



**Business Services Authority**

Student Bursaries

# **Financial Help for Healthcare Students**

**Academic Year 2008/09**

**Booklet 2: 'New Scheme' Students\***

*\*This booklet is for students undertaking NHS-funded courses that started or are due to start at any time on or after 1 September 2007*

# Contents

<b>DISCLAIMER .....</b>	<b>3</b>
<b>2008/09 BURSARY SCHEME ARRANGEMENTS .....</b>	<b>3</b>
<b>SECTION 1.0: GENERAL INFORMATION .....</b>	<b>4</b>
1.01 Introduction .....	4
1.02 Eligible Courses .....	4
1.03 Conversion Courses .....	5
1.04 Personal Eligibility .....	5
1.05 The Residence Conditions.....	6
<b>SECTION 2.0: BURSARIES EXPLAINED .....</b>	<b>8</b>
2.01 What is a Bursary? .....	8
2.02 Application Procedure .....	8
2.03 Student Loans .....	8
2.04 Hardship .....	9
2.05 Types of NHS Bursary .....	9
2.06 How will my Bursary be paid? .....	9
2.07 Changes to your circumstances.....	10
<b>SECTION 3.0: ARRANGEMENTS FOR DEGREE AND POSTGRADUATE LEVEL STUDENTS.....</b>	<b>11</b>
3.01 How much is the basic NHS Bursary? .....	11
3.02 Additional Allowances .....	15
3.04 Other help that may be available .....	21
<b>SECTION 4.0: NHS BURSARY ARRANGEMENTS FOR DIPLOMA LEVEL STUDENTS.....</b>	<b>23</b>
4.01 General Arrangements.....	23
4.02 How much is the NHS Non-Income assessed Bursary?.....	23
4.03 Allowances .....	24
4.04 Other help that may be available .....	26
<b>SECTION 5.0: YOUR QUESTIONS ANSWERED.....</b>	<b>27</b>
<b>SECTION 6.0: FURTHER INFORMATION AND CONTACT ADDRESSES.....</b>	<b>31</b>

## Disclaimer

Students and prospective students should not rely on the current NHS bursary 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 Grant Unit website ([www.nhsstudentgrants.co.uk](http://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 and allowances 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 200. Such students should refer to our sister guidebook "Financial Help for Healthcare Students Academic Year 2008/09 – Booklet 2", which is also available on our website.

### 'New' Scheme:

This applies to all students who commenced training on or after 1 September 2007.

*In the 2008/09 Academic Year, 'New Scheme' NHS Bursary arrangements will apply to:*

- **All** new and prospective students
- Those who are entering their second year of training from September 2009  
and also;
- Students on fast track four year graduate entry medical and dental programmes who commenced their first year of the course from September 2007.

**Such students should refer to this booklet for information and guidance and not the arrangements set out in Booklet 1.**

## Section 1.0: General Information

### 1.01 Introduction

This booklet is intended as guidance for healthcare professional students who have commenced or are intending to commence a NHS course starting on or after 1 September 2007. The arrangements and rates described in this booklet apply to the 2008/09 academic year only.

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

This booklet is for guidance only, it cannot cover all individual circumstances, and you may need to get more details from your university - that is, the institution where you plan to study.

### 1.02 Eligible Courses

The arrangements described in this booklet apply to the following courses:

<b>Allied Health Professions – Degree and Postgraduate Diploma level courses: (See also Section 3.0)</b>	
<b>Course</b>	<b>Bursary Arrangements</b>
<b>Chiropodist (including Podiatrist)</b>	Income assessed NHS Bursary available from Year 1 for duration of course
<b>Dietician</b>	
<b>Occupational Therapist</b>	
<b>Orthopist</b>	
<b>Physiotherapist</b>	
<b>Prosthetist and Orthotist</b>	
<b>Radiographer</b>	
<b>Speech &amp; Language Therapist</b>	
<b>Dental Hygienist</b>	
<b>Dental Therapist</b>	

<b>Nursing and Midwifery</b>	
<b>Course</b>	<b>Bursary Arrangements</b>
<b>Nursing – BN / BSc degree level</b>	<b>Income assessed NHS Bursary available from Year 1 for duration of course</b>
<b>Midwifery – BSc degree level</b>	<b>Income assessed NHS Bursary available from Year 1 for duration of course</b>
<b>Nursing - Diploma (DipHE) and Postgraduate Diploma Level</b>	<b>Non-income assessed NHS Bursary available from Year 1 for duration of course</b>
<b>Midwifery – Diploma (DipHE) Level</b>	<b>Non-income assessed NHS Bursary available from Year 1 for duration of course</b>

<b>Other Professions</b>	
<b>Course</b>	<b>Bursary Arrangements</b>
<b>Operating Department Practitioner</b>	<b>Non-income assessed NHS Bursary available from Year 1 for duration of course</b>
<b>Audiologist (courses recognised by the British Academy of Audiology – BAA)</b>	<b>Income assessed NHS Bursary available from Year 1 for duration of course.</b>

<b>Medical and Dental courses</b>	
<b>Course</b>	<b>Bursary Arrangements</b>
<b>Four year Graduate Entry Medicine</b>	<b>Income assessed NHS Bursary available from Years 2 to 4 of the course<sup>1</sup>.</b>
<b>Four year Graduate Entry Dentistry</b>	

If your course leads to a professional registration in one of these professions, you may be eligible for a NHS Bursary even if you have already had public funding for higher education. If you have previously had a NHS Bursary and wish to switch professions, you may also be eligible.

### **Registered Nurses**

Bursaries are not intended for first level nurses seeking a second registration in nursing or registered midwives seeking a second registration in midwifery, or for registered health care professionals wishing to undertake post registration training courses.

*For example: if you are a state registered adult nurse seeking to complete a branch programme in mental health nursing you would not be entitled to a Bursary, but you could approach your employer to see if they are prepared to fund the training.*

## **1.03 Conversion Courses**

You can get a Bursary for a DipHE or CertHE course starting at any time, which leads to conversion from a second level (EN) to a first level nurse, if you are either currently registered as a second level nurse or if you were previously registered and your registration has since lapsed.

## **1.04 Personal Eligibility**

Your personal eligibility depends on what course you are undertaking and where you live.

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

<sup>1</sup> Arrangements in this booklet will apply to Graduate-entry Medical or Dental students who commenced their first year on or after 1 September 2007 and who are entering their second year in 2008/09

contributions) exceeds the maximum bursary (i.e. total allowances plus tuition fee), that would otherwise be payable.

## 1.05 The Residence Conditions

These notes explain the main eligibility conditions all students need to meet in order to receive a NHS Bursary.

To be eligible for NHS bursary support all students, regardless of nationality, must be able to satisfy all of the following three requirements on the *first day of the first academic year of the course*<sup>2</sup>:

1. Applicants must have been **ordinarily resident** in the United Kingdom and Islands throughout the three years preceding the above date. *and*;
2. Be **ordinarily resident in any UK country** on the above date *and*;
3. Be **settled in the United Kingdom** under the terms of the Immigration Act 1971. (In other words, you must be ordinarily resident here without being subject to any restriction on the period for which you may stay).

### 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.

### Exceptions

If you 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 you (or your spouse, civil partner or parent) have remained ordinarily resident in the UK since this status was granted.
- ▶ An EEA National, (but not a UK or Swiss national), who has 'migrant worker' status and has been ordinarily resident in the EEA or Switzerland for three years before the first day of the first academic year of your course and is ordinarily resident in the UK on the first day of the first academic year of the course.
- ▶ Non UK EU Nationals and their children who satisfy the three-year 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 for the purpose of full-time higher education, they may still be eligible for a NHS Bursary (maintenance grant and tuition fee) if they can show that they were ordinarily resident in an EEA country or Switzerland immediately prior to their period of ordinary residence in the UK.
- ▶ Someone who has 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 this country but 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 on page 5, 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, University Access to Learning Funds or the maintenance element of the NHS Bursary.

### Asylum Seekers

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

<sup>2</sup> This is the period of 12 months starting as follows – **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 and **1 July** for courses starting between 1 July and 31 August.

## Refugees

If the Home Office has granted you refugee status, you will be eligible for NHS bursary support providing you are ordinarily resident in the UK on the first day of the first academic year of your course and have had continuous residence since first being granted this status.

## Limited Leave to Enter or Remain as a Student

If you are currently in the UK on a student visa, you will not be eligible for a NHS Bursary as you will not have the necessary immigration status.

## Students from the Channel Islands and the Isle of Man

You will **not** normally be eligible for a NHS Bursary if you are ordinarily resident in one of the British Islands, e.g. the Channel Islands or the Isle of Man, and you intend to study in the UK. **However you may still be able to take up a NHS commissioned training place, although you would be expected to approach your own educational authority for financial support.**

## Temporary employment outside the UK

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.

## Armed forces and family members

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, spouse or civil partner 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.

## Prospective Students:

If you are thinking of taking any of the health professional courses listed in Section 1.0 and you are not sure whether you are eligible for NHS funding, contact the university you are hoping to go to. They should be able to help you in the first instance.

## Section 2.0: Bursaries Explained

### 2.01 What is a Bursary?

A bursary is a form of student financial support, which may be awarded after any applicable assessment, to help you with your day-to-day living costs you incur whilst you are studying. You will receive the total amount awarded, as **bursaries are not subject to Income Tax deductions or National Insurance contributions**. Students wishing to continue to pay voluntary NI contributions whilst training should contact the National Insurance Contributions Office or the Retirement Pension Forecasting Scheme, details of which can be found in [Section 6.0](#).

Students receive a bursary each year of their training, normally paid in monthly instalments.

In addition to the standard bursary, other allowances are available including:

- ▶ Additional Weeks
- ▶ Dependants
- ▶ Childcare
- ▶ Parents Learning Allowance
- ▶ Disabled Students
- ▶ Practice Placement Costs

In addition, the NHS will meet the standard tuition fee contribution of £1,255.00 on your behalf. This will be done automatically if you are personally eligible and you take up your place on a NHS-funded course. You do not need to apply for this.

### 2.02 Application Procedure

To apply for a NHS Bursary, including the above additional allowances, you must be offered either a conditional or unconditional place on a NHS-funded course at a University or Higher Education Institution in England. (The types of courses that attract NHS Bursary funding are listed in [Section 1.02](#) of this booklet). Shortly afterwards, your university will advise NHS Student Bursaries in writing of the offer. Once this information is received, we will send you a letter informing you of your unique Student Reference number and providing information on where to download the relevant application form from our website.

**If you fail to return the NHS Bursary application form, your bursary award cannot be processed. If you do not provide all the necessary information and/or documentation, including your personal student reference number, your bursary form may be returned to you and your award 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 shortly after you commence your training.**

When NHS Student Bursaries receive your completed application form, your eligibility for a Bursary will be determined and the amount of your award assessed, where appropriate. At this point a notification of award letter will be issued to you, which outlines the amount of your NHS Bursary award for the 2008/09 academic year.

### 2.03 Student Loans

Unless you are on a nursing, midwifery or operating department practitioner diploma level (DipHE) course, you may be entitled to a **student loan** to help with your living costs. [Section 3.04](#) gives more detailed information.

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

## 2.04 Hardship

Students who require further financial support during their training may be able to get extra help in the form of Access to Learning funds - see [section 3.04](#) for more information.

## 2.05 Types of NHS Bursary

There are two types of NHS Bursary:

**Non-income assessed:** available for nursing, midwifery and operating department practitioner diploma (DipHE) courses and also post-graduate pre-registration nursing diploma programmes.

This provides a flat rate basic maintenance grant. No contribution is required from your income or that of your family for the basic award, although some additional allowances, such as Dependants, Childcare and Parent Learning Allowances are subject to income assessment. (See [section 4.04](#) for further information on these).

**Income assessed:** for degree level courses and postgraduate level courses, including Postgraduate DipHE AHP courses. (See [Section 3.0](#) for further information).

This means that, where appropriate, your income and that of your parents, your spouse, partner<sup>1</sup> or civil partner<sup>3</sup>, may be taken into account, and the amount of maintenance grant will be reduced in proportion to that income, net of allowable deductions. Various sources of income - including, for example, your casual earnings while you are a full-time student - are ignored in whole or in part.

Contributions by parents, spouses, partners or civil partners are calculated on the level of their residual income (normally in the tax year before the start of the academic year) following tax-deductible allowances.

**If your parents, spouse, partner or civil partner do not complete the necessary forms, you cannot receive the NHS Bursary nor can the NHS undertake to make good any defaults in an assessed contribution.**

If you are independent<sup>4</sup> of your parents no parental contribution will be assessed, but a spouse, civil partner or partner's contribution may still be applicable. Dependants' allowances are subject to income assessment for **all** students.

## 2.06 How will my Bursary be paid?

Your Bursary award is calculated on an academic year basis and covers a period of 12 months. For each year of your course, payments commencing in the first month of training will normally be made in 12 equal monthly instalments, regardless of your actual days in attendance. On enrolment however, your first Bursary instalment will normally be an advance payment to cover the first two months of training. This will be paid directly to your account by the Bank Automated Credit System (BACS) within two weeks of the commencement of your course.

### Non-standard starters:

If you commence a course which starts in either the winter, spring or summer terms (i.e. at any time between the months of January to July), you will receive a *pro rata* amount to the end of the standard academic year (that is to 31.08.09).

*For example:*

A student commences a DipHE Nursing course in January 2009. She is entitled to a *pro rata* amount of the basic NHS Bursary rate of £6,531.00 for the period 01.01.09 to 31.08.09 as follows:

<sup>1</sup> Partner means a person you live with as if you are married. Civil Partner<sup>2</sup> means someone with whom you have entered into a formal civil partnership since December 2005.  
<sup>4</sup> Independent status is explained in [Section 3.02](#).

£6,531.00 / 12 = **£544.25 per month.**

Jan to Aug 2009 = **8 months**

**£544.25 x 8 = £4,354.00 payable to August 2009**

Subsequent payments will be made directly into your bank account via the BACS method, therefore, it is essential that you provide details of a bank account which accepts BACS payments to enable us to credit your monthly bursary instalments to you.

Any practice placement expenses payable will be reimbursed monthly in arrears by BACS. For more information on the reimbursement of practice placement expenses, please see [section 3.03](#) of this booklet.

## **2.07 Changes to your circumstances**

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

It is important that you inform Student Bursaries as soon as possible **in writing** 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. Therefore the sooner you inform us that you have ceased training, the less chance there is of a large overpayment of bursary occurring. We will not carry out any calculation on your award until we have received official confirmation from your university, but on contact from the student, we will place holds on any further payments to prevent them being sent to your account incorrectly.

This arrangement does not apply to students taking temporary absence from training due to reasons of pregnancy and childbirth, maternity support (paternity) or Adoption. See the [News](#) section of the Student Bursaries website for more information.

---

## Section 3.0: Arrangements for Degree and Postgraduate Level Students

This section applies to the following courses only:

▶ Allied Health Professional courses (as listed in <a href="#">Section 1.0</a> )
▶ Dental Auxiliary (Dental Hygiene, Dental Therapy)
▶ Nursing (Degree Level – e.g. BN / BSc)
▶ Midwifery (Degree level – e.g. BSc) courses
▶ Postgraduate level courses <u>other than</u> PG Dip Nursing courses (see <a href="#">Section 4.0</a> )
▶ Four Year Graduate Entry Medical and Dental courses (students entering Year 2 of the 4 year course in 2008/09)

You must ensure that your university has offered you an NHS funded place on one of the courses listed and that you satisfy the residency criteria. To check your eligibility please read the notes in [Section 1.0](#).

### 3.01 How much is the basic NHS Bursary?

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

Basic Bursary Rates 2008/09		
If you are studying:		You may receive up to:
In London and you will be living in student/rented accommodation or your own home:	<b>DURING TERM TIME</b>	<b>£3,306.00</b>
Elsewhere in the UK and you will be living in student accommodation or your own home:		<b>£2,739.00</b>
Anywhere in the UK (including London) and you will be living with your parents in their home:		<b>£2,287.00</b>

#### Extra Weeks' Attendance

Most health professional students have longer academic years than other students. You can get an allowance for each extra week above a set limit that you attend the course in the academic year if your course will last longer than 30 weeks and 3 days (not including university vacation periods). The weekly amounts applicable for the 2008/09 academic year are as follows:

Extra Weeks Attendance 2008/09	
Rate	Amount per additional week:
London rate:	£103.00
Elsewhere rate:	£80.00
Parental home rate:	£53.00

If you have to attend the course for 45 weeks or more in any academic year, you will get an Additional Weeks Allowance to cover all 52 weeks of the year, that is, Extra Weeks Allowance for 22 weeks.

### Parental / Spouse / Partner / Civil Partner Contributions

When you first apply for a bursary, NHS Student Bursaries will 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 (if applicable). To do this, we will 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 one of the criteria in the following table:

Independent Student Criteria	
✓	You have care of a dependent child or children on the first day of the academic year in which you are applying for a bursary.
✓	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 <b><u>from your own earnings</u></b> for a total of at least 36 months before the start of the first academic year of your course. This includes: <ul style="list-style-type: none"> <li>○ Periods of employment (either part or full time)**,</li> <li>○ Periods where you were unemployed and/or in receipt of benefits or on a relevant training course for unemployed people,</li> <li>○ 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</li> <li>○ 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)</li> </ul> <p><b>PLEASE NOTE THAT WE WILL DISREGARD ANY MONEYS YOU RECEIVED FROM A LOCAL AUTHORITY STUDENT LOAN, AS THIS CANNOT BE NOT CLASSED AS INCOME FROM YOUR OWN <u>EARNINGS</u>.</b></p>
✓	Your parents cannot be traced or it is not practical or possible to contact them;
✓	Your parents live abroad and an assessment would put them in danger (this may apply if you are a refugee for example).
✓	You are permanently estranged from your parents. <i>OR</i>
✓	You are in the care of a local authority or voluntary organisation, or are under a custodianship order on your 18 <sup>th</sup> birthday or immediately before your course if you are not 18 when it begins.

**NOTE:** There are no exceptions to these criteria and therefore if none of the above criteria apply to you, you will be classed as a **DEPENDENT** student and your bursary will be assessed against the income of your parent(s) if they choose to declare their income on your bursary application form.

If your parent(s), spouse or civil partner does 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 the standard tuition fee contribution on your behalf, but you will not receive a maintenance grant and will not be entitled to claim for any of the additional allowances (with the exception of DSA).

### Residual Income

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 are then deducted from this to give the 'residual income':

Income and Expenditure used to determine Residual Income and Contributions
<b>1. Types of Taxable Income used:</b>
▶ Salary / wages
▶ Taxable Allowances ( <i>e.g. company car, essential car users allowance, fuel allowance, private health care</i> )
▶ Income from Self Employment or Company directorship
▶ Income from Land, Property or Furnished Lettings
▶ Pensions ( <i>including State retirement, occupational and private pensions</i> )
▶ Bank or Building Society Interest
▶ Other unearned income <i>such as dividends</i>
▶ Taxable Benefits (Job Seekers Allowance, Income support, Incapacity Benefit, etc.)
<b>2. Deductible Expenses used to offset against declared income</b>
▶ 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 table below can be used to give you an idea as to how much your parents or spouse/ partner /civil partner will be expected to contribute to your bursary, 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.

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

*NB: The assessed contribution is calculated at £1 in £9.50 on residual income of £23,664 and over, plus £45.00*

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 the spare amount to pay towards your travel and accommodation expenses when you go on clinical 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 NHS Bursary Award) – Dependent Student**

*Student 'A' will be studying at a university outside London and living in rented accommodation during term time.*

*His course will last for 38 weeks in the 2008/09 academic year.*

*He has been classed as a dependent student and his parents have chosen to declare their income in order for him to be assessed for the full NHS Bursary award.*

1) The maximum Bursary available to **Student A** is:

Basic Award ('Elsewhere' rate) = **£2,739.00**

Extra Weeks Allowance: (£78 x 8 weeks) = **£640.00**

**Total award before income assessment = £3,379.00**

2) Parent's Residual Income is calculated to be *£32,500.00*.

This means that the Parental Contribution on student A's award will be *£975.00* for the 2008/09 academic year.

3) Actual Bursary entitlement: £3,379.00 less Contribution of £975.00 = **£2,404.00**

### **Example 2: (Calculation of NHS Bursary Award) Independent Student with Civil Partner**

**Student 'B' has a Civil Partner and will be living with her whilst she studies on a NHS funded course at a London University.**

**Student 'B's course will last for 46 weeks in the 2008/09 academic year**

**Student 'B' and her Civil Partner own their own home in the London area.**

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

**There are no other dependents.**

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

Basic Award (London rate) = £3,306.00

Extra Weeks Allowance = (£103.00 x 22 weeks) = £2,266.00 {NB: Student will be awarded the maximum Extra Weeks Allowance as her course is longer than 45 weeks}

**Total award before income assessment = £5,572.00**

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

This means that the Civil Partner's contribution on Student B's Award will be *£186.00*

3) Actual Bursary Entitlement is £5,572.00 less Civil Partner contribution of £186.00 = **£5,386.00**

### **Example 3 : Independent Single Student**

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

**His only income when he commences training 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**

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

Basic Award (parental home rate): £2,287.00

Extra Weeks Attendance: £52.00 x 22 = £1,166.00

(course is over 45 weeks in duration, student entitled to the maximum 22 weeks):

**Total: £3,453.00**

**As student C is independent and has no spouse / partner /civil partner, no contribution will apply and Student C will receive the maximum allowance of £3,453.00**

## **3.02 Additional Allowances**

An allowance is an extra payment additional to your basic bursary. Depending on your circumstances, you may be eligible for payment as follows:

### **Dependants' Allowances**

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, (where applicable), your children and other dependent 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 deciding if you are eligible for this extra allowance.

The following table shows the typical rates:

Rates of Dependents Allowances 2008/09	
Dependant:	Amount per year Up to:
Spouse, Partner, Civil Partner or first child:	£2,573
Each subsequent child:	£525.00

#### Example 4: Dependants Allowance entitlement calculation

An NHS funded student has a spouse and three dependent children.

#### A.

The **gross taxable income** of the student's spouse for the academic year will be **£17,000**

#### B.

*The spouse's Allowable Expenses are calculated as:*

Income tax = £3,740.00

National Insurance = £551.37

Annual Rent = £5,400.00

**Total Allowable expenses = £9,691.37**

#### C.

*Maximum dependants allowance available before income assessment is:*

Spouse = £2,573.00

Child 1 = £525.00

Child 2 = £525.00

Child 3 = £525.00

**Total Dependants Allowance = £4,148.00**

#### D.

A standard disregard of income is applied to each family member (not including the student).

In the 2008/09 academic year this will be £1,125.00 per person

£1,125 x 4 (spouse + 3 children) = **£4,500.00**

Entitlement :	Calculation:
<b>E.</b> Balance of income:	<b>(A) – (B) – (D) = [£17,000 - £9,691.37 - £4,500] = £2,808.63</b>
<b>F.</b> Dependants allowance payable	<b>(C) – (E) = [£4,148.00 - £2,808.63] = £1,339.37</b>

*Student's total Dependants Allowance payable for the 2008/09 academic year will be*  
**£1,339.37**

#### 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 to a net maximum payable of £123.25 per week for one child and £182.75 per week for two or more children.**

However, the amount awarded will depend on your circumstances and the income available to you and your family. Therefore, not all students who apply for Childcare Allowance will be entitled to receive it.

### Example 5- Childcare Allowance Maximum Rate

The student from Example 4 has also applied for Childcare Allowance. She has three children, only one of which requires childcare provision whilst she studying. Her childcare costs for the 2008/2009 academic year are declared as:

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 an 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 would be £123.25 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 2008/09 academic year is **£4,802.51** before income-assessment.

The childcare you use must be from a 'registered' childcare provider. A booklet explaining CCA in more detail, including how it is calculated and the type of childcare provision which is eligible, is available on the [Student Bursaries website](#).

### Childcare Allowance and Working Tax Credit (WTC)

The childcare element of Working Tax Credit is available to lone parents or couples who work for at least 16 hours per week, it is not normally awarded where an individual is *not* in paid employment or is in full time education.

NHS students who are eligible for and in receipt of the childcare element of WTC cannot receive both types of childcare award: where a student or their spouse, partner or civil partner is in receipt of the childcare element of WTC the the student can not claim the NHS Childcare Allowance in addition.

Therefore, students who have childcare costs and who will be eligible for both allowances, must decide which one they wish to apply for.

More information about student entitlement to Working Tax Credit and the childcare element can be found on the HM Revenue and Customs (HMRC) website at:

<http://www.hmrc.gov.uk/students/tma-claiming-tax-credits.shtml>

### Parents Learning Allowance (PLA)

This will pay up to **£1,270.00** per academic year, to students who have a dependent child or children, subject to income assessment. The amount of PLA a student may receive will be determined by the amount of income available to the student and their household in the academic year.

This is calculated by determining your residual income and applying this firstly to any Dependents Allowance entitlement you may have. Where there is still a residual income amount available this will then be applied on a pound for pound basis to your Childcare Allowance entitlement (if applicable) and then the Parents Learning Allowance, in that order.

### Example 6a: Calculation of Dependents, Childcare and Parent Learning Allowance entitlement

*The student from examples 4 and 5 is entitled to the following allowances:*

- 1) Dependents Allowance (see **Example 4**): £1,339.37
- 2) *The residual income of the student and her family has been abated by the Dependents Allowance entitlement. Therefore there is no 'excess income' to be applied to the other allowances and the student is now entitled to the maximum payable Childcare Allowance and the full PLA*
- 3) Total Allowances after income assessment:

Dependents Allowance: £1,339.37  
 Childcare Allowance (see **Example 5**): £4,802.51  
 Parent Learning Allowance: £1,270.00  
**Total allowances payable: £7,411.88**

### Example 6b: Calculation of Dependents, Childcare and Parent Learning Allowance entitlement - residual income

*Another student has also applied for Dependents, Childcare and PLA. He has two dependent children and a spouse. After income-assessment, the residual income of his family has been calculated as £7,431.00.*

- 1) **Dependents Allowance** entitlement calculation:

Maximum entitlement before – Spouse £2,573.00  
   Child 1 - £ 525.00  
   Child 2 - £ 525.00  
**Total: - £3,623.00**

**Residual Income is £7,431.00.**  
 £7,431.00 less £3,623.00 = £3,808.00

**- Residual Income is now £3,808.00**

- 2) **Childcare Allowance** entitlement calculation: *Student is entitled to maximum Childcare Allowance of £6,387.00 before income-assessment.*

Residual income is £3,808.00.  
 £3,808.00 less £6,387.00 = -£2,579.00

**Residual income has now been fully abated. Student is entitled to partial CCA of £2,579.00**

- 3) **Parents Learning Allowance:** Maximum entitlement is £1,270.00. Student is entitled to the full amount as there is now no applicable residual income.
- 4) Student's full Additional Allowance entitlement after income-assessment:

Dependents Allowance:     £     0.00  
 Childcare Allowance:       £ 2,579.00  
 Parent Learning Allowance: £ 1,270.00  
**Total Allowances:         £3,849.00**

### 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 / normal place of study 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 college; and
- ▶ paying for the accommodation you use while on practice placement,

- you may claim excess accommodation costs.

This applies 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. This is instead of the costs of daily travel between your term-time and placement address. You may also claim the cost of up to one weekly return journey between your term-time and placement address. 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.

**If you normally live away from the parental home during term time and you return to stay with your parents for the purpose of attending a practice placement, you will NOT be able to claim any accommodation costs, but you may still be able to receive reimbursement for your travel 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 themselves. However, you should check with your Placements Officer / University regarding their procedures for the administration of NHS Bursary Placement claims.

NB: Students who have been informed that they have a Travel Disregard (see below) 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).

### 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 7

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 still 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.

1. 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.*

2. 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.**

### Disabled Students' Allowances (DSA)

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](http://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 will impact upon your studies.

If you have a specific learning disability, such as dyslexia or dyspraxia, you will need to produce evidence of this in the form of a report from a suitably qualified person. The report must have been carried out after your 16<sup>th</sup> 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.

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.

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

The following table shows the 2008/09 rates of DSA:

<b>DSA Rates 2008/09</b>	
<b>DSA Element:</b>	<b>Maximum Allowance up to:</b>
<b>Non-medical Helper</b>	£20,000.00
<b>Specialist Equipment</b>	£5,031.00
<b>Travel</b>	<i>Actually reasonably and necessarily incurred</i>
<b>Other Costs</b>	£1,680.00

### **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 arrangements are outlined on the [Student Bursaries website](#)).

## **3.04 Other help that may be available**

### **Student Loans**

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

You should contact your Local Authority (LA), for information on the type of funding that may be available to you before the course starts. If you are entitled to a loan, your LA will tell the Student Loans Company the maximum amount 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. See also [Q5, Section 5.0](#) page 28 of this booklet.

**In addition, students studying, or planning to study at, postgraduate level should consult their Local Authority or the Student Loans Company for further information about the type of funding that may be available.**

### **Access to Learning Funds**

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:

[http://www.hero.ac.uk/uk/studying/funding\\_your\\_study/sourcesofhelp/access\\_funds.cfm](http://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 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 benefits office.

### **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.

### **Working Tax Credit (WTC)**

More information about student entitlement to Working Tax Credit can be found on the HM Revenue and Customs (HMRC) website at:

<http://www.hmrc.gov.uk/students/tma-claiming-tax-credits.shtml>

### **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](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](http://www.ppa.org.uk/ppa/low_income_ss_faq.htm)

## Section 4.0: NHS Bursary Arrangements for Diploma Level Students

This section will **only** apply to you if you are planning to study on one of the following courses:

- ▶ **Nursing Diploma (DipHE)**
- ▶ **Midwifery Diploma (DipHE)**
- ▶ **Operating Department Practitioner (DipHE)**
- ▶ **Postgraduate/Accelerated Nursing Diploma (PG Dip)**

### 4.01 General Arrangements

You must ensure that your university has offered you a NHS funded place on a DipHE course leading to registration as a nurse, midwife or operating department practitioner. This includes a course starting at any time that leads to conversion from a second (EN) to a first level nurse, if you have not worked as a nurse for a year or more. **All applicants for the DipHE courses must satisfy the residence conditions outlined in [section 1.05](#).**

#### Assisted Students

You will not be eligible for a NHS Bursary if you are an **assisted student**. (Also known as a '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.

#### Student loans

Diploma level students are **not** eligible for student loans.

#### Financial Hardship

University Access to Learning Funds are also available to diploma level students (please see [section 3.04](#) for further details).

### 4.02 How much is the NHS Non-Income assessed Bursary?

Typical rates for the basic award are shown in the table below:

Non-Income assessed Bursary: Basic Award 2008/09		
If you will be living in:	During TERM TIME	You will receive per academic year:
Lodgings / your own home and studying at a university <b>in London</b>		£7,629.00
Lodgings / your own home studying at a university <b>outside London</b> :		£6,531.00
Your parent's home and studying <b>anywhere in UK including London</b> :		£6,531.00

The **basic** allowance for Diploma students is not income assessed. Therefore, as long as you are personally eligible (see [section 1.05](#)) and you have been offered a NHS-funded place by a university in England, you will receive at least the basic allowance as shown above.

## 4.03 Allowances

An allowance is an extra payment on your bursary. You may be eligible for payment as follows:

### Dependants' Allowances

These are payable to you for people who are wholly or mainly financially dependent on you during your time in training. Your spouse, civil partner or partner, your children and other adults can be counted. The income of all your dependants, your spouse, civil partner and your partners, net of allowable deductions, is taken into account in deciding if you are eligible for an extra allowance.

Dependants Allowance rates for 2008/09 – DipHE students:	
Dependent:	Amount per academic year:
Spouse, Partner, Civil Partner or first child:	Up to £2,181.00
Each subsequent child:	Up to £525.00

### Example 1 – Calculation of Dependants Allowance

*An NHS funded student has a spouse and three dependent children.*

#### A.

The gross taxable income of the student's spouse for the period in question is **£18,000**

#### B.

*Allowable Expenses are calculated as:*

Income tax = £3,940.00

National Insurance = £561.37

Annual Rent = £6,400.00

Total Allowable expenses = **£10,901.37**

#### C.

*Maximum Dependants Allowance available before income assessment is:*

Spouse = £2,128.00

Child 1 = £512

Child 2 = £512

Child 3 = £512

Total Dependants Allowance = **£3,756.00**

#### D.

A standard disregard of income is applied to each family member (not including the student) of £909.00 each

£909 x 4 (spouse + 3 children) = **£3,636.00**

Entitlement :	Calculation:
<b>E. Balance of income:</b>	<b>(A) – (B) – (D) = [£18,000 - £10,901.37 – £3,636] = £3,462.63 (E)</b>
<b>F. Dependants Allowance payable</b>	<b>(C) – (E) = [£3,756.00 - £3,462.63] = £293.37</b>

*Student's total Dependants Allowance payable for the 2008/09 academic year is **£293.37***

### Childcare Allowance

Diploma level students can also apply for help with their childcare costs. Please refer to [section 3.03](#) for further information.

### Parents Learning Allowance

The Parents Learning Allowance is a one-off payment of up to **£1,076.00** per academic year, to students who have a dependent child or children, subject to income assessment. The amount of PLA a student may receive will be determined by the amount of income available to the student and their household in the academic year.

This is calculated by determining your residual income and applying this firstly to any Dependants Allowance

entitlement you may have (as per [Example 1](#) above). Where there is still a residual income amount available this will then be applied on a pound for pound basis to your Childcare Allowance entitlement (if applicable) and then the Parents Learning Allowance, in that order.

### Example 2: Calculation of Dependents, Childcare and Parent Learning Allowance entitlement

*The student from examples 1 is entitled to the following allowances:*

- 4) Dependants Allowance (see [Example 1](#)): £293.37.
- 5) *The residual income of the student and her family has been abated by the Dependants Allowance entitlement. Therefore there is no 'excess income' to be applied to the other allowances and the student is now entitled to the maximum payable Childcare Allowance and the full PLA*
- 6) Total Allowances after income assessment:

Dependants Allowance: £293.37  
 Childcare Allowance (see [section 3.03](#)): £4,802.51  
 Parent Learning Allowance: £1,076.00

**Total allowances payable: £6,171.88**

### Example 3: Calculation of Dependants, Childcare and Parent Learning Allowance entitlement - student with residual income

*Another student has also applied for Dependants, Childcare and PLA. He has two dependent children and a spouse. After income-assessment, the residual income of his family has been calculated as £7,431.00.*

- ▶ **Dependants Allowance** entitlement calculation:

Maximum entitlement before income assessment  
 Spouse £ 2,181.00  
 Child 1 - £ 525.00  
 Child 2 - £ 525.00  
**Total: - £ 3,231.00**

**Residual Income is £7,431.00.**  
 £7,431.00 less £3,231.00 = £4,200.00

**- Residual Income is now £4,200.00. Student will not receive any Dependants Allowance this academic year.**

- ▶ **Childcare Allowance** entitlement calculation: *Student is entitled to maximum Childcare Allowance of £6,387.00 before income-assessment.*

Residual income is £4,200.00.  
 £4,200.00 less £6,387.00 = - £2,187.00

*Residual income has now been fully abated. Student is entitled to partial Childcare Allowance of £2,187.00*

- ▶ **Parents Learning Allowance:** Maximum entitlement is £1,076.00. Student is entitled to the full amount as there is now no applicable residual income.

- 5) Student's full Additional Allowance entitlement after income-assessment:

Dependants Allowance: £ 0.00  
 Childcare Allowance: £ 2,187.00  
 Parent Learning Allowance: £ 1,076.00  
**Total Allowances 2008/09 £ 3,263.00**

### Initial Expenses Allowance

This is a one-off payment of £55.00, payable to all DipHE level students. It is made at the start of the first year

of your course, and is included with your first NHS Bursary instalment.

### **Practice Placement Expenses**

The general arrangements for the reimbursement of Practice Placement Travel and Accommodation expenses are the same for DipHE students as for Degree students. Please refer to [section 3.03](#) for more information.

### **Disabled Students' Allowance (DSA)**

Diploma level students are also eligible to apply for DSA. Please refer to [section 3.03](#), which explains this allowance in more detail.

### **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 arrangements are outlined on the [Student Bursaries website](#)).

## **4.04 Other help that may be available**

### **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. See [section 3.04](#) for further information.

### **Working Tax Credit (WTC)**

More information about student entitlement to Working Tax Credit can be found on the HM Revenue and Customs (HMRC) website at:

<http://www.hmrc.gov.uk/students/tma-claiming-tax-credits.shtml>

### **Help With Health costs**

The NHS Low Income Scheme provides income related help with health costs to students, as for all other adults. Please refer to [section 3.04](#) for further information.

---

## Section 5.0: Your Questions Answered

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

If you are a new student from September 2008, when you have completed and returned your bursary application form, the information you have provided will be checked and, if you are personally eligible, used to calculate your bursary entitlement. We will then write to you to tell you how much bursary you will receive, and how this has been worked out. Once you have enrolled on your course, your university will confirm this to us and your first two months bursary payment will be sent to your designated bank account.

If you are not eligible for a bursary for any reason, we will inform you in writing as soon as possible after your application has been assessed.

See also [section 2.02](#) for more information about written Bursary notification and also [section 1.05](#) for details regarding the eligibility criteria.

If you will be in your second year of training in 2008/09, you must download the appropriate application form from our website. Once this has been received by us and fully assessed, and providing there are no queries with your application, we will send you a Notification of Award letter for the 2008/09 academic year. Your bursary payments will continue to be paid into your bank account from the third Friday in September.

### Q2. I am a dependent degree level student and my parents do not wish to declare their income on my bursary application form. How do I get the maintenance grant part of the NHS Bursary? Do my parents have to provide their details?

If your parents do not wish to declare their income this is of course a private matter and it is their decision. NHS Student Bursaries has no jurisdiction in this area. If your parent or parents do not wish to divulge their financial information they may choose to opt for the 'fees only' award on your application form. **You should be aware that in such a case you will not receive a maintenance grant, or be entitled to receive any of the additional allowances (including reimbursement of Practice Placement Expenses), but your tuition fees will still be met on your behalf.**

Because the income assessed NHS Bursary requires details of parental or other income 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.

### Q3. Can I get any other financial help?

You may also be able to get a reduced rate student loan (degree level students only). If your course is eligible you should ask your Local Authority for a loan application form, or go to: <http://www.direct.gov.uk/EducationAndLearning/UniversityAndHigherEducation/StudentFinance/fs/en>

Depending upon your circumstances, additional financial help may be available to all students in the form of Access to Learning funds. See [Section 3.04](#) for more information.

### Q4. What happens if my circumstances change?

You should report any change in your financial circumstances, or your family's where a parental, spousal, civil partner's or partner's contribution applies, to NHS Student Bursaries as soon as it occurs.

Your Bursary will be immediately reassessed to take account of any impact on your requirements. For example, your spouse, civil partner or partner leaving the family home, the birth of a child, the death of a dependant, or a change in the financial circumstances of a parent (in the case of dependent degree students).

**It is also your responsibility to tell NHS Student Bursaries if you have to leave or interrupt your course before the normal completion date.**

**Q5. I am a degree level 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 (£0.00) 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.**

Eligible healthcare professional students studying at degree level are entitled to an 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 can apply for Access to Learning Funds. **Students should be aware that NHS Bursaries cannot make good any shortfall you may have between your NHS Bursary and Student Loan.**

**Q6. Am I entitled to unsocial hours and extra duty payments?**

No. Your status will be that of a student, not an employee. But you may be eligible for help with practice placement expenses.

**Q7. How do I apply for the Childcare Allowance?**

You can download a Childcare and Dependants Allowance application form at any time from the Forms and Booklets section of our website.

**Q8. How much will I be entitled to?**

Please see [section 3.03](#) of this booklet or the Childcare information booklet on the Student Bursaries website.

**Q9. When will my Childcare Allowance be paid to me?**

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

**Q10. 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 allowance.

**Q11. 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.

**Q12. 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 childcare provider. For more information please see [section 3.03](#) of this booklet or the Childcare Allowance booklet on the [NHS Student Bursaries website](#).

**Q13. Does the NHS fund post-graduate courses?**

Yes. Graduates who wish to attend courses at DipHE, degree or postgraduate level, which lead to professional registration, are eligible for NHS Bursaries. Those attending nursing, midwifery, and operating department practitioner diploma courses, are not currently eligible for student loans.

**Q14. What qualifications will I need to enter nursing, midwifery and AHP education?**

For information and entry requirements, please contact NHS Careers. Alternatively you could contact the relevant professional body, or the Universities and Universities Admission Services (UCAS).

See [Section 6.0](#) for contact details.

**Q15. 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.

### **Q16. 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 4.0](#), also apply to nursing graduates.

### **Q17. How do I apply for a place on one of the nursing, midwifery or AHPs education courses?**

For information on AHPs and nursing and midwifery (degree) courses, contact UCAS or your local university.

### **Q18. Will I be eligible for a NHS Bursary if I have already had public funding for higher education?**

Yes. If your course leads to a professional qualification and your place is funded by the NHS you will be able to get a NHS Bursary. If you have previously had a NHS Bursary and wish to switch professions, you will be eligible - but bursaries are **not** intended for first level nurses and midwives seeking a second registration in nursing or midwifery, or for registered health professionals who wish to undertake post-registration training courses.

You **can** get a Bursary for a course starting at any time, which leads to conversion from a second (EN) to a first level nurse, if you have not worked as a nurse for a year or more.

### **Q19. Will I still be eligible for a Bursary if I am attending a part-time course?**

Yes. Reduced rates of Bursary are payable to students accepted for 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.

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.

### **Q20. Can I receive a Bursary if I am being seconded?**

If you are currently employed by the NHS and your Trust has offered to second you whilst you train, the Trust will continue to pay your salary, and meet the cost of your course fees. As a result, you will **not** be eligible for any aspect of NHS Bursary support.

However, if you are being sponsored – that is, you are being released by your employer to attend the course, but your employer is not paying your course fees, you may still be eligible, providing the income you expect to receive from your employing trust does not exceed the bursary payable to you plus your total tuition fee costs.

### **Q21. What if I live in England and want to attend a Nursing, Midwifery or AHP course in Scotland, Wales or Northern Ireland?**

You will need to consult the relevant national authorities - see [Section 6.0](#) for details.

### **Q22. What if I live in Scotland, Wales or Northern Ireland and want to attend a Nursing, Midwifery or AHP course in England?**

The arrangements described in this booklet will apply to you, regardless of where you live in the UK.

### **Q23. Am I obliged to work in the NHS when I qualify?**

No. You will be encouraged and supported to develop at least some of your career in the NHS or in the social care services, but the decision is yours.

### **Q24. What if the place I am offered is not NHS funded?**

For courses other than medical or dental ones, student intakes are planned and agreed between the NHS and universities to reflect future workforce needs. This will only happen where admissions exceed planned requirements. In that event you will not be eligible for a NHS Bursary. However, that will not affect any entitlement you may have to the support available to other higher education students. For further advice, contact your Local Authority.

***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 university in the first instance or the Student Bursaries website at [www.nhsstudentgrants.co.uk](http://www.nhsstudentgrants.co.uk), or student our Helpline 0845 358 6655***

---

## Section 6.0: Further Information and Contact Addresses

If you plan to study in the UK, further information about the financial support available can be obtained from:

### England:

NHS BSA Student Bursaries  
Hesketh House  
200-220 Broadway  
Fleetwood  
FY7 8SS

[www.nhsstudentgrants.co.uk](http://www.nhsstudentgrants.co.uk)

### Wales:

NHS Wales Student Awards Unit  
3<sup>rd</sup> Floor  
14 Cathedral Road  
Cardiff  
CF11 9LJ  
Tel: 029 2019 6167 (Bursary enquiries)  
Tel: 029 2019 6168 (Childcare enquiries)

[www.wales.nhs.uk](http://www.wales.nhs.uk)

### Scotland:

The Student Awards Agency for Scotland  
Gyleview House  
3 Redheughs Rigg  
South Gyle  
Edinburgh  
EH12 9HH

<http://www.student-support saas.gov.uk/>

### Northern Ireland:

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/>

## LIST OF GENERAL CONTACTS

### Student Loans Company Ltd

100 Bothwell Street  
Glasgow  
G2 7JD

[www.slc.co.uk](http://www.slc.co.uk)

### UCAS

Rosehill  
New Barn Lane  
Cheltenham  
Gloucestershire  
GL52 3LZ

[www.ucas.com](http://www.ucas.com)

### UK Border Agency

The Home Office  
Lunar House  
40 Wellesley Road  
Croydon  
CR9 2RR

<http://www.ind.homeoffice.gov.uk/>

### EU Customer Services Team (DfES)

Mowden Hall  
Staindrop Road  
Darlington  
DL3 9BG

Helpline: 0141 243 3570

Email: [EU\\_Team@slc.co.uk](mailto:EU_Team@slc.co.uk)

### UNISON

1 Mabledon Place  
LONDON  
WC1H 9AJ

[www.unison.org.uk](http://www.unison.org.uk)

### National Union of Students

Nelson Mandela House  
461 Holloway Road  
London  
N7 6LJ

0207 561 6500

[www.nusonline.co.uk](http://www.nusonline.co.uk)

### The National Insurance Contributions Office

For queries relating to NI Numbers and contributions:

Telephone Helpline: **0845 302 1479**

*Monday to Friday 8am to 5pm*

### NHS Careers

PO Box 376  
Bristol  
BS 99 3EY

[www.nhscareers.nhs.uk](http://www.nhscareers.nhs.uk)

**Skill: National Bureau for Students with Disabilities**

Chapter House  
18-20 Crucifix Lane  
London  
SE1 3JW

**Phone:** 0800 328 5050  
**Mincom:** 0800 068 2422

[www.skill.org.uk](http://www.skill.org.uk)

**The British Dyslexia Association (BDA)**

(Administration) 98 London Road  
Reading  
Berkshire  
RG1 5AU

**Phone:** 0118 966 2677  
**Helpline:** 0118 966 8271

[www.bda-dyslexia.org.uk](http://www.bda-dyslexia.org.uk)

**Royal National Institute for the Blind (RNIB)**

105 Judd Street  
London  
WC1H 9HE

**Phone:** 0845 766 9999

[www.rnib.org.uk/student](http://www.rnib.org.uk/student)

**Royal National Institute for Deaf People (RNID)**

19-23 Featherstone Street  
London  
EC1Y 8SL

**Phone:** 020 7296 8000  
**Textphone:** 020 7296 8001

[www.rnid.org.uk](http://www.rnid.org.uk)

**Tax Credits**

HM Revenue and Customs (*formerly the Inland Revenue*)

General enquiries helpline: 0845 300 3900

Northern Ireland Tax Credits enquiries:  
0845 6032000

[www.hmrc.gov.uk/home.htm](http://www.hmrc.gov.uk/home.htm)

**OFSTED**

Alexandra House  
33 Kingsway  
London  
WC2B 6SE  
Tel: 020 7421 6800

[www.ofsted.gov.uk](http://www.ofsted.gov.uk)

**LIST OF PROFESSIONAL BODIES**

**The Society of Chiropractors and Podiatrists**

1 Fellmongers Path  
Tower Bridge Road  
London  
SE1 3LY

[www.feetforlife.org](http://www.feetforlife.org)

**British Dental Association**

64 Wimpole Street  
London  
W1G 8YS

[www.bdadetistry.org.uk](http://www.bdadetistry.org.uk)

**University of Occupational Therapists**

Education and Practice Department  
106/114 Borough High Street  
Southwark  
London  
SE1 1LB

[www.cot.co.uk](http://www.cot.co.uk)

**British Dental Hygienists Association**

Mobbs Miller House  
Ardington Road  
Northampton  
NN1 5LP

[www.bdha.org.uk](http://www.bdha.org.uk)

**The Society of Radiographers**

207 Providence Square  
Mill Street  
London  
SE1 2EW

[www.sor.org](http://www.sor.org)

**British Dental Therapists Association**

92 Mayfield Drive  
Caversham  
Reading  
RG4 5JT

[www.badt.org.uk](http://www.badt.org.uk)

**Chartered Society of Physiotherapy**

14 Bedford Row  
London  
WC1 R 4ED

[www.csp.org.uk](http://www.csp.org.uk)

**Royal University of Speech and Language Therapists**

2 White Hart Yard  
London  
SE1 1NX

[www.rcslt.org](http://www.rcslt.org)

**Association of Operating Department Practitioners**

PO Box 1304  
Wilmslow  
Cheshire  
SK9 5WW

[www.aodp.org](http://www.aodp.org)

**British Orthoptic Society**

Tavistock House North  
Tavistock Square  
London  
WC1 H 9HX

[www.orthoptics.org.uk](http://www.orthoptics.org.uk)

**British Association of Prosthetists and Orthotists**

48 Sir James Clark Building  
Abbey Mill Business Centre  
Paisley  
PA1 1 TJ

[www.bapo.com](http://www.bapo.com)

**The British Dietetic Association**

5th Floor  
Charles House  
148-149 Great Charles Street Queensway  
Birmingham  
B3 3HT

[www.bda.uk.com](http://www.bda.uk.com)

**British Academy of Audiology**

PO Box 346  
Peterborough RM  
PE6 7EG

[www.baaudiology.org](http://www.baaudiology.org)

**The Royal College of Nursing (RCN)**

20 Cavendish Square  
London  
W1G 9NH

<http://www.rcn.org.uk/>

**The Royal College of Midwives (RCM)**

15 Mansfield Street  
London  
W1G 9NH

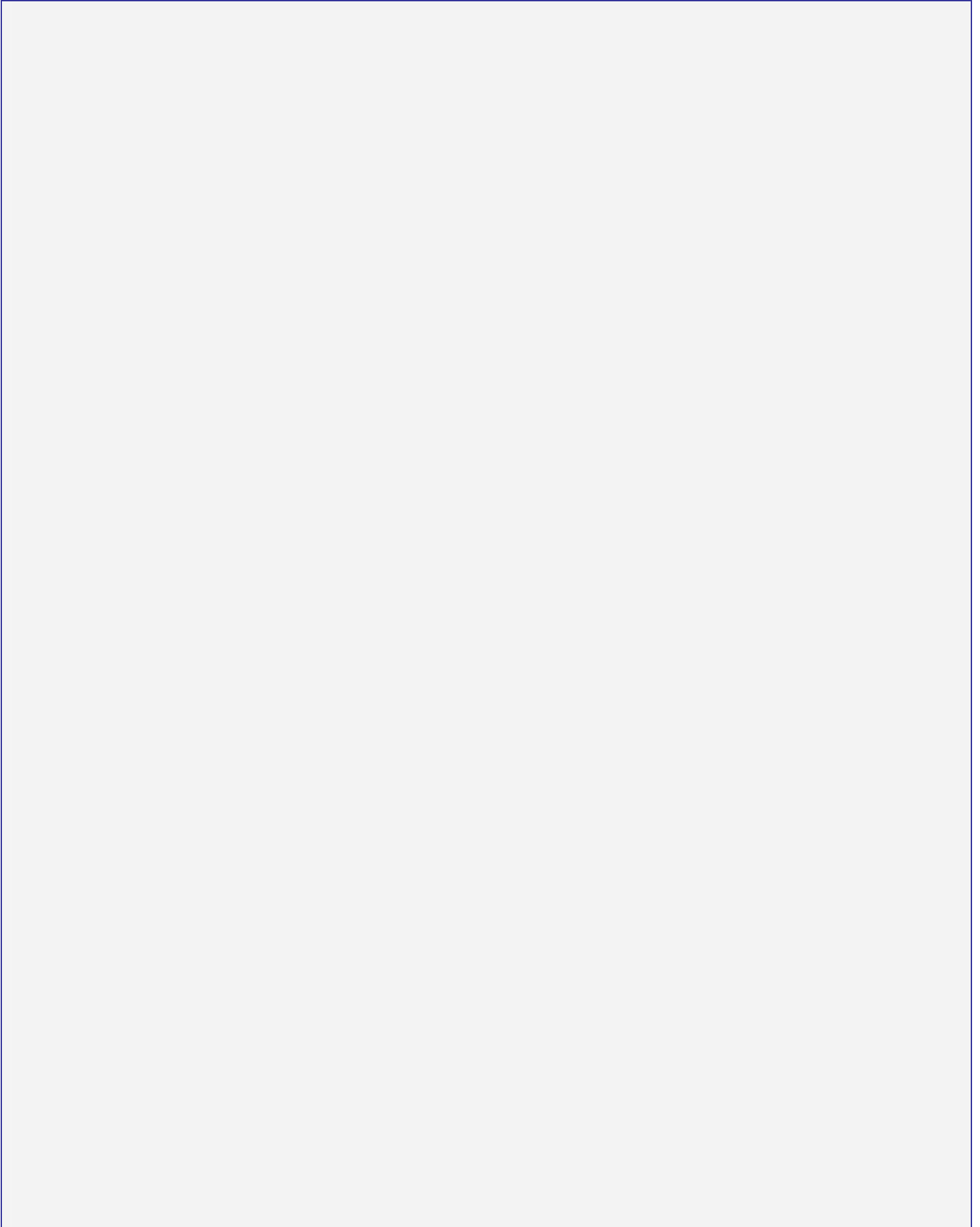
[www.rcm.org.uk](http://www.rcm.org.uk)

**Nursing and Midwifery Council (NMC)**

23 Portland Place  
London  
W 1B 1PZ

<http://www.nmc-uk.org/>

## NOTES





Hesketh House  
200-220 Broadway  
Fleetwood  
FY7 8SS

Student Helpline: 0845 358 6655

Student E-mail: [bursary@nhspa.gov.uk](mailto:bursary@nhspa.gov.uk)

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