 31 March

1 April for courses starting between 1 April and 30 June

1 July for courses starting between 1 July and 31 August

O.S.A Example 1

If your 26th birthday fell on the 24 August 2006 and your course started on 25 September 2006, then you would be eligible for the allowance for the duration of your course as you were 26 before the first day of the first academic year in which your course began, which in this case was 1 September 2006.

If your 26th birthday falls on 4 September 2007 you would not be eligible for the allowance as you were not 26 before 1 September 2006

If you qualify for this allowance at the beginning of your course, it will continue to be paid in subsequent years at the rate appropriate to your age before the first academic year of the course.

O.S.A Example 2

If you were aged 27 on the first day of the first academic year of your course, you would continue to receive the age 27 rate of OSA for the duration of your training.

Older Students Allowance is **not** payable on top of the Single Parent Allowance. Where a student qualifies for both allowances, NHS Student Bursaries will automatically award the higher of the two.

The following table shows the current rates of OSA payable:

Rates of Older Students Allowance 2008/09	
Age at first day of first academic year of your course	Rate Applicable (per academic year)
26	£437
27	£757
28	£1,123
29 and over	£1,485

Dependants Allowance

These are payable to you for people who are wholly or mainly financially dependent on you during your time in training. Your spouse, (or civil partner or partner, where applicable), your children and other adults can be counted. The income of all your dependants, your spouse, civil partner or your partner, net of allowable deductions, is taken into account in assessing how much you will receive.

The table below shows the typical rates:

Rates of Dependents Allowances 2008/09	
Dependent:	Amount per year Up to:
Spouse, Partner, Civil Partner or first child:	£2,573.00
Child(ren) aged under 11	£538.00 per child
Child(ren) aged 11 to 15	£1,076.00 per child
Child(ren) aged 16-17	£1,431.00 per child
Child(ren) aged 18/19*	£2,059.00 per child
* and not in employment or full time higher education	

Childcare Allowance (CCA)

This allowance is available to students with dependent children aged 15 or under, (or aged 17 and under for children with special educational needs), on the first day of the academic year. As this allowance is subject to income assessment, the level of support you receive will be dependent upon your individual circumstances. The allowance pays up to 85% of your actual childcare costs up to a maximum amount of £123.25 per week for one child and £182.50 per week for two or more children.

Childcare Allowance Maximum Rate - Example 1:

An existing scheme student on an NHS funded degree level course has one child. Her childcare costs for the 2008/09 academic year are:

39 weeks at £105.00 per week (£4,095.00)

10 weeks at £150.00 per week (£1,500.00)

2 weeks at £52.50 per week (£105.00)

Total childcare costs for the year = £5,700.00

The NHS Bursary Childcare Allowance pays up to 85% of a student's costs, subject to a net maximum amount and income assessment.

1) 85% of £105.00 = £89.25

£89.25 x 39 weeks

= £3,480.75

2) 85% of £150.00 = £127.50.

As this is above the maximum of £123.25, the maximum payable to the student per week:

£123.25 x 10 weeks = £1,232.50

3) 85% of £52.50 = £44.63

£44.63 x 2 weeks = £89.26

4) Total = £3,480.75 +

£1,232.50 +

£ 89.26

£4,802.51

The maximum amount of CCA the student would be entitled to in the 2007/08 academic year (subject to income assessment) is £4,802.51

A booklet explaining CCA in more detail, including how it is calculated, is available on the Student Bursaries website.: www.nhstudentgrants.co.uk

Two Homes Grant

This allowance is payable if you have to maintain a home for yourself and a dependent or dependants as well as your term time accommodation. To receive the Two Homes Grant, you must include evidence of both sets of your accommodation costs with your bursary application form. Two Homes Grant will pay up to £896 per annum to eligible students.

Single Parents Allowance (SPA)

This will pay up to £1,270 per academic year to students who have a dependent child or children, and who are lone parents. It is not paid alongside the Older Students Allowance, (see above). Where a student's circumstances mean that they qualify for both allowances, NHS Student Bursaries will automatically award the higher of the two.

SPA Example

A student in receipt of an income-assessed bursary is a lone parent but is also over the age of 29.

The Single Parent Allowance is worth £1,270.00 this academic year, but the applicable Older Students Allowance rate in this student's case is worth £1,485.00. Therefore, the student would receive the Older Students Allowance instead of the Single Parent Allowance in this instance.

This arrangement will not prevent students from receiving any of the other additional allowances they may be entitled to.

Practice Placement Expenses (PPE)

For most healthcare students, part of their course will include practice placements, which will involve training in hospitals or community health services rather than in a classroom.

The cost of journeys between your term-time residence and a practice placement site, which is not part of your college, can be reimbursed where appropriate providing the cost is in excess of your normal daily travel costs from your term-time residence to your college.

You can claim costs within the UK for travel to and from your placement site involving:

- Public transport (including carriage of luggage and bicycles);
- Essential use of your own motor vehicle (including official passengers who must be named NHS Bursary holders);
- Use of your own bicycle, and;
- Car parking, tolls and ferries.

Requirements

You should use the cheapest form of transport available for your journeys, taking full advantage of any free and concessionary schemes. If you choose to use your own vehicle, you should claim public transport fares if these are lower. If public transport is unavailable or unsuitable for placement travel, you may use your own motor vehicle. In either case you must get authority, in advance of your placement, from your college to do so. You will also need to get confirmation from your insurers that you have adequate cover for all costs and claims and that no liability is placed on your university or any NHS body, and notify your university accordingly.

Please note: normal daily travel between your home and university cannot be reimbursed.

If, due to a disability, a student needs to use their own transport and the use of public transport is not possible, they will normally be reimbursed for the actual cost of their journey, where appropriate, rather than at public transport rates.

Accommodation costs

If you incur additional residential accommodation costs while attending a practice placement, by way of:

- retaining the accommodation you use at your university / during term time; and
- paying for the accommodation you use while on practice placement,

- you may claim excess accommodation costs.

These apply if you live away from your term-time address while on placement and are obliged to meet both the

costs of your placement address and of retaining your term-time accommodation.

You can only be reimbursed up to a maximum of 110% of the cost of maintaining your term-time address (i.e. the amount you pay in either rent or mortgage). This is instead of the costs of daily travel between your term-time and placement address. If you are claiming accommodation costs, you may also claim the cost of up to one weekly return journey between your term-time and placement addresses. Costs incurred in travelling from your practice placement accommodation to your practice placement site can also be reimbursed providing the cost is in excess of your normal daily travel costs from your term-time residence to your college.

If you normally reside with your parents during term-time the cost of your term-time address is nominally set at £20 per day (£30 per day London area) and payment if appropriate will be made at this rate. But, if you return to live with your parents for the purpose of attending a period of clinical placement you will not be able to claim dual accommodation costs.

If you have to move to London or from your parents' home to attend a placement, your basic maintenance grant will also be temporarily increased to the London or Elsewhere rate of bursary for the relevant period spent away, where appropriate.

Study overseas

Travel costs you incur in connection with essential study overseas can also be reimbursed. Where students undertake an elective placement overseas, this must be authorised by your university as a necessary and essential part of your course.

Claiming Practice Placement Expenses

Practice Placement Expenses claim forms are available via your university and they will normally send your completed claims to NHS Student Bursaries on your behalf. However, you should check with your Placements Officer / University regarding their procedures for the administration of NHS Bursary Placement claims.

The Travel disregard

The travel-disregard is subject to income-assessment. When your NHS Bursary entitlement for 2008/09 is assessed and you receive your Notification of Award letter, this will indicate whether you have a Travel Disregard or not. The example below explains what happens when a student has a travel disregard after income-assessment:

Example 3

After their bursary award is assessed for 2008/09, a student has a travel disregard of £350.00. They will not be able to receive any reimbursement of their travel costs from the outset, but they can continue to submit PPE claims (if they have any).. The amount of these will then be deducted from the total travel disregard, and, if it reaches £0.00 within the current academic year, the student will then be able to receive payment for any subsequent claims submitted.

October 2007, student c submits claim for £90.37

{£300 less £90.37 = £209.63}

Travel Disregard is now £209.63

Student does not receive any reimbursement on this occasion.

January 2008, student c submits claim for £320.75

{£320.75 less £209.63 = £111.12}

The Travel disregard has now been met in its entirety and the student is entitled to a payment of £111.12. Any subsequent practice placement expense claims submitted this academic year (which are in line with current arrangements) will be met in full.

NB: Students who have been informed that they have a Travel Disregard of £0.00 at the beginning of the academic year will be able to claim and be reimbursed for Practice Placement Expenses in full (subject to the normal arrangements).

Disabled Students' Allowance

If you have a disability, and need extra help or equipment to complete your course, you may be eligible to apply for the Disabled Students Allowance. This Allowance is intended to cover the extra costs you incur whilst training as a result of a disability. It is not intended to pay the disability related costs that you would have incurred in any case.

It is important to let your university know immediately if you have a disability, and need extra help or equipment to complete your course. Early notification is recommended, as the assessment and processing of claims can take some time.

To apply for Disabled Students Allowance, students must complete a DSA 1 Application Form which can be obtained from either their university's Disabilities Adviser; or the NHS Student Bursaries Office; or on-line at www.nhsstudentgrants.co.uk

On applying for the Disabled Students Allowance, you will be asked to provide recent medical evidence of the nature and severity of your disability from your doctor or specialist, clarifying how your disability may impact upon your studies.

If you have a specific learning disability, such as dyslexia or dyspraxia, you will need to produce evidence of this from in the form of a report from a qualified psychologist, or someone with a related professional qualification. The report must have been carried out after your 16th Birthday. If the report was carried out prior to this, a top-up report will be required.

You are expected to meet the costs of establishing a claim for disability, but any costs associated with identifying your course-related needs will be met on your behalf by NHS Student Bursaries as part of the Disabled Students Allowance. Any information you supply will be treated as confidential.

No contribution will be required from your income or that of your family towards this allowance.

There are four elements to cover different areas of need:

1. **The Non-Medical Helper's Allowance** - to help you pay for helpers, such as sign language interpreters or note-takers;
2. **The Specialist Equipment Allowance** – for major items of specialist equipment, such as computers;
3. **The Travel Allowance** - for travel costs reasonably and necessarily incurred due to your disability;
4. **The 'Other Costs' Allowance** - to cover any costs related to your disability and study, e.g. Braille paper or books and tapes that are not covered by the other allowances. It can also be used to top up the other allowances.

The table below shows the typical rates payable for DSA:

DSA Rates 2008/09	
DSA Element:	Maximum Allowance – up to:
Non-medical Helper:	£20,000
Specialist Equipment:	£5,031
Travel:	Actually reasonably and necessarily incurred
Other Costs:	£1,680

Maternity, Paternity and Adoption Leave arrangements for NHS Students

Students taking authorised absence from training for reasons of pregnancy, and childbirth, or if they are formally adopting a child or children may now continue to receive their existing NHS bursary payments. These payments will normally be made for up to 45 weeks, depending on individual circumstances.

In addition, NHS students who are biological and adoptive fathers, nominated carers and partners will be able to continue to receive their NHS Bursary for up to four weeks whilst taking an authorised period of maternity support (paternity) leave.

(Further details of the NHS Bursary Scheme Maternity, Paternity and Adoption leave arrangements are outlined on the Student Bursaries website)

2.05 Other Help

Student Loans

You may be entitled to a student loan to provide an additional source of income while you study.

You should apply or re-apply, via your Local Authority (LA), for a non income-assessed loan before the course starts. The LA will tell the Student Loans Company the maximum loan to which you are entitled. You can then decide how much of the available loan, if any, you want. Your LA or the Student Loans Company will be able to give you more detailed advice if you have not previously applied for or taken up a Student Loan.

Please note: Student loans are NOT available to degree level students studying in Scotland, Wales or Northern Ireland who are in receipt of non-income assessed Bursaries. If you are studying at postgraduate level you should consult your Local Authority for further information about what funding may be available to you.

Access to Learning Funds – all NHS Students

If, having taken up your full entitlement to a Bursary and a student loan you are in need of further financial support, as an NHS funded student you can apply for financial help from the Access to Learning Fund. Your student support office, student services office or the student union of your university can provide advice about the fund and how to apply, and further information is also available on the following website:

www.hero.ac.uk/uk/studying/funding_your_study/sourcesofhelp/access_funds.cfm

Council Tax and Benefits

Full-time students are either exempt from Council Tax or are entitled to discount disregards. In exceptional circumstances, you may be eligible for Council Tax Benefits, Housing Benefit and Social Security Benefits. You should seek advice about this from your local authority or the Department for Work and Pensions.

Child Tax Credit

This is available for all families with children, including students. NHS Students with dependent children are also entitled to receive the full amount of Dependents' Allowance through the NHS Bursary Scheme, in addition to their Child Tax Credit.

Help With Health costs

The NHS Low Income Scheme provides income related help with health costs to students, as for all other adults. The NHS Business Services Authority's Patient Services division administers the NHS Low Income Scheme (LIS) on behalf of the Department of Health for England, the Scottish Executive Health Department and the National Assembly for Wales. The Scheme provides income related help with health costs for people who are not exempt, nor automatically entitled to remission from NHS chargeable services, but who may nevertheless be entitled to help with the following costs on low income grounds:

- NHS prescriptions
- NHS dental treatment
- Sight tests, glasses and contact lenses
- Travel to hospital for NHS treatment
- NHS wigs and fabric supports

Further information and claim forms can be found on the following website:

http://www.ppa.org.uk/ppa/low_income.htm

Specific information as to how the scheme relates to students can be found by going to:

http://www.ppa.org.uk/ppa/low_income_ss_faq.htm

Section 3.0 NHS Bursary Arrangements for Existing Diploma Level Students

This section only applies to students who are studying on one of the following courses:

Nursing Diploma (DipHE)

Midwifery Diploma (DipHE)

Operating Department Practitioner (DipHE)

Postgraduate/Accelerated Nursing Diploma (PG Dip)

3.01 General Arrangements for 2008/09

If you are in receipt of the basic Diploma level non-income assessed award only, and none of the additional income-assessed allowances (Dependents and Childcare allowances) apply to you, and providing your circumstances haven't changed, you do not need to re-apply for your award. NHS Student Bursaries will automatically re-assess your entitlement and award you the basic rate bursary for 2008/09.

Your basic monthly bursary will continue to be paid to your designated bank account without any break in payment.

If your circumstances change and you wish to apply for any of the additional allowances, (e.g. Childcare, Dependents, DSA) you can download, print off and submit any of the relevant application forms from the NHS Student Bursaries website at any time during the academic year.

If you have already been receiving any of the income-assessed allowances (e.g. Dependents and Childcare Allowances), your basic bursary will be automatically re-awarded, but you must re-apply for these additional allowances each academic year in order to continue to receive them. The relevant application forms can be downloaded from the Student Bursaries website www.nhsstudentgrants.co.uk

3.02 How much is the non-income assessed NHS Bursary for 2008/09?

2008/09 rates for the basic award are shown in the table overleaf.

Non-income assessed Bursary: Basic Award 2008/09		
If you will be studying:		You will receive per academic year:
At a University in London: and living in student lodgings / rented accommodation or your own home	During TERM TIME	£7,374
At a University outside London: and living in student lodgings / rented accommodation or your own home		£6,275
Anywhere in the uk (including in london) and living with your parent or parents in their home		£6,275

3.03 Additional Allowances

An allowance is an extra payment on your Bursary. You may be eligible for payment, subject to your individual circumstances, as follows:

Older Students Allowance (O.S.A)

This is payable if you have reached the age of 26 on or before the first day of the first academic year of your course. Therefore, if you did not receive OSA in previous academic years you will not receive it for the remainder of your course. This applies even if you attain the age of 26 in subsequent years of your course.

Academic years are defined as the period of 12 months starting on:

- 1 September** for courses starting between 1 September and 31 December
- 1 January** for courses starting between 1 January and 31 March
- 1 April** for courses starting between 1 April and 30 June
- 1 July** for courses starting between 1 July and 31 August

Example 1

If your 26th birthday fell on the 24 August 2006 and your course started on 25 September 2006, then you would be eligible for the allowance for the duration of your course as you were 26 before the first day of the first academic year in which your course began, which in this case was 1 September 2006.

If your 26th birthday falls on 4 September 2007 you would not be eligible for the allowance as you were not 26 before 1 September 2006.

If you qualified for this allowance at the beginning of your course, it will continue to be paid to you in subsequent years, you do not need to re-apply for it each year.

The Older Students Allowance rate for 2008/09 is £733 for the academic year.

Dependants' Allowance

These are payable to you for people who are wholly or mainly financially dependent on you during your time in

training. This is an income-assessed allowance and the income of your spouse, civil partner or partner, your children and other adults can be counted. The income of all your dependants, your spouse, civil partner or partner, net of allowable deductions, is taken into account in deciding if you are eligible for an extra allowance.

Dependants Allowance rates for 2008/09 – Continuing DipHE students	
Dependent:	Amount per academic year:
Spouse, Partner, Civil Partner (or first/eldest child if there is no spouse partner / civil partner):	£2,181
Each child aged under 11	£461
Each child aged 11-15	£916
Each child aged 16-17	£1,213
Each child aged 18/19*	£1,738
<i>* and not in full-time employment or full time higher education</i>	

Single Parents Allowance (SPA)

This will pay up to £1,076.00 per academic year to students who have a dependent child or children, and who are lone parents. It is not paid in addition to the Older Students Allowance. Where a student's circumstances mean that they qualify for both allowances, NHS Student Bursaries will automatically award the higher of the two.

Childcare Allowance

Diploma level students can also apply for childcare costs. Please refer to Section 2.04 of this booklet for further information.

Practice Placement Costs

You can continue to apply for reimbursement of your practice placement travel and accommodation expenses, as necessary. There is no change to the arrangements for the reimbursement of these. If you have not applied for these in your 1st year, and would like to know more, further information on claiming these expenses is detailed in Section 2.0.

Please note the information regarding the travel disregard on page 13 does not apply to students in receipt of the non-income assessed bursary.

Disabled Students' Allowance (DSA)

Diploma level students are also eligible to apply for DSA. Please refer to section 2.04 of this booklet, which explains this allowance in more detail.

Maternity, Paternity and Adoption Leave Arrangements for NHS Bursary students

Please refer to Page 21 of this booklet or the NHS Student Bursaries website

3.04 Other Help Available

Access to Learning Funds

If, having taken up your full entitlement to a Bursary and loan you find you still require additional support, you can apply to your university, or to your students' union, for information on help in the form of Access to Learning Funds. Please see also page 21 of this booklet for further information.

NHS Hardship Grant for Medical and Dental Students

Please refer to page 31 of this booklet for further information.

Council Tax and Benefits

Full-time students are either exempt from Council Tax or are entitled to discount disregards. In exceptional circumstances, you may be eligible for Council Tax Benefits, Housing Benefit and Social Security Benefits. You should seek advice about this from your local authority or the Department for Work and Pensions.

Child Tax Credit

This is available for all families with children, including students. NHS Students with dependent children are also entitled to receive the full amount of Dependents' Allowance through the NHS Bursary Scheme, in addition to their Child Tax Credit.

Help With Health costs

The NHS Low Income Scheme provides income related help with health costs to students, as for all other adults. The NHS Business Services Authority's Patient Services division administers the NHS Low Income Scheme (LIS) on behalf of the Department of Health for England, the Scottish Executive Health Department and the National Assembly for Wales. The Scheme provides income related help with health costs for people who are not exempt, nor automatically entitled to remission from NHS chargeable services, but who may nevertheless be entitled to help with the following costs on low income grounds:

- ✓ NHS prescriptions
- ✓ NHS dental treatment
- ✓ Sight tests, glasses and contact lenses
- ✓ Travel to hospital for NHS treatment
- ✓ NHS wigs and fabric supports

Further information and claim forms can be found on the following website:

http://www.ppa.org.uk/ppa/low_income.htm

Specific information as to how the scheme relates to students can be found by going to:

http://www.ppa.org.uk/ppa/low_income_ss_faq.htm



Section 4.0: NHS Bursary Arrangements for Medical and Dental Students

This section will apply to you if you are already in training on one of the following courses at a UK Higher Education Institution and you will become eligible for NHS Bursary support from the 2008/09 academic year. You must also be English domiciled (see paragraph 4.02):

Undergraduate Medical student on a 5/6 year course commencing your 5th year of study in 2008/09

Undergraduate Dentistry student on a 5 year course commencing your 5th year of study in 2008/09

Graduate Entry Medical student on a 4 year course commencing their 3rd or 4th year of study in 2008/09

4 year Accelerated Dentistry student commencing their 3rd or 4th year of study in 2008/09

4.01 General NHS Bursary Arrangements for Medical and Dental Students

To qualify for NHS Bursary support, you must be in attendance on a full or part-time course, which leads to a UK-recognised professional registration as a Doctor or Dentist and be personally eligible. (See Section 4.02)

If your course leads to a professional registration in Medicine or Dentistry, and the NHS funds your place, you may be eligible for a NHS Bursary even if you have already had public funding for higher education.

English domiciled pre-registration medical and dental students undertaking the five or six year undergraduate programme will be eligible for an income-assessed NHS Bursary and help with tuition fees from their fifth year of study and above. In addition, these students may be entitled to apply for reduced rate student loans from their Local Authority during their fifth and sixth years.

In Years 1 to 4 of training, students remain supported under mainstream Department for Education and Skills arrangements, meaning they are normally eligible for Local Authority / Student Loan support. The NHS Bursary is not available during this period.

Funding for graduate students undertaking standard five / six year undergraduate medical courses:

Graduates gaining admission to standard undergraduate medical and dental courses may not be entitled to receive student loans for their maintenance for the first four years of their course. Therefore, it is strongly recommended that you check the type and level of support available to you during this earlier part of your training, especially if you have already received Local Authority support for a previous degree course. You should seek advice from your Local Authority or the Student Loans Company in the first instance.

From Year 5 onwards, tuition fees will be paid by the Department of Health, and subject to personal eligibility, an income-assessed NHS Bursary will be available, as per the arrangements for undergraduate students on standard five / six year courses.

4.02 Personal Eligibility

This section explains the eligibility conditions you will need to meet to receive a NHS Bursary from the 2008/09 academic year.

Your personal eligibility depends on what course you are undertaking and where you would normally live (but for your course of study).

English domiciled¹ medical and dental students are supported through the NHS Bursary Scheme during the latter stages of their training (as explained above), irrespective of which home country their medical school is situated.

Medical and Dental students ordinarily domiciled in Wales, Scotland or Northern Ireland will need to consult their relevant national authorities for funding rather than NHS Student Bursaries.

You will NOT be eligible for a NHS Bursary if you are an assisted (seconded) student. This means that your total income in any year from scholarships and employment (minus income tax and social security contributions) exceeds the maximum bursary (i.e. total allowances plus tuition fee), that would otherwise be payable.

4.03 The Residence Conditions

To be eligible for NHS bursary support all students must also be able to satisfy all of the following three requirements on the first day of the first academic year of the course (i.e. 'the prescribed date'):

PLEASE NOTE: this applies to the year you began your training and NOT the year you first became eligible for a NHS bursary.

On that date you must:

1. Have been ordinarily resident in the UK and Islands throughout the three years preceding that date, other than wholly or mainly for the purpose of receiving full-time education; AND
2. Be ordinarily resident in England on the first day of the first academic year of your course; AND
3. Be settled in the United Kingdom under the terms of the Immigration Act 1971. (In other words, ordinarily resident here without being subject to any restriction on the period for which you may stay).

Academic years are the period of 12 months in any academic year as follows:

- 1 September** for courses commencing between 1 September and 31 December
- 1 January** for courses commencing between 1 January and 31 March
- 1 April** for courses commencing between 1 April and 30 June
- 1 July** for courses commencing between 1 July and 31 August

Ordinary Residence

'Ordinary Residence' is defined as habitual and normal residence from choice and for a settled purpose throughout the prescribed period, apart from temporary or occasional absences of the applicant, their spouse or parent.

For students on undergraduate Medical and Dental courses who are approaching their fifth year of study from 1 September 2008, the first day of the first academic year of the course will be 1 September 2004. You would therefore have to show that you had been ordinarily resident in England from 1 September 2001 - 31 August

¹ By 'English domiciled' we mean that you were ordinarily resident in England on the first day of the first academic year of your Medical or Dental course.

2004.

Ordinary Residence: Prescribed period and qualifying dates at a glance		
If you are on:	The 'prescribed date' will be:	You will need to demonstrate ordinary residence in England from:
5/6 year undergraduate medical/dental course	1 September 2004	31 August 2001 (or before)

Periods of full time education do not normally count as a period of ordinary residence. For example, if you moved to England from Scotland, Northern Ireland, or Wales primarily for the purpose of undertaking a full-time course of education, and you would normally reside in one of those countries but for your course of study, you will not normally be classed as being ordinarily resident for NHS Bursary purposes and you will be advised to consult the relevant national authority for your home country, details of which can be found in [Section 6.0](#).

4.04 Exceptions to the Eligibility criteria

If you still do not meet the rules for residence in the UK, and your course is a NHS funded course, you may still be eligible for a NHS Bursary. This may apply if you, your spouse, civil partner or your parents are:

Recognised by the British Government as a refugee and remained 'ordinarily resident' in the UK since this status was granted
EEA nationals, but not UK or Swiss nationals, who can show that they have migrant worker status and they are 'ordinarily resident' in the UK on the first day of the first academic year of the course and have been 'ordinarily resident' in the EEA/Switzerland throughout the three years preceding the start of the course
Non UK EU Nationals and their children who satisfy the three-year 'ordinary residence' criterion in the UK and Islands will be treated as if they were UK students and be eligible for support for both maintenance and fees. They are not required to have settled status. If their residence in the UK was mainly to receive full time education they must demonstrate that immediately prior to their residence in the UK they were 'ordinarily resident' within the EEA/Switzerland
If you have been granted Exceptional Leave, Humanitarian Protection or Discretionary Leave, to enter or stay in the UK by the Home Office, you must meet the three-year ordinary residence requirement in the UK. The settled status requirement will not apply to you.
EU students who do not have EEA migrant worker status and who are not ordinarily resident in the UK under the terms described above, may be awarded an "EU Fees Only" award, under which they will have the cost of their tuition fees met but they will not be eligible for a student loan, NHS Hardship Grant, University Access to Learning Funds or the maintenance element of the NHS Bursary.

Temporary Employment overseas

If you were away from this country because you or your family were temporarily employed abroad, you may be treated as if your residence in the UK had not been interrupted.

Full time education

If you are living here mainly to receive full-time education and you would normally have lived elsewhere, you will not usually be treated as having been ordinarily resident in the UK.

Members of the Armed forces

Members of the regular armed forces serving abroad and members of their close families are treated as living in the UK. If you were away from this country during all or part of the three-year period because you or one of your parents were serving abroad as an active member of the regular armed forces (the army, navy or air force), you, or your parent, will be treated as having been temporarily employed overseas during that period. This will not prevent you from being eligible for a NHS Bursary.

Asylum Seekers

If you are an asylum seeker in the UK, you will not be eligible for bursary support unless you have been granted settled or refugee status by the Home Office.

Limited Leave to Enter or Remain / Student Visa

If you currently have limited leave to enter or remain in the UK as a student you will not normally be eligible for a NHS Bursary.

If you are unsure of your status as regards student loan support, you should consult the Directgov website at:

<http://www.direct.gov.uk/en/EducationAndLearning/UniversityAndHigherEducation/>

As a general rule, medical and dental students who were eligible for support through their Local Authority (LA) at the start of their course, will also be eligible to apply for an NHS funded income-assessed bursary for the appropriate period of their training.

If you are an existing Medical or Dental student approaching your qualifying year of study for a NHS Bursary, and you are not sure whether you are eligible for NHS funding, contact your University school or faculty. They should be able to help you in the first instance.

4.05 Intercalation

Intercalation is taken into account for funding purposes. Students who intercalate will be eligible for funding from the 5th year of their period of study, irrespective of which year they intercalate (see Section 5.0 for further information).

Intercalating medical and dental students should beware that the Department of Health will only pay the standard course tuition fee of £1,255 for any intercalation year. Where Universities charge a higher tuition fee amount the student will be expected to meet any balance exceeding £3,145.

4.06 Other Help that may be available

Student Loans

If you have been in receipt of support by way of a student loan and other associated grants for the earlier stages of your training, you may still be entitled to student loan funding for the years when you are entitled to a NHS Bursary. However, the type and level of loan you will be entitled to will not be the same as in previous years. If you are eligible to apply for a NHS Bursary (maintenance grant element and tuition fee payment) you will only be entitled to the reduced, non-income assessed element of the student loan. For more information regarding student loans you should contact your Local Authority or the 'Directgov' website.

University Access to Learning Funds

Please see page 24 of this booklet for further details.

The NHS Hardship Grant for Medical and Dental Students

If you are a Medical or Dental student who has exhausted all other sources of financial help, and you still require additional support, you may, exceptionally, be eligible for a NHS Hardship Grant. All Medical and Dental students eligible for the NHS Bursary, (except EU nationals and others holding fees only bursary awards), may apply. Payments will not be made to you if you have chosen not to take up your full student loan and Access to Learning Funds entitlement (where applicable). Applications should be made in writing, attaching details and evidence of your personal financial circumstances to:

The Section Manager
NHS Student Bursaries
Hesketh House
200-220 Broadway
FLEETWOOD
Lancashire
FY7 8SS

You should send evidence that you have already applied for a student loan and university Access to Learning funds. Applications cannot be considered if you have not already tried to access these other forms of financial support first.

All applications will be treated in the strictest confidence.

4.07 How is the Bursary calculated?

Parental / Spouse / Partner / Civil Partner Contributions

When you apply for a bursary, NHS Student Bursaries will firstly determine whether your bursary entitlement for the academic year will be income-assessed based on the residual income of your parent(s) or spouse / civil partner / partner. To do this we will firstly need to determine whether you are a 'Dependent' or an 'Independent' student.

NOTE: A parental contribution will not apply to those students who are deemed to be independent (see below) of their parents.

A spouse / partner / civil partner's contribution will only apply to independent students who are married, co-habiting or in a civil partnership.

Independent Students

A student is deemed to be independent of their parents if they meet any of the criteria in the following table:

Independent Student Criteria	
✓	You have attained the age of 25 years on or before the first day of the academic year
✓	You have been married or have entered into a civil partnership before the start of the academic year for which you are applying for a bursary.
✓	You have no living parents.
✓	You have supported yourself from your own earnings for at least 3 years before the start of the first day of the first academic year of your course. This can include:

- Periods of employment (either part or full time)*;
- Periods where you were unemployed and/or in receipt of benefits or on a relevant training course for unemployed people;
- Periods for which you were receiving a pension, allowance or other benefit paid because of a disability or by reason of confinement, injury or sickness;
- Periods for which you had the care of a dependent child or children;
- Periods for which you were in receipt of moneys resulting from a state studentship (e.g. because you were undertaking a PhD or other research degree).

*NB: periods of employment undertaken whilst you were in full time education may not count towards the required period of self-support. However, this will depend on the type of course you were undertaking, the number of hours per week you were in attendance and other individual circumstances.

You should be aware that a student loan or other forms of statutory student support cannot be counted as 'earnings'.

You are permanently estranged from your parents.

You are in the care of a local authority or voluntary organisation, or are under a custodianship order on your 18th birthday or immediately before your course if you are not 18 when it begins.

If NONE of the above criteria apply to you, you will be classed as a DEPENDENT student and your bursary will be income-assessed against the income of your parent(s), if they choose to declare their income on the bursary application form.

If your parent, parents, spouse or civil partner do not wish to declare their income when you apply for your bursary, they may choose to opt for a 'fees only' assessment on the bursary application form. This means that the NHS will meet your tuition fee contribution in full but you will not receive a maintenance grant (bursary) and will not be entitled to claim for any of the additional allowances, such as Practice Placement Expenses (with the exception of the Disabled Students Allowance).

Bursary calculation examples, Residual Income, Taxable Income and Parental /Spouse / Civil Partner / Partner Contribution rates:

See Section 2.0 for further information.

4.08 How will my Bursary be paid?

When your bursary award has been calculated the NHS Student Bursaries will send you a notification of award letter advising you of the level of your Bursary based on the days of attendance on your course, any parental or spouse contribution and any additional allowances.

Your Bursary award is calculated on an academic year basis and covers a period of 12 months. For each year you qualify for a NHS Bursary, (i.e. this may be Year 5 only or Years 5 and 6 for undergraduate medical and dental students, or Years 2 to 4 for graduate-entry courses), payments commencing in the first month of the new academic year will normally be made in 12 equal monthly instalments, regardless of your actual days in attendance.

At the beginning of your first qualifying academic year however, your first Bursary instalment will normally be an advance payment to cover the first two months of training. The Bank Automated Credit System (BACS) will pay this directly to your account on the third Friday of each month, as normal, if you have submitted your forms

in good time. It will normally take up to 20 working days to process an application form, from the date of receipt.

Subsequent payments will be made directly into your designated bank account on the 3rd Friday of each month. These automated payments will normally start in the 3rd month of training. It is, essential that you open a bank account, which accepts BACS payments, prior to commencing training. Your last Bursary payment will normally be made in the last month of your final academic year. Any practice placement costs payable will be reimbursed monthly in arrears by BACS.

4.14 How much is the Bursary?

The NHS Bursary for Medical and Dental students is assessed in the same way as for all other degree level students. Providing you meet the eligibility criteria outlined on pages 21-24, you will be eligible to apply for a income-assessed maintenance grant and your course tuition fee payment will be met by the NHS.

For details of the NHS Bursary arrangements for degree-level courses, including rates and allowances, you should refer to Section 2.0 of this booklet,.

4.15 Change of circumstances

It is your responsibility to tell your School or Faculty and Student Bursaries of any change in your or your family's, financial circumstances, so that if necessary your Bursary can be reassessed.

It is important that you inform Student Bursaries immediately if you have to terminate or interrupt your studies before the normal completion date.

If you abandon or suspend your studies your Bursary award will be recalculated based on the actual number of days in attendance and you will be required to repay any monies received that exceed your actual entitlement. However, this arrangement does not apply to students taking temporary leave from training due to reasons of pregnancy and childbirth. See Section 2.0 for more information.

4.16 Additional Allowances

Medical and Dental students are entitled to apply for the same additional allowances as other healthcare students studying at degree level.

The types of allowances that may be available are:

- Extra Week's Attendance
- Dependants Allowance
- Childcare Allowance
- Single Parents Allowance
- Older Students Allowance
- Disabled Students Allowance
- Practice Placement Costs

Please refer to Section 2.0 for further details.

4.17 Other help that may be available

Again, please refer to Section 2.0 for further information.

Section 5.0: Frequently Asked Questions

Q1. When will I know how much Bursary I am due to receive this year?

When you have completed and returned your application form the information provided by you will be checked and used to calculate your Bursary entitlement. We will then send you a notification of award letter to tell you how much bursary you will receive, and how this has been worked out.

See also Section 1.0 for more information about written Bursary notification

Q2. I am a dependent degree level student and my parents do not wish to declare their income on the form this year. How do I get the maintenance grant part of the NHS Bursary?

If your parents do not wish to declare their income on your bursary application form you will not receive a NHS Bursary for the academic year in question. NHS Student Bursaries has no authority in this area.

The income-assessed NHS Bursary requires details of parental or other income in order to assess. Where a spouse / parent(s) / civil partner or partner do not wish to divulge this information, they need only sign the application form at the appropriate section. This means the student is eligible for a 'Fees Only' award and they will receive a 'nil' bursary. They will not be able to apply for reimbursement of their travel costs, etc. However, they will still have their course tuition fee contribution paid on their behalf.

Q3. Why is my NHS Bursary less this year than last – I thought bursaries were increased each year?

There are a number of reasons why this might have happened.

For example, if you are a degree level student, your course duration may be less this year than last which means you will be paid for less days in attendance during term time.

Another reason may be that your parents or spouse/civil partner etc may have had an increase in their income and as a result the contribution that applies is larger than previously.

If you have been in receipt of Dependents / Childcare allowances in previous years and these have decreased, this may be due to the means-testing process – your spouse/civil partner may have declared a higher income than previously.

If you are a Diploma student and your Dependents and other additional allowances have ceased, it may be that you have not submitted your Dependents/Childcare Allowance renewal forms for the new academic year. You should complete and return these as soon as possible. The appropriate forms can also be downloaded from the Student Bursaries website.

Q4. I am a Medical Student and this is my first year of applying for the NHS Bursary. My parents declared their income and I have received a nil award after means-testing. I thought my student loan would make up for the shortfall in the Bursary, but I have been told I am only entitled to the reduced non-income assessed element of this. I think I should be entitled to more bursary or loan.

The arrangements for Medical and Dental students who reach the qualifying year for NHS Bursary support are the same as for other degree undergraduate level healthcare professional students – that is they are entitled to a

income-assessed NHS Bursary, payment of their tuition fee contribution in full (regardless of income) and access to the reduced non-income assessed student loan from their Local Authority. Where there is a shortfall in support, students may have access to university Access to Learning Funds, and in the case of Medical and Dental students, the NHS Hardship Grant.

Q5. How do I apply for the Childcare Allowance?

You can download a form at any time from the NHS Student Bursaries website.

Q6. When will my Childcare Allowance be paid to me?

The allowance will normally be paid to you in 12 equal instalments along with your normal monthly NHS Bursary payments.

Q7. Will I be eligible to apply for the Childcare Allowance if I am a fees only student?

No, if you are a fees only award student you are not eligible for this, or any other additional allowances, with the exception of the Disabled Students Allowance.

Q8. Can I receive the Childcare Allowance as well as the childcare element of the Working Tax Credit (WTC) from the Inland Revenue?

No. If you, or your spouse, civil partner or partner receive the childcare element of WTC, you will not be eligible for the Childcare Allowance element of your NHS Bursary.

Q9. Am I eligible to apply for the Childcare Allowance to help with the costs of informal childcare arrangements?

No. The childcare must be provided by a registered or approved childcare provider. However, if a friend or relative normally provides your childcare, you may still be eligible to claim CCA if your provider is registered under the government's Sure Start Childcare Approval Scheme. For more information please refer to the NHS Student Bursaries website.

Q10. If I am a graduate undertaking a Postgraduate diploma pre-registration nursing course am I eligible for a NHS Bursary?

As a student undertaking a Postgraduate level nursing programme you will be eligible for a non-income assessed Bursary.

Q11. What arrangements are in place for graduates undertaking an accelerated standard diploma nursing course?

The arrangements for diploma level nursing students as set out in Section 3.0, also apply to graduates.

Q12. I took a break from training for personal reasons 6 months ago and I am due to return to my course in September 2008. My bursary was stopped at the time. Will it be restarted and will I be classed as a new or continuing student?

This depends on the cohort you are joining. If you are re-joining an existing scheme cohort (that is, one which first commenced prior to 1 September 2007) you will be classed as an existing scheme student. If you are joining a new cohort to begin your training all over again you will be classed as a new student and you should refer to Booklet 2 Financial Help for New Healthcare Students 2008/09 available to download from the Student Bursaries website.

Q13. Will I still be eligible for a Bursary if I switch to a part-time course?

Yes. Reduced rates of Bursary are available to students accepted for and who transfer to part-time NHS funded courses. For nursing and midwifery diploma students, this will be the appropriate proportion of the full-time rate.

For part-time degree level students who undertake the course over 4 years, the Bursary will be 75% of the full-time rate. Your Bursary may be apportioned differently if your part-time study differs from this. If you were originally receiving a bursary as a full time student your award will be re-assessed accordingly on a pro rata basis.

Any additions for disability will be paid in full and practice placement costs will be paid as appropriate. Bursaries will be assessed and paid by NHS Bursaries.

Q14. Can I still receive a Bursary if I am offered secondment in subsequent years of training?

No. If the NHS is your current employer and your Trust has offered to second you whilst you train, the Trust will be paying you a salary, and also your course fees and you will not be eligible for a Bursary.

Q15. What if I have been studying at a university in England and want to transfer to a Nursing, Midwifery or AHP course in Scotland, Wales or Northern Ireland?

You will need to consult the relevant national authorities for details of the funding that may be available to you - see Section 6.0 for details.

Q16. What if I have been studying at a university in Scotland, Wales or Northern Ireland and want to transfer to a Nursing, Midwifery or AHP course in England?

The University you are transferring to will notify NHS Student Bursaries that you will be taking up a NHS commissioned place and you will be sent an application pack. The arrangements described in this booklet will apply to you.

Q17. What if I live in England and want to attend a medical or dental course in Scotland, Wales or Northern Ireland?

The arrangements described in Section 4.0 will apply to you, regardless of where you study in the UK. NHS Student Bursaries will assess and pay your Bursary.

Q18. What if I live in Scotland, Wales or Northern Ireland and want to attend a medical or dental course in England?

You should consult the relevant national authorities for details of the support that may be available to you - see Section 6.0 for contact details.

Q19. If I intercalate during my medical/dental course, does this count towards the qualifying period for a NHS Bursary?

Yes, intercalated years are counted, irrespective of when they occur during the course. For example, if you intercalate in year 3 of your course then you will be eligible for NHS funding from your 5th year of study (Year 4 of the course).

Q20. What happens if I am exempted from earlier years in my medical/dental course?

Irrespective of which year you join the course you will be eligible for NHS funding from year 5 of the undergraduate medical degree programme. For example, if you join the programme in year 3 then you will be eligible for NHS funding from your 3rd year of study (which would be Year 5 of the course).

These are just some of the questions you may be wishing to ask. If you have a question that hasn't been answered here you should contact your college in the first instance or the Student Bursaries website at www.nhsstudentgrants.co.uk

Section 6.0: Contact Details

You should be able to obtain further information on NHS funded programmes from your university.

If you are studying in the UK, further information about the financial support available can be obtained from:

<p style="text-align: center;">England:</p> <p>NHS BSA Student Bursaries Hesketh House 200-220 Broadway Fleetwood FY7 8SS www.nhsstudentgrants.co.uk</p>	<p style="text-align: center;">Wales:</p> <p>NHS Wales Student Awards Unit 3rd Floor 14 Cathedral Road Cardiff CF11 9LJ Tel: 029 2019 6167 (Bursary enquiries) Tel: 029 2019 6168 (Childcare enquiries) www.wales.nhs.uk</p>
<p style="text-align: center;">Scotland:</p> <p>The Student Awards Agency for Scotland Gyleview House 3 Redheughs Rigg South Gyle Edinburgh EH12 9HH http://www.student-support saas.gov.uk/</p>	<p style="text-align: center;">Northern Ireland:</p> <p>The Department for Employment and Learning: Training and Employment Student Support Branch 4th Floor, Adelaide House 39-49 Adelaide Street Belfast BT2 8FD http://www.delni.gov.uk/</p>

LIST OF USEFUL CONTACTS

<p>Student Loans Company Ltd</p> <p>100 Bothwell Street Glasgow G2 7JD</p> <p>www.slc.co.uk</p>	<p>UCAS</p> <p>Rosehill New Barn Lane Cheltenham Gloucestershire GL52 3LZ</p> <p>www.ucas.com</p>
<p>UK Border Agency</p> <p>The Home Office Lunar House 40 Wellesley Road Croydon CR9 2RR</p> <p>http://www.ind.homeoffice.gov.uk/</p>	<p>EU (Student) Customer Services Team</p> <p>Mowden Hall Staindrop Road Darlington DL3 9BG Helpline 0141 243 3570</p> <p>Email: EU_Team@slc.co.uk</p>
<p>UNISON</p> <p>1 Mabledon Place London WC1H 9AJ</p> <p>www.unison.org.uk</p>	<p>National Union of Students</p> <p>Nelson Mandela House 461 Holloway Road London N7 6LJ</p> <p>0207 561 6500</p> <p>www.nusonline.co.uk</p>
<p>The National Insurance Contributions Office</p> <p>For queries relating to NI Numbers and contributions:</p> <p>Telephone Helpline: 0845 302 1479</p> <p>Monday to Friday 8am to 5pm</p>	<p>NHS Careers</p> <p>PO Box 376 Bristol BS 99 3EY</p> <p>www.nhscareers.nhs.uk</p>

<p>Skill: National Bureau for Students with Disabilities</p> <p>Chapter House 18-20 Crucifix Lane London SE1 3JW</p> <p>Phone: 0800 328 5050 Minicom: 0800 068 2422</p> <p>www.skill.org.uk</p>	<p>The British Dyslexia Association (BDA)</p> <p>98 London Road (Administration) Reading Berkshire RG1 5AU</p> <p>Phone: 0118 966 2677 Helpline: 0118 966 8271</p> <p>www.bdadyslexia.org.uk</p>
<p>Royal National Institute for the Blind (RNIB)</p> <p>105 Judd Street London WC1H 9HE</p> <p>Phone: 0845 766 9999</p> <p>www.mib.org.uk/student</p>	<p>Royal National Institute for Deaf People (RNID)</p> <p>19-23 Featherstone Street London EC1Y 8SL</p> <p>Phone: 020 7296 8000 Textphone: 020 7296 8001</p> <p>www.mid.org.uk</p>
<p>Tax Credits</p> <p>HM Revenue and Customs (formerly the Inland Revenue)</p> <p>General enquiries helpline: 0845 300 3900</p> <p>Northern Ireland Tax Credits enquiries: 0845 6032000</p> <p>www.hmrc.gov.uk/home.htm</p>	<p>OFSTED</p> <p>Alexandra House 33 Kingsway London WC2B 6SE Tel: 020 7421 6800</p> <p>www.ofsted.gov.uk</p>

LIST OF PROFESSIONAL BODIES

<p>The Society of Chiropractors and Podiatrists</p> <p>1 Fellmongers Path Tower Bridge Road London SE1 3LY</p> <p>www.feetforlife.org</p>	<p>British Dental Association</p> <p>64 Wimpole Street London W1G 8YS</p> <p>www.bdadetistry.org.uk</p>
<p>College of Occupational Therapists</p> <p>Education and Practice Department 106/114 Borough High Street Southwark London SE1 1LB</p> <p>www.cot.co.uk</p>	<p>British Dental Hygienists Association</p> <p>Mobbs Miller House Ardington Road Northampton NN1 5LP</p> <p>www.bdha.org.uk</p>
<p>The Society of Radiographers</p> <p>207 Providence Square Mill Street London SE1 2EW</p> <p>www.sor.org</p>	<p>British Dental Therapists Association</p> <p>92 Mayfield Drive Caversham Reading RG4 5JT</p> <p>www.badt.org.uk</p>
<p>Chartered Society of Physiotherapy</p> <p>14 Bedford Row London WC1 R 4ED</p> <p>www.csp.org.uk</p>	<p>Royal College of Speech and Language Therapists</p> <p>2 White Hart Yard London SE1 1NX</p> <p>www.rcslt.org</p>
<p>Association of Operating Department Practitioners</p> <p>PO Box 1304 Wilmslow Cheshire SK9 5WW</p> <p>www.aodp.org</p>	<p>British Orthoptic Society</p> <p>Tavistock House North Tavistock Square London WC1 H 9HX</p> <p>www.orthoptics.org.uk</p>

<p>Nursing and Midwifery Council</p> <p>23 Portland Place London W1B 1PZ</p> <p>www.nmc-uk.org</p>	<p>British Association of Prosthetists and Orthotists</p> <p>48 Sir James Clark Building Abbey Mill Business Centre Paisley PA1 1 TJ</p> <p>www.bapo.com</p>
<p>British Academy of Audiology</p> <p>PO Box 346 Peterborough RM PE6 7EG</p> <p>www.baaudiology.org</p>	<p>The British Dietetic Association</p> <p>5th Floor Charles House 148-149 Great Charles Street Queensway Birmingham B3 3HT</p> <p>www.bda.uk.com</p>
<p>The Royal College of Nursing</p> <p>20 Cavendish Square London W1G 9NH</p> <p>www.rcn.org.uk</p>	<p>British Medical Association - Head Office</p> <p>BMA House Tavistock Square LONDON WC1H 9JP</p> <p>www.bma.org.uk</p>

NOTES



Business Services Authority

Student Bursaries

Hesketh House
200-220 Broadway
Fleetwood
FY7 8SS

Student Helpline: **0845 358 6655**

Student E-mail: bursary@nhspa.gov.uk

Website: <http://www.nhsstudentgrants.co.uk/>