NHS Student Bursaries - Help with childcare costs for NHS Bursary students 2017/18
1. Disclaimer

NHS Bursary students should not rely on the current NHS Bursary Scheme Rules about allowances when planning for future academic years as these may be subject to review and, as such, may change.

Further information about the NHS Bursary is posted onto the NHS Student Bursaries website (www.nhsbsa.nhs.uk/Students) as and when it is made available. Students are advised to check the website on a regular basis.

The Department of Health and NHS Student Bursaries cannot accept any responsibility for the 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 or the academic year to begin.
2. Introduction

Who is this booklet for?

- Continuing nursing, midwifery and allied healthcare students who started their training on an NHS commissioned course before 1 August 2017
- Undergraduate and graduate entry medical and dental students who are already in receipt of a NHS bursary before 1 August 2017
- Undergraduate and graduate-entry medical and dental students who are applying for a NHS Bursary for the first time from 2017/18.
- Eligible new students starting pre-registration dental hygiene or dental therapy courses in England from 1 August 2017 who are eligible for NHS Bursary funding under 2017/18 Transitional Arrangements (provide website link); or
- An eligible part-time pre-registration healthcare course which starts on or after 1 August 2017 [provide website link]; or
- A pre-registration postgraduate level healthcare course which starts on or after 1 August 2017.

Childcare allowance pays up to 85% of your childcare costs to a net maximum amount of:

- £128.78 per week for one child
- £191.45 per week for two or more children

Means testing

The Childcare Allowance is subject to means testing for all students in the same way as the other NHS Bursary additional allowances. How much you will receive will depend on the income of your dependants in the last financial year.

You will not be eligible for the Dependants, Parent Learning or Childcare Allowances if you or your spouse, civil partner or partner fail to, or choose not to, disclose the required information to means test your award.

This information booklet is for general guidance only and it cannot cover all individual circumstances. If you have any queries that are not included here, please read the NHS Bursary Scheme Rules, published by the Department of Health, in the first instance.

Students who are in receipt of, or who will be applying for, an NHS Bursary in the 2017/18 academic year can also apply for further financial help if they have to pay for registered childcare whilst they are attending their course.

The allowance is intended as an additional means of help towards childcare costs but it will not normally cover ALL of your costs.

Any amount you may be awarded is non-taxable.
3. Eligible Childcare Provision

To be eligible to apply for Childcare Allowance, you must use a childcare provider who fits into one of the categories below. In addition, your child or children must be under 15 on the first day of the academic year (or, if they have special educational needs, they must be under 17 on this day).

The following are classed as eligible childcare providers for NHS Bursary purposes:

1. A childcare provider who is registered under the Childcare Act 2006 and also on one of the below:
   - Ofsted Early Years Register (EYR), for children under 5
   - the Ofsted compulsory part of the General Childcare Register (GCR) for children aged 5 to 7
   - the Ofsted Voluntary part of the GCR for children aged 8 and over

2. Childcare provided by out of school clubs, a local authority or by a third party provider:
   - run on school premises
   - and registered by Ofsted

3. Childcare provided in the child’s own home:
   - by a care worker or nurse from an agency registered with the Commission for Social Care Inspection under the Care Standards Act
   - who is expected to comply with:
     - the Domiciliary Care Agencies Regulations 2002
     - or the Nurses Agency Regulations 2002

4. A person registered on the voluntary part of the Ofsted Childcare Register who is:
   - providing childcare in the child’s own home or on other domestic premises

5. Childcare provided in Wales, Scotland or Northern Ireland, and registered by:
   - The National Assembly for Wales through the Care and Social Services Inspectorate for Wales or under the Approval of Child Care Providers (Wales) 2007 Scheme where the childcare is provided in the child’s own home.
   - The Care Inspectorate Scotland.
   - The Local Health and Social Services Trust (Northern Ireland) or approved by the Approval of Home Child Care Providers (Northern Ireland) 2006 Scheme, if the care is in the child’s home.

1 School nurseries in England are no longer required to have separate Ofsted registration if they are providing care to children aged 2 and over, the childcare is run directly by the school and at least one child is a pupil at the school. If this is the case, they are covered by the school’s registration.
Some types of childcare providers are not required to be registered on the Early Years Register or the compulsory part of the General Childcare Register (GCR). This includes:

- activity based care such as sports clubs
- nannies and au pairs who provide care in the child's own home

However, in order to claim Childcare Allowance if you use this type of provider, they would need to be registered on the voluntary part of the Ofsted GCR, if they are not already. Further information about voluntary registration on the OCR can be obtained from the following website: www.ofsted.gov.uk.

Registered childcare providers are normally inspected and registered by Ofsted (or equivalent) and, where applicable, are given a registration number. Your provider will be able to confirm if they are registered or are required to be so.

Your childcare provider must give details of their Ofsted registration (where applicable) at the time of your application.

You cannot claim costs for any form of childcare arrangement that does not fit into one of the categories above.
The NHS Bursary Childcare Allowance is NOT payable in the following circumstances:

Where the student, their spouse, partner or civil partner is in receipt of the childcare element of Working Tax Credit.

Where the student, their spouse, partner or civil partner is in receipt of Tax Free Childcare payments.

Where the student, their spouse, partner or civil partner is in receipt of financial support for childcare from other sources. For example, a childcare grant from Student Finance England or a similar award from an equivalent body.

It is also NOT available for....

Normal school education provided by a Local Authority, religious or private schools.

Free early years education provided by the Local Authority.

Childcare where the registered provider is the student’s spouse, partner or civil partner.

Childcare provided by a close relative of the child away from the child’s own home and solely for the student’s children, or the student’s children and the close relative’s children.
Childcare provided by close relatives

The NHS Bursary Childcare Allowance is only payable for registered or other officially recognised forms of childcare provision.

For example:

A student’s spouse is a registered childminder who is providing the childcare for the student’s child in the child’s own home

The student would not be eligible for Childcare Allowance because their spouse is the childcare provider and they already have parental responsibility for that child.

The chart on the next page may help you to decide whether you can claim Childcare Allowance.
Childcare being provided by a family member

1. Is the person proving the childcare the **spouse, partner or civil partner** of the student?
   - Yes → Childcare Allowance cannot be claimed.
   - No →

2. Is the person proving the childcare a **close relative** of the child(ren)?
   - Yes → May be eligible to claim Childcare Allowance if the provider is registered
   - No →

3. Is close relative a **registered** childcare provider?
   - Yes → Childcare Allowance cannot be claimed.
   - No →

4. Will the childcare take place in the **child(ren)'s own home**?
   - Yes → Childcare Allowance cannot be claimed.
   - No →

5. Will the close relative be providing care away from the child's own home, but only **for the child(ren) they are related to**?
   - Yes → Childcare Allowance cannot be claimed.
   - No →

6. Will the relative/family member be providing the childcare away from the child's own home and also be **looking after other (unrelated) children at the same time**?
   - Yes → Eligible to claim Childcare Allowance
   - No → Childcare Allowance cannot be claimed.
4. Free Early Education

All three and four year olds in England are entitled to up to 570 hours of free early education or childcare a year. This is often taken as 15 hours each week for 38 weeks of the year. Some two year olds are also eligible. You can find out more information about your child’s eligibility for a free early education place by going to by visiting the government’s website here.

NHS students who receive a free early years education place for their child or children cannot receive any Childcare Allowance for the periods or sessions of childcare for which the free early education place applies. However, they can claim for any additional or extra hours, which are not covered by the free sessions.

For example:

Your childcare costs are £100 per week...

...but £30 of this is paid by the Early Years Education Scheme...

...you should only declare, and claim for, the remaining £70 per week when you apply for Childcare Allowance.

Some Early Years education providers may ask you to make a payment for your child’s free early education, which will later be refunded to you.

If you are expecting a refund for your childcare from another source, please indicate this on your Childcare Allowance application form, but do not include the amount in your claim.
5. Tax Credits and Tax Free Childcare

**Tax Credits** are managed by HM Revenue and Customs (HMRC) and include Child Tax Credit to support families with children and Working Tax Credit to support low paid employees and self employed people.

**Child Tax Credit** (CTC)
This will not affect your entitlement to the NHS Bursary or any of the additional allowances such as the Childcare Allowance. Students do not have to be working to qualify for CTC.

**Working Tax Credit** (WTC)
WTC contains a *childcare element*, which pays 80% of registered or approved childcare costs. Students in Higher Education, including NHS students, are not normally entitled to claim WTC themselves unless they work 16 hours or more per week. This must be in addition to their attendance on their course and must be paid work. Students should be aware that periods of compulsory practice placement undertaken in a hospital or clinic as part of their course, do not count as paid employment.

If you or your spouse, partner or civil partner are receiving, or expect to receive, the childcare element of WTC, you will not be entitled to the NHS Bursary Childcare Allowance. You can check whether you may be eligible for WTC and/or CTC by visiting [gov.uk website](https://www.gov.uk).

**Tax-free childcare**
This is a new government initiative which is due to be rolled out from autumn 2017. It will replace the existing Childcare Voucher Scheme.

For eligible families, [Tax-Free Childcare](https://www.gov.uk/tax-free-childcare) offers to cover 20% of childcare costs (up to £2,000 per child, per year), for children up to the age of 12. You will **not** be able to claim or receive the NHS Bursary Childcare Allowance if you start to receive tax-free childcare.

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6. Applying for the Childcare Allowance

In order to apply for Childcare Allowance you must first apply for Dependants Allowance in the main application form on BOSS.

Please be aware that the other Dependants Allowance screens on BOSS will only appear if you indicate that you have somebody (a spouse/partner/civil partner and/or child) who will be wholly or mainly financially dependent on you, so remember to answer yes to that question.

If you answer ‘no’, you will not be able to go on to claim Dependants Allowance and Childcare Allowance.

In the Dependants Allowance section you will be asked questions about your dependent child/children and then asked if you would like to apply for Childcare Allowance.

If you answer ‘yes’, BOSS will then ask you for details about your childcare provider/s, but you will need to complete a paper Childcare Allowance application form after you have submitted your online BOSS application to give us more details about your childcare costs.

This form must be printed off from the Bursary Forms page of our website. You must complete the form and get it signed by your childcare provider/s to verify the costs.

You should post your Childcare Allowance application form along with all of your NHS Bursary application supporting evidence (unless you have already sent us this) as soon as possible, to avoid any delays to the assessing of your application and any subsequent payments. Don’t forget to print off a copy of your student coversheet from your BOSS account (in the ‘Documents’ section) and include it with anything you post to us.

You are advised to send everything to us by Special Delivery or recorded post so that you can track the receipt of your application/documents. If you will be sending any supporting evidence that needs to be returned to you, don’t forget to include a self-addressed return envelope with recorded or Special Delivery pre-paid on it so that you can track the return of your documents once they leave us. Post your application and supporting evidence to:

NHS Student Bursaries
Ridgway House
Northgate Close
Middlebrook
Horwich
Bolton
BL6 6PQ
7. How the Childcare Allowance is calculated

Amounts payable in 2017/18

The Childcare Allowance is available for students who have dependent children and pays up to 85% of the costs, subject to a net maximum rate of £128.78 per week for one child and £191.45 for two or more children throughout the academic year.

To be eligible to apply for Childcare Allowance, you must firstly apply for Dependants Allowance for that child/ren. However, you do not necessarily have to be awarded Dependants Allowance to receive some help towards your childcare costs through the Childcare Allowance.

The table on the next page gives an example of a student’s typical childcare costs in a four week sample period within the academic year and shows how much they could expect to receive under current Childcare Allowance arrangements.

Please note:

The example overleaf shows only a fragment of the typical costs for illustration purposes. Actual Childcare Allowance is normally calculated and paid over a full academic year.

It is intended only as a guide to the calculation process as it is not possible to cover every student’s individual circumstances. We cannot guarantee you will receive help with your childcare costs, as these are subject to means testing.

Your actual entitlement to Childcare Allowance and/or other award elements of the NHS Bursary for 2017/18 can only be determined after you have completed and submitted the necessary NHS Bursary forms on BOSS and supplied all of the requested supporting evidence for us to assess.

In each of the three tables below all of the figures in the ‘Amount payable to student’ columns are subject to means testing.
Example 1: Student claiming Childcare Allowance for one child

<table>
<thead>
<tr>
<th>Week</th>
<th>Date from</th>
<th>Date to</th>
<th>Number of children requiring childcare</th>
<th>Net max amount payable</th>
<th>Weekly cost declared by student</th>
<th>85% of weekly cost declared</th>
<th>Amount payable to student</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>28 Aug 2017</td>
<td>3 Sept 2017</td>
<td>1</td>
<td>£128.78</td>
<td>£100</td>
<td>£85</td>
<td>£85</td>
</tr>
<tr>
<td>2</td>
<td>4 Sept 2017</td>
<td>10 Sept 2017</td>
<td>1</td>
<td>£128.78</td>
<td>£120</td>
<td>£102</td>
<td>£102</td>
</tr>
<tr>
<td>3</td>
<td>11 Sept 2017</td>
<td>17 Sept 2017</td>
<td>1</td>
<td>£128.78</td>
<td>£152</td>
<td>£129.20</td>
<td>£128.78</td>
</tr>
<tr>
<td>4</td>
<td>18 Sept 2017</td>
<td>24 Sept 2017</td>
<td>1</td>
<td>£128.78</td>
<td>£200</td>
<td>£170</td>
<td>£128.78</td>
</tr>
</tbody>
</table>

**Total cost to student this period:** £572

**Childcare Allowance payable this period:** £444.56

The student will only be entitled to 85% of their actual costs (if claiming for one child) until their costs reach the maximum weekly allowance of £128.78.

**Week 1:** because the declared weekly cost does not exceed the maximum Childcare Allowance rate of £128.78, the student will be awarded £85.

**Week 2:** because the declared cost does not exceed the maximum Childcare Allowance rate of £128.78, the student will be paid £102.

**Week 3:** the student can only receive the maximum net weekly amount of £128.78 because this week’s declared cost exceeds the maximum amount that the Childcare Allowance will pay.

**Week 4:** the student can only receive the maximum net weekly amount of £128.78 because this week’s declared cost exceeds the maximum amount that the Childcare Allowance will pay.
**Example 2: Student claiming Childcare Allowance for two children**

<table>
<thead>
<tr>
<th>Week</th>
<th>Date from</th>
<th>Date to</th>
<th>Number of children requiring childcare</th>
<th>Net max amount payable</th>
<th>Weekly cost declared by student</th>
<th>85% of weekly cost declared</th>
<th>Amount payable to student</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>28 Aug 2017</td>
<td>3 Sept 2017</td>
<td>2</td>
<td>£191.45</td>
<td>£180</td>
<td>£153</td>
<td>£153</td>
</tr>
<tr>
<td>2</td>
<td>4 Sept 2017</td>
<td>10 Sept 2017</td>
<td>2</td>
<td>£191.45</td>
<td>£200</td>
<td>£170</td>
<td>£170</td>
</tr>
<tr>
<td>3</td>
<td>11 Sept 2017</td>
<td>17 Sept 2017</td>
<td>2</td>
<td>£191.45</td>
<td>£260</td>
<td>£221</td>
<td>£191.45</td>
</tr>
<tr>
<td>4</td>
<td>18 Sept 2017</td>
<td>24 Sept 2017</td>
<td>2</td>
<td>£191.45</td>
<td>£260</td>
<td>£221</td>
<td>£191.45</td>
</tr>
</tbody>
</table>

**Total cost to student this period:** £900  
**Childcare Allowance payable this period:** £705.90

The student will only be entitled to 85% of their actual costs (if claiming for two children) until these reach the maximum weekly allowance of £191.45.

**Week 1:** because the declared cost does not exceed the maximum Childcare Allowance rate of £191.45 the student will be paid 85% of the actual cost which is £153.

**Week 2:** because the declared cost does not exceed the maximum Childcare Allowance rate of £191.45 the student will be paid 85% of the actual cost which is £170.

**Week 3:** the student can only receive the maximum net amount of £191.45 because this week’s costs exceed the maximum amount that the Childcare Allowance will pay for two or more children.

**Week 4:** the student can only receive the maximum net weekly amount of £191.45 because this week’s costs exceed the maximum amount that the Childcare Allowance will pay for two or more children.
Example 3: Student claiming Childcare Allowance for three children

<table>
<thead>
<tr>
<th>Week</th>
<th>Date from</th>
<th>Date to</th>
<th>Number of children requiring childcare</th>
<th>Net max amount payable</th>
<th>Weekly cost declared by student</th>
<th>85% of weekly cost declared</th>
<th>Amount payable to student</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>28 Aug 2017</td>
<td>3 Sept 2017</td>
<td>3</td>
<td>£191.45</td>
<td>£200</td>
<td>£170</td>
<td>£170</td>
</tr>
<tr>
<td>2</td>
<td>4 Sept 2017</td>
<td>10 Sept 2017</td>
<td>3</td>
<td>£191.45</td>
<td>£210</td>
<td>£178.50</td>
<td>£178.50</td>
</tr>
<tr>
<td>3</td>
<td>11 Sept 2017</td>
<td>17 Sept 2017</td>
<td>3</td>
<td>£191.45</td>
<td>£225</td>
<td>£191.25</td>
<td>£191.25</td>
</tr>
<tr>
<td>4</td>
<td>18 Sept 2017</td>
<td>24 Sept 2017</td>
<td>3</td>
<td>£191.45</td>
<td>£320</td>
<td>£272</td>
<td>£191.45</td>
</tr>
</tbody>
</table>

Total cost to student this period: £955
Childcare Allowance payable this period: £731.20

The student will only be entitled to 85% of their actual costs (if claiming for three or more children) until their costs reach the maximum weekly allowance of £191.45.

**Week 1:** because the weekly declared cost does not exceed the net maximum Childcare Allowance rate of £191.45, the student can receive 85% of the actual cost which is £170.

**Week 2:** because the weekly declared cost does not exceed the net maximum Childcare Allowance rate of £191.45, the student can receive 85% of the actual cost which is £178.50.

**Week 3:** because the weekly declared cost is just less than the net maximum Childcare Allowance rate of £191.45, the student will be paid £191.25.

**Week 4:** the student can only receive the maximum net weekly amount of £191.45 because this week’s cost exceeds the maximum amount that the Childcare Allowance will pay.
8. Payment of the Childcare Allowance

If you are entitled to receive Childcare Allowance, this will be calculated and paid in addition to the NHS Bursary basic award (or a maintenance bursary if you are a student attending a designated part-time course from 1 August 2017 onwards) and the non-means tested grant of £1,000, if applicable.

If you have submitted a Childcare Allowance application form in time for the start of the academic year, payments will be made in monthly instalments by the BACS method directly to your bank account. Subsequent payments are made on the third Friday of every month.

If you have been awarded Childcare Allowance, your monthly payments may vary in amount as they are paid to you based on the weekly amounts you have declared on the Childcare Allowance application form. For example, the weeks where you have not declared any childcare costs on the form, no Childcare Allowance will be paid with that month’s bursary. This ensures you receive your Childcare Allowance payments during the months you need it.
9. Changes you must tell us about

It is important that you inform us as soon as possible if your childcare needs, costs or childcare provider/s change to ensure that you are receiving the correct amount. If you do not, you could receive an incorrect amount and you may have to pay some money back to us.

If, after having applied for Childcare Allowance, you...

...please inform us as soon as possible, as this could affect your entitlement.

You should do this by firstly completing a Change of Circumstances form through your Bursary Online Support System (BOSS) account, then posting a paper Childcare Allowance application form to us (with childcare receipts to prove any payments you want backdating).

If you change to a new provider, please also ask your old provider to complete a Childcare reconciliation form and send this with your student coversheet. The Childcare reconciliation form is available from the Bursary forms section of our website.

Please be aware that if you knowingly withhold information, or provide false information, you will be committing fraud. If at any time we suspect that a claim is fraudulent a referral will be made to NHS Counter Fraud Authority for further investigation.

If you suspect that someone may be claiming childcare costs fraudulently, you can use the Freephone NHS Fraud and Corruption Reporting Line (FCRL) to pass on information anonymously. All calls are treated in confidence and investigated by professionally trained staff.

If a person is found to be guilty of fraud following an investigation, they may be liable to prosecution and/or civil proceedings.
10. Childcare reconciliation

When you apply for the NHS Bursary Childcare Allowance (normally before the start of your academic year), you are only asked to provide an estimate of what you expect your costs to be. If your application for Childcare Allowance is approved, your first few payments of the allowance are based solely on those estimates.

In order to ensure that you are receiving the correct amount of Childcare Allowance, you will be asked to verify your childcare costs by sending in a completed Childcare reconciliation form four times per academic year. Your childcare provider/s will also have to complete the Childcare reconciliation form to verify your costs each time.

On receipt of this information, we will reconcile your estimated childcare costs against the amount that you have actually paid out for childcare during that reconciliation period. This calculation will be based solely on the information you and your childcare provider send to us.

If you do not submit your Childcare reconciliation form when requested, we will place holds on your remaining Childcare Allowance payments.

You must keep the original copies of your childcare receipts as we may request them for random sample checking at any point during the academic year. If you are unable to provide your childcare receipts when we ask, your Childcare Allowance payments will be stopped...

...and all of the Childcare Allowance paid to you to date will be classed as an over-payment.

You will be informed of the outcome in writing after each reconciliation period. If necessary, we will adjust future Childcare Allowance payments to reflect the actual monthly childcare costs you are incurring. For example, if you over or under estimated your costs at the beginning of the year.

The diagram on the next page provides an at-a-glance overview of the process.

For further information about the Childcare Allowance or the reconciliation process, please use our Ask Us service.

Completed and signed Childcare reconciliation forms should be sent to:

NHS Student Bursaries
Childcare
PO Box 2253
Bolton
BL6 9HX
Don’t forget that you **must** include a copy of your student coversheet which contains your unique barcode with anything you post to us or we cannot link it to your BOSS account. Your coversheet can be printed from the ‘Documents’ section on the home page of your BOSS account.

Send everything to us by Special Delivery or recorded post so that you can track the receipt of your application/documents.

If you will be sending any supporting evidence that needs to be returned to you, don’t forget to include a self addressed return envelope with recorded or Special Delivery pre-paid on it so that you can track the return of your documents once they leave us.

On the next page, you will find a diagram explaining the process for applying for, and payment of, childcare costs.
Before start of academic year:
Student submits paper application for Childcare Allowance and provides estimated childcare costs.

Start of academic year:
Application assessed and Childcare Allowance payments commence with bursary.

Before start of reconciliation period:
Student Services contacts students who are in receipt of Childcare Allowance to ask them to complete and submit a Childcare reconciliation form for the relevant period. Their childcare provider must also complete and sign the form.

First reconciliation period:
Students are given the option to have their future childcare claims amended in line with their average weekly costs from the relevant quarter OR to provide a revised weekly claim for the remainder of the enrolment period.

Has the completed Childcare reconciliation form been submitted following reminder?

YES

The student’s Childcare Allowance is reconciled and the student is informed of one of three outcomes by email.

1. NO CHANGE:
   Actual and estimated costs balance. The student’s monthly Childcare Allowance payments remain the same.

2. UNDERPAYMENT:
   Estimated costs were less than actual.
   Underpayment amount will be credited to student’s bank account on next available date.

3. OVERPAYMENT:
   Estimated costs were more than actual.
   Overpayment is either recovered from bursary in scheduled monthly instalments or another form of recovery action is applied.

NO

Reminder sent to student 15 working days after the initial request for a completed form to be received by the requested deadline.

Student’s Childcare Allowance payments suspended.

Student notified of suspension.

Full process is repeated for subsequent childcare reconciliation periods.

Students must keep all of their original childcare receipts as these may be requested at any point during the academic year for random sample checks.
11. Contact us:

Student enquiries:

0300 330 1345

The opening hours for our helpline are:

8am - 6pm Monday to Friday
9am - 3pm Saturday
Closed on Sunday

Email: nhsbsa.sbaccount@nhsbsa.nhs.uk

Website: www.nhsbsa.nhs.uk/student-services

Facebook: www.facebook.com/NHSstudentbursaries

Twitter: www.twitter.com/NHSBSA_Students

Ask Us: http://ow.ly/Li6p8

Call Back Service:

We offer a call back service via text message. Please text 07860 033056 with your name and contact details and our staff will call you back as quickly as possible.

We also offer a call back service via email. If you would like a call back please email nhsbsasbsms@nhs.net with the subject header ‘call back request’ and include your name and contact details in the email.

Please post your Childcare Allowance application form to:

NHS Student Bursaries
Ridgway House
Middlebrook
Horwich
Bolton
BL6 6PQ