NHS Bursary funding for medical and dental students 2020/21
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Disclaimer

Students should not rely on 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.

Information about NHS Bursary funding is posted on the NHS Business Services Authority's Student Services website. Students are advised to check the website on a regular basis.

The Department of Health and Social Care and NHSBSA Student Services 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, academic year to begin or indeed for any subsequent academic years.

The information provided in this guide applies to the 2020/21 academic year only.

Policy

The NHS Business Services Authority (NHSBSA) Student Services is responsible for administering the NHS Bursary Scheme to eligible medical and dental students. The Department of Health and Social Care (DHSC) and the Department for Education (DfE) share responsibility for the financial support for medical and dental students who are ordinarily resident in England.

NHS Bursary funding is administered to eligible students under the arrangements set out in the NHS Bursary Scheme New Rules (Ninth Edition) for the academic year from 1 September 2020 to 31 August 2021.

The information in this booklet is correct at the time of publication, however further changes may be made to the NHS Bursary Scheme and all potential applicants are advised to check our website for updated details.

Who is this guide for?

The information in this guide is intended for:

- Undergraduate or graduate-entry medical or dental students in the later years of their course who are applying for NHS bursary funding for the first time in 2020/21.

- Continuing undergraduate and graduate-entry medical and dental students who have already received an NHS Bursary in the previous academic year or years.
1. Personal eligibility: residency and immigration status

Continuing students

If you have applied for and received an NHS Bursary in a previous academic year or years you will normally have already demonstrated your eligibility for funding and supplied evidence of your identity and residency status. As a continuing bursary student you will not be required to provide this evidence again.

New bursary applicants

If you will be entering an NHS Bursary funded year for the first time in 2020/21 and this is the first time you are applying to us, please read the information below.

NHS Bursaries are only available to students who were ordinarily resident in England on the first day of the first academic year in which their medical or dental course began.

If you moved to England from elsewhere in the UK (including the Channel Islands or the Isle of Man) wholly or mainly for the purpose of undertaking full time education, you will not be eligible for NHS Bursary funding.

Instead, you should contact the relevant funding authority in Scotland, Wales, Northern Ireland or the Islands.

Example:

Student A was ordinarily resident in Scotland, but moved to England to undertake a foundation level science degree for a year. The student was funded by the Student Awards Agency for Scotland for that course. They remained in England for the following summer vacation period and then began their undergraduate Medicine course at another English university in the autumn.

Student A would be regarded as being ordinarily resident in Scotland for NHS Bursary funding purposes, and would not be eligible for an NHS Bursary. They would be advised to contact the Student Awards Agency for Scotland (SAAS) instead.

EU Students

EU students studying at a university in England who do not qualify for the maintenance grant part of the NHS Bursary because they have not been ordinarily resident in the UK for five or more years, may still be entitled to have their tuition fee contribution met by the NHS, provided that they have been ordinarily resident in the EEA for at least three years prior to the start of their course.
In general:

<table>
<thead>
<tr>
<th>If your university is located in:</th>
<th>EU medical or dental students should apply for help with tuition fee costs to:</th>
</tr>
</thead>
<tbody>
<tr>
<td>England</td>
<td>NHSBSA Student Services</td>
</tr>
<tr>
<td>Wales</td>
<td>Student Finance Wales</td>
</tr>
<tr>
<td>Scotland</td>
<td>Student Awards Agency for Scotland</td>
</tr>
<tr>
<td>Northern Ireland</td>
<td>Student Finance Northern Ireland</td>
</tr>
</tbody>
</table>

- EU students studying at universities in **England** should apply to NHSBSA Student Services.
- EU students studying at a university in **Scotland**, **Wales** or **Northern Ireland** should apply to the relevant national authority shown above for the country in which they are studying.

**UK residency**

Medical and dental students are eligible for a bursary and/or payment of their tuition fees if they meet the relevant residence requirements detailed in any one of the eligibility categories below.

Full details of the residency rules are contained in the NHS Bursary Scheme New Rules Ninth Edition 2020/21. Students are required to provide documentary evidence of their current immigration status when they apply for a bursary.

Where a student does not meet all of the requirements in the relevant category, they will not be eligible for an NHS Bursary.

### 1. Students who are settled in the UK

This includes UK nationals who have always lived in the UK and EEA national or family member students who have acquired the right of permanent residence in the UK.

To be eligible under this category students must:

- be ordinarily resident in England on the first day of the first academic year of the course and;
- have been ordinarily resident in the UK (or the Channel Islands or Isle of Man) throughout the three years immediately before the first day of the first academic year of their course.

### 2. Students who have been granted refugee status in the UK

To be eligible under this category students must:

- have been ordinarily resident in the UK and Islands and;
- have not ceased to be so since they were recognised as a refugee and;
- have been ordinarily resident in the UK on the first day of the first academic year of their course.
### 3. Students who are the spouse or civil partner of a person with refugee status

To be eligible under this category students must:

- have been the spouse or civil partner of the refugee on the date on which the refugee applied for asylum and;
- be ordinarily resident in the UK and have not ceased to be so since being given leave to enter or remain in the UK as the family member of the refugee and;
- be ordinarily resident in the UK on the first day of the first academic year of their course.

### 4. Students who are the child or step-child of a person with refugee status

To be eligible under this category students must:

- have been the child of the refugee or the child of the refugee’s spouse or civil partner on the date the refugee made the application for asylum and;
- have been under 18 when the refugee applied for asylum and;
- be ordinarily resident in the UK and Islands and have not ceased to be resident since being given leave to enter or remain in the UK and;
- be ordinarily resident in the UK on the first day of the first academic year of their course.

### 5. Students who have been granted humanitarian protection in the UK

To be eligible under this category students must:

- have been ordinarily resident in the UK on the first day of the first academic year of the course and;
- have been ordinarily resident in the UK and Islands throughout the three year period before the first day of the first academic year of the course.

### 6. Students who are the spouse or civil partner of a person granted humanitarian protection in the UK

To be eligible under this category students must:

- have been the spouse or civil partner of the person granted humanitarian protection on the date on which that person applied for asylum in the UK and;
- they must have been ordinarily resident in the UK (not Islands) on the first day of the first academic year of the course and;
- they must have been ordinarily resident in the UK and Islands throughout the three year period before the first day of the first academic year of the course.

### 7. Students who are the child or step-child of a person granted humanitarian protection in the UK

To be eligible under this category students must:

- have been the child of that person (or the child of a person who was the spouse or civil partner of the person granted humanitarian protection) and;
- have been under 18 on the parent or step-parent’s asylum application date and;
- be ordinarily resident in the UK (but not the Islands) on the first day of the first academic year of the course and;
- have been be ordinarily resident in the UK and Islands throughout the three year period before the first day of the first academic year of the course.
8. Students who have been granted Leave to Remain in the UK

To be eligible under this category students must, on the first day of the first academic year of their course:

- be ordinarily resident in the UK, and;
- have been ordinarily resident in the UK and Islands throughout the three year period immediately preceding the first day of the first academic year of their course, and;
- their residence in the UK and Islands must not during any part of the three year period referred to above, been wholly or mainly for the purpose of receiving full-time education and;
- if aged under 18 years must have lived in the UK throughout the seven year period preceding the first day of the first academic year of the course or;
- if aged 18 years or above have lived in the UK throughout either:
  - half their life or
  - a period of twenty years³

9. Students who are EEA migrant workers, EEA self-employed persons, Swiss-employed persons, Swiss self-employed persons or a relevant family member⁴;

To be eligible under this category students must:

- be ordinarily resident in the UK on the first day of the first academic year of their course and;
- have been ordinarily resident in the territory comprising the EEA or Switzerland throughout the three year period before the first day of the first academic year of their course.

10. Students who are EEA frontier workers, EEA frontier self-employed persons, Swiss frontier-employed persons, Swiss frontier self-employed persons or a relevant family member⁵

To be eligible under this category students must:

- have been ordinarily resident in the territory comprising the EEA or Switzerland throughout the three year period before the first day of the first academic year of the course.

11. Students who are settled in the UK but who have exercised a right of residence elsewhere in the EEA

To be eligible under this category students must:

- have been ordinarily resident in the UK and settled in the UK immediately before leaving the UK and;
- be ordinarily resident in the UK on the first day of the first academic year of the course and;
- have been ordinarily resident in the EEA or Switzerland throughout the three year period before the first day of the first academic year of their course.

12. Students who are EU nationals or a relevant family member who have not been ordinarily resident in the UK for at least three years

To be eligible to receive a tuition fees only award under this category, students must:

- have been ordinarily resident in the EEA or Switzerland throughout the three year period before the first day of the first academic year of their course.

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² This does not include unmarried partners
³ The minimum residency period is capped at twenty years for those aged 40 and over.
⁴ Means that person’s spouse or civil partner, or direct descendants of the person or of the person’s spouse or civil partner who are under the age of 21, or dependants of the person or the person’s spouse or civil partner; or dependent direct relatives in the ascending line of that person or of the person’s spouse or civil partner
⁵ Means that person’s spouse or civil partner, or that person’s child or the child of that person’s spouse or civil partner.
13. Students who are EU Nationals (other than UK nationals) on the first day of the first academic year of their course and who have been ordinarily resident in the UK

To be eligible for a bursary under this category students must:

- be ordinarily resident in the UK on the first day of the first academic year of the course and;
- ordinarily resident in the UK and Islands throughout the three year period immediately before the first day of the first academic year of their course.

14. Students who are the child of a Swiss National entitled to support in the UK by article 3(6) of annex 1 of the Swiss Agreement

To be eligible under this category students must:

- be ordinarily resident in the UK on the first day of the first academic year of the course and;
- have been ordinarily resident in the EEA or Switzerland throughout the three year period before the first day of the first academic year of the course.

15. Students who are the child of a Turkish worker

To be eligible under this category students must:

- be ordinarily resident in the UK on the first day of the first academic year of the course and;
- have been ordinarily resident in the EEA, Switzerland or Turkey throughout the three year period before the first day of the first academic year of the course.

16. Students who have been granted Stateless Leave\(^6\)

To be eligible under this category students must:

- be ordinarily resident in England on the first day of the first academic year of the course and;
- have been ordinarily resident in the United Kingdom and Islands throughout the three-year period preceding the first day of the first academic year of their course.

17. Students who are the spouse or civil partner of a person granted Stateless Leave

To be eligible under this category students must:

- have been that person's spouse or civil partner on the leave application date and;
- have been ordinarily resident in England on the first day of the first academic year of the course and;
- have been ordinarily resident in the United Kingdom and Islands throughout the three-year period preceding the first day of the first academic year of the course.

18. Students who are the child or step-child of a person who has been granted Stateless Leave

To be eligible under this category students must:

- have been the child or stepchild of the person granted stateless leave on the leave application date and;
- have been under 18 on that date and;
- have been ordinarily resident in England on the first day of the first academic year of the course and;
- have been ordinarily resident in the United Kingdom and Islands throughout the three-year period preceding the first day of the first academic year of the course.

\(^6\) This means a person who has Leave to Remain as a stateless person under the immigration rules within the meaning given in section 33(1) of the Immigration Act 1971(a) and who has been ordinarily resident in the United Kingdom and Islands throughout the period since being granted such leave.
2. Course eligibility

1.1 Your medical or dental course

Only the later years of courses leading to professional registration as a Doctor or Dentist are eligible for an NHS Bursary. Details of which course years are bursary funded are set out in the table below.

<table>
<thead>
<tr>
<th>Type of medical or dental pre-registration course</th>
<th>Part of course eligible for an NHS Bursary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Course year</td>
<td>1</td>
</tr>
<tr>
<td>Five or more years undergraduate pre-registration course (including any integral foundation or intercalating years at bachelor or master’s degree level)</td>
<td>Not eligible</td>
</tr>
<tr>
<td>Accelerated four year pre-registration course for graduates with relevant prior learning</td>
<td>Not eligible</td>
</tr>
<tr>
<td>Accelerated three year pre-registration course for graduates with relevant prior learning</td>
<td>Not eligible</td>
</tr>
</tbody>
</table>

Undergraduate medical or dental courses taken as a second degree

If you are undertaking an undergraduate medical or dental course as a second degree, provided you meet the residency criteria described in Section 2 and are in a bursary funded course year, you will still be able to apply for an NHS Bursary from your fifth year of study.

If you have been permitted to join the course from a later study year due to prior learning or qualifications, for example course year two or three of a five year undergraduate programme, you would be eligible to apply for a bursary from course year five.
**Foundation year**

A foundation year may be counted towards bursary funding, provided that the foundation year formed an integral part of the whole medical or dental course and you enrolled at the outset for its full duration.

**Intercalation**

Intercalating years at bachelors or masters level (but not PhD) can be counted towards the qualifying fifth year of study for NHS Bursary funding.

If you undertook an intercalation year during the earlier part of your undergraduate programme, you could be eligible for NHS Bursary funding from your fifth year of study. The examples below show in more detail how this might apply.

<table>
<thead>
<tr>
<th>Intercalation undertaken in earlier years of the course</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Example</strong></td>
</tr>
<tr>
<td>A medical student chooses to intercalate in year 3 of their 5 year undergraduate course.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Timeline</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Academic year</strong></td>
</tr>
<tr>
<td>2016/17</td>
</tr>
<tr>
<td>2017/18</td>
</tr>
<tr>
<td>2018/19</td>
</tr>
<tr>
<td>2019/20</td>
</tr>
<tr>
<td><strong>2020/21</strong></td>
</tr>
</tbody>
</table>

the student would be eligible to apply for an NHS Bursary funding from this year (i.e. for course years 4 and 5 in 2020/21 and 2021/22)

If you intercalate in your fifth year of study during an undergraduate course you will be eligible to apply for NHS Bursary funding and, if your application is accepted, you will receive a bursary for the intercalation year and course year 5. See the example below for more information.
Intercalation undertaken in the fifth year of study undergraduate programme

<table>
<thead>
<tr>
<th>Example</th>
<th>Student is eligible to apply for a NHS Bursary as follows:</th>
</tr>
</thead>
</table>
| A medical student undertakes an intercalation year in their fifth year of study in 2020/21 | • The intercalation year and;  
• course year five |

<table>
<thead>
<tr>
<th>Academic year</th>
<th>Course year</th>
<th>Year of study for NHS Bursary purposes</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016/17</td>
<td>1</td>
<td>First</td>
</tr>
<tr>
<td>2017/18</td>
<td>2</td>
<td>Second</td>
</tr>
<tr>
<td>2018/19</td>
<td>3</td>
<td>Third</td>
</tr>
<tr>
<td>2020/21</td>
<td>4</td>
<td>Fourth</td>
</tr>
</tbody>
</table>
| 2020/21       | Intercalation year | Fifth  
NHS Bursary funding applies |
| 2021/22       | 5           | Sixth                                |
NHS Bursary funding applies

Repeat study

Repeat years do not count towards the qualifying year of study for NHS Bursary funding purposes.

If you are required to repeat a later course year which is eligible for NHS Bursary funding, you may still be entitled to receive a bursary for up to a maximum of 12 additional months (i.e. one academic year).

No further bursary funding can be awarded to you if you need more than one 12 month period of repeat study to complete your course, regardless of your circumstances. The tables below provide further information.

Examples of repeat study patterns and corresponding NHS Bursary funding

Example 1: Repeat study in earlier part of undergraduate course – one occasion

A medical student on an undergraduate five year programme was required to repeat course year 2 in 2017/18. Their eligible bursary funded years would be as follows:

<table>
<thead>
<tr>
<th>Academic year</th>
<th>Course year</th>
<th>Course year</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015/16</td>
<td>1</td>
<td>First</td>
</tr>
<tr>
<td>2016/17</td>
<td>2</td>
<td>Second</td>
</tr>
<tr>
<td>2018/19 (repeat year)</td>
<td>2</td>
<td>Not counted towards qualifying year for NHS Bursary funding</td>
</tr>
<tr>
<td>2018/19</td>
<td>2</td>
<td>Third</td>
</tr>
<tr>
<td>2019/20</td>
<td>4</td>
<td>Fourth</td>
</tr>
</tbody>
</table>
| 2020/21       | 5           | Fifth       
Student now entitled to apply for NHS Bursary funding |
### Example 2: Undergraduate course - repeat study - two occasions

A medical student on an undergraduate five year programme was required to repeat course year 1 in 2015/16 and Course Year 5 in 2020/21. Their eligible bursary funded years would be as follows:

<table>
<thead>
<tr>
<th>Academic year</th>
<th>Course year</th>
<th>Year of study</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014/15</td>
<td>1</td>
<td>First</td>
</tr>
<tr>
<td>2015/16</td>
<td>1 (repeat year)</td>
<td>Not counted towards qualifying year for NHS Bursary funding</td>
</tr>
<tr>
<td>2016/17</td>
<td>2</td>
<td>Second</td>
</tr>
<tr>
<td>2017/18</td>
<td>3</td>
<td>Third</td>
</tr>
<tr>
<td>2018/19</td>
<td>4</td>
<td>Fourth</td>
</tr>
<tr>
<td>2019/20</td>
<td>5</td>
<td>Fifth</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Student now entitled to apply for NHS Bursary funding</td>
</tr>
<tr>
<td>2020/21</td>
<td>5 (Repeat year)</td>
<td>NHS Bursary funded repeat year In this example, the student would be entitled to bursary funding for repeat study</td>
</tr>
</tbody>
</table>

### Example 3 – Graduate Entry course: Repeat study (one occasion)

A graduate entry medical student on a four-year programme is required to repeat course year 3 in 2020/21. The student’s eligible bursary funded years would be as follows:

<table>
<thead>
<tr>
<th>Academic year</th>
<th>Course year</th>
<th>Year of study</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017/18</td>
<td>1</td>
<td>First (not bursary-funded)</td>
</tr>
<tr>
<td>2018/19</td>
<td>2</td>
<td>Second (NHS Bursary funding available)</td>
</tr>
<tr>
<td>2018/19</td>
<td>3</td>
<td>Third (NHS Bursary funding available)</td>
</tr>
<tr>
<td>2020/21</td>
<td>3 (repeat year)</td>
<td>Fourth (NHS Bursary funding available for one repeat year)</td>
</tr>
<tr>
<td>2021/22</td>
<td>4</td>
<td>Fifth (NHS Bursary funding available for final year)</td>
</tr>
</tbody>
</table>
3. Tuition fees

If you are eligible for an NHS Bursary, and you have completed the bursary application process by the required deadline, the NHSBSA will pay the standard tuition fee contribution to your medical or dental school on your behalf as listed in the table below.

You must be in attendance on 1 December in the 2020/21 academic year for the tuition fee contribution to be made.

Information about applying for a bursary is detailed in Section 4.

**Tuition fee contribution rates 2020/21**

<table>
<thead>
<tr>
<th>Type of course</th>
<th>Maximum amount payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate course lasting 5 or 6 years</td>
<td>up to £9,250</td>
</tr>
<tr>
<td>Graduate entry course (3 or 4 years)</td>
<td><strong>£3,715</strong></td>
</tr>
<tr>
<td></td>
<td><strong>£3,925</strong> for English-domiciled students studying in Northern Ireland</td>
</tr>
<tr>
<td>Any final year of a course required to be completed after less than 15 weeks’ attendance</td>
<td>up to £4,625</td>
</tr>
</tbody>
</table>

If your university charges *less* than the maximum contribution rate for that academic year, the tuition fee contribution we will pay to your university will be limited to that cost.

If your tuition fee cost is *higher* than the maximum rate shown, you will be expected to pay the balance, although you may be able to apply for a tuition fee loan from Student Finance England to cover the additional cost.
4. Applying for an NHS Bursary

You must firstly register for an online account using the Bursary Online Support System (BOSS) on our website. Once registered, you will then be able to make a bursary application.

Step by step guidance on creating a BOSS account and submitting an application form is also available on our website.

All applications must be made **within nine months** of the start of the academic year for which a claim for an NHS Bursary (including the tuition fee contribution) is being made. This includes any documentary evidence you are asked to send to us in support of your application.

**Important information**

Your NHS Bursary application is your responsibility and it is essential that you submit an application by the published deadlines. If you do not, you may not receive the funding you were entitled to for the academic year in question and you should be aware that you may be liable for the payment of your own tuition fees as a result.

Students can view information about the 2020/21 bursary application window deadlines on our website.
5. NHS Bursary award rates, calculation and assessment

For bursary eligible course years, the following types of NHS Bursary are available to medical and dental students.

A means tested bursary

A non-means tested grant of £1,000

Payment of your tuition fee contribution to your university

Additional allowances (depending on your circumstances)

How the NHS Bursary is calculated

Dependent and independent students

If you are classed as a dependent student when your NHS Bursary application is assessed for the first time, the means tested bursary will be calculated on the income of your parent/s, if they wish to declare this information on your application form. If you are classed as an independent student, your parents will not be required to provide their income details, but if you have a spouse, partner or civil partner, they will be asked to provide their financial details, if they wish to do so. If you apply for a means tested bursary as an independent student, you will be asked to provide documentary evidence of your circumstances to support your claim.

You could be classed as independent if you can demonstrate you meet one of the following:

You have supported yourself from your own earnings for an aggregate of 36 months prior to the first day of the first academic year of your course.

Earnings cannot include Student Finance England (or equivalent) student loans funding or grants or any other form of mandatory award.

The 36 month period does not need to be to be a continuous period, it can be an aggregate of 36 months and can also include any periods for which you were:

- participating in arrangements for training for the unemployed under any scheme operated, sponsored or funded by a state authority

or

- in receipt of benefits payable by a state authority in respect of a person who is unemployed but available for work;

or

- available for employment and had complied with any requirement imposed by a state authority as a condition of receiving benefits or training.
Other circumstances for which you may be classed as an independent student are:

- in receipt of a State Studentship or similar award
- in receipt of any pension, allowance or other benefit paid by reason of a disability to which you are subject, or by reason of maternity, injury or sickness, paid by any person

- You are or have been married, in a civil partnership, divorced or widowed
- You have no parents living
- You have been irreconcilably estranged (have no contact) from both parents for over 12 months
- Your parents cannot be found or that it is not reasonably practicable to get in touch with them
- You were in the care of a local authority or voluntary organisation, or were under a custodianship order on your 18th birthday or immediately before your course if you were not 18 when it began;
- You are a member of a religious order who lives in a house of his or her order
- Your parents are residing outside the EU in circumstances where the assessment of a parental contribution would put them in jeopardy or that it would not be reasonably practicable for them to send any such contribution to the UK, for example, they reside in a country where there is political unrest
- is responsible or has joint custody for the care of a person under the age of 18 who is dependent on the student. Students who qualify on this ground retain that status for the period of eligibility.

- Where a medical or dental student was supported by Student Finance England in the earlier years of their course and was deemed by them to be an independent student under DfE Student Support Regulations, the NHSBSA will accept this assessment and the student will be classed as independent for NHS Bursary means testing

**Continuing students**

If you were assessed as being ‘independent’ or ‘dependent’ in a previous academic year this will usually remain the case for subsequent ones, unless your circumstances have changed since then.

If they do change at any point while you are receiving a bursary, you should submit a *Change of Circumstances* application via the ‘Account details’ screen of your BOSS account.
Student status can change from dependent to independent but not usually the other way around. Some typical examples are:

**Marital status**

You are married or have formed a civil partnership at the start of your academic year.

**Both of your parents are deceased**

You have no living parents.

**Religious order**

You have become a member of a religious order and you live in a house belonging to that order.

**Care of a child**

You have become responsible or now have joint custody for the care of a person under the age of 18 who is dependent on you for their day to day needs.

**NHS Bursary rates 2020/21**

The maximum rates for the means tested bursary and the non-means tested grant payable to full-time students in 2020/21 are as follows:

<table>
<thead>
<tr>
<th>Attending a university in London and living in lodgings/own home</th>
<th>Attending a university outside London and living in lodgings/own home</th>
<th>Living in the parental home (all areas)</th>
</tr>
</thead>
<tbody>
<tr>
<td>■ Means tested bursary</td>
<td>■ Means tested bursary</td>
<td>■ Means tested bursary</td>
</tr>
<tr>
<td><strong>Up to £3,191 per year</strong></td>
<td><strong>Up to £2,643 per year</strong></td>
<td><strong>Up to £2,207 per year</strong></td>
</tr>
<tr>
<td>■ Non-means tested grant</td>
<td>■ Non-means tested grant</td>
<td>■ Non-means tested grant</td>
</tr>
<tr>
<td><strong>£1,000 per year</strong></td>
<td><strong>£1,000 per year</strong></td>
<td><strong>£1,000 per year</strong></td>
</tr>
</tbody>
</table>

**The means tested bursary**

If you are a dependent student, we will use any taxable earned or unearned income that has been declared by your parent(s) to calculate your means tested bursary. If you are independent, the income of your spouse, partner or civil partner, (if applicable) will be taken into account. The amount of means tested bursary you could receive will be reduced in proportion to that income, minus certain deductible expenses.

---

9 A domestic partnership is a legal or personal relationship between two individuals who live together and share a common domestic life but are neither joined by marriage nor a civil union.
If you are attending your course on a part-time basis, any income you receive from employment undertaken during the academic year will be taken into account in the assessment of your means tested bursary.

**Student’s own income**

If you receive income from the following sources, these will be taken into account when assessing your means tested bursary.

- **Pensions**
- **Bank or building society interest**
- **Income from renting out property or from a lodger**
- **Profit from dividends/shares**
- **Certain taxable social security benefits**

If you declare any unearned income for the 2020/21 academic year on your application, this may be taken into account when means testing your bursary, regardless of whether you are classed as independent or dependent.

However, income/earnings from work undertaken during evenings, weekends and vacation periods whilst you are in training will not be taken into account and you will not be asked to declare this type of income on your bursary application.

**Parent(s), spouse, civil partner or partner’s contribution**

This section applies to students who will have another person’s income taken into account for the calculation of their means tested bursary i.e. all students except those who are single and independent.

**Residual income**

This is the amount of income that will be used to calculate your bursary, once any disregards and allowable expenses have been deducted. There is more information about disregards and allowable expenses below.

To calculate the residual income, the parent/s, spouse, civil partner or partner’s gross taxable income for the previous financial year is used. For the 2020/21 academic year, the applicable financial year will be the period running from 6 April 2019 to 5 April 2020.

**Expenses**

The expenses that we can take into account to offset against a parent, spouse, partner or civil partner’s income are as follows:

- employee pension contributions
- personal pension contributions (if they attract tax relief)
- loan interest - if allowed for tax purposes (self-employed persons only)
- professional subscriptions and any other tax relievable expenses.
Contribution rates

The tables below can be used to give you an idea how much your parent/s, spouse, partner or civil partner will be assumed to contribute to your bursary, based on their residual income.

A contribution is not a direct payment that your parent/s, spouse, civil partner or partner is expected to make. A contribution is the amount that will be deducted from the maximum means tested bursary you are entitled to, depending on income levels.

<table>
<thead>
<tr>
<th>If the residual income is calculated at:</th>
<th>The contribution we will deduct is:</th>
<th>If the residual income is calculated at:</th>
<th>The contribution we will deduct is:</th>
</tr>
</thead>
<tbody>
<tr>
<td>£24,279</td>
<td>£45</td>
<td>£70,000</td>
<td>£4,857</td>
</tr>
<tr>
<td><em>any amounts below this will not result in any contribution</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>£27,500</td>
<td>£384</td>
<td>£75,000</td>
<td>£5,384</td>
</tr>
<tr>
<td>£30,000</td>
<td>£647</td>
<td>£77,500</td>
<td>£5,647</td>
</tr>
<tr>
<td>£35,000</td>
<td>£1,173</td>
<td>£82,500</td>
<td>£6,173</td>
</tr>
<tr>
<td>£40,000</td>
<td>£1,699</td>
<td>£87,500</td>
<td>£6,699</td>
</tr>
<tr>
<td>£45,000</td>
<td>£2,226</td>
<td>£92,500</td>
<td>£7,226</td>
</tr>
<tr>
<td>£50,000</td>
<td>£2,752</td>
<td>£97,500</td>
<td>£7,752</td>
</tr>
<tr>
<td>£55,000</td>
<td>£3,278</td>
<td>£98,500</td>
<td>£7,857</td>
</tr>
<tr>
<td>£60,000</td>
<td>£3,805</td>
<td>£99,833</td>
<td>£7,998</td>
</tr>
<tr>
<td>£65,000</td>
<td>£4,331</td>
<td>(There is no maximum contribution threshold)</td>
<td></td>
</tr>
</tbody>
</table>

*The contribution is calculated at £1 in £9.50 on residual income of £24,279 and over, plus £45.*
If you are awarded a £0.00 means tested bursary when your application is assessed

The reasons for this could be as follows:

<table>
<thead>
<tr>
<th>If your parents/partner have declared income on your application</th>
<th>If your parents/partner chose not to declare their income on your application</th>
</tr>
</thead>
<tbody>
<tr>
<td>The assessed contribution to your award exceeds the maximum bursary entitlement.</td>
<td>Means testing could not take place so a £0.00 means tested bursary has been awarded.</td>
</tr>
</tbody>
</table>

In both cases, you will still be entitled to:
- the non-means tested grant
- course tuition fee contribution paid on your behalf
- claim for practice placement expenses
- Disabled Students Allowances

Students classed as EU Fees only are not entitled to any NHS Bursary elements but the standard course tuition fee bursary contribution will be met on their behalf by the NHS.

If you are eligible to apply for an NHS Bursary but believe you will be awarded a £0.00 means tested bursary after income assessment, you must still make an application in order for us to pay the tuition fees contribution and £1,000 non-means tested grant.
Case studies: Means tested bursary - basic award calculation

Case study 1

Student A is currently studying at a university outside London and living in rented accommodation during term-time.

His course will last for 38 weeks in the 2020/21 academic year.

He has been assessed 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.

His parents’ total gross income for tax year 2019/20 was £34,500. Their allowable expenses were £2,000.

How much bursary will Student A receive in 2020/21?

1) The maximum NHS Bursary available to Student A before means testing is £3,315:

   Basic award: lodgings elsewhere rate = £2,643
   Extra Weeks Allowance: £84 x 8 additional weeks over 30 weeks = £672
   Total award before means testing: £2643 + £672 = £3,315

   Allowable expenses are: £2,000
   Residual income (RI) is: £34,500 less £2,000 = £32,500
   Parental contribution on RI of £32,500 is: £32,500-£24,279 / £9.50 + £45 = £910

2) His parents’ joint declared gross income is £34,500 in the 2019/20 tax year:
3) Student A’s actual NHS Bursary entitlement will be:

Maximum basic award
£3,315 less parental contribution of £910 = £2,405

Plus...
the non-means tested grant: £1,000

= Total award for 2020/21
£2,405 + £1,000 = £3,405

Case Study 2:

Student B is living with his spouse whilst he is studying on an NHS funded course at a London university. Student B and his spouse own their own home in London.

Student B’s course will last for 46 weeks in the 2020/21 academic year.

His spouse’s gross income for the 2019/20 tax year was £34,500.

The spouse’s allowable expenses for the tax year 2019/20 total £4,500.

How much bursary will Student B receive in 2020/21?

1) The maximum means tested bursary available to Student B before means testing is £5,567:

Basic award: London lodgings rate = £3,191

Extra Weeks Allowance: £108 x 22* additional weeks = £2,376

Total award before means testing: £3,191 + £2,376 = £5,567

*Note: Courses lasting 45 weeks or more in an academic year are regarded as being 52 weeks in duration for NHS Bursary award purposes.
2) His spouse’s gross income was £34,500 in the 2019/20 tax year:

- Allowable expenses are: £4,500
- Residual income is £34,500 less £4,500 = £30,000
- Spouse contribution on residual income of £30,000 is: £30,000 - £24,279 / £9.50 + £45 = £647

3) Student B’s actual NHS Bursary entitlement will be:

- Maximum basic award £5,567 less parental contribution of £647 = £4,920
- Plus... the non-means tested grant: £1,000
- = Total award 2020/21: £4,920 + £1,000 = £5,920

The non-means tested grant

The non-means tested grant in 2020/21 is £1,000 per academic year. This is payable to all eligible students, and is paid in monthly instalments to your bank account at the same time as other bursary elements you may be entitled to, such as the means tested bursary and any dependants or childcare allowances.

Any students assessed as ‘EU fees only’ in previous academic years remain ineligible for the non-means tested grant (or the means tested bursary).
6. Additional allowances

These are extra payments which may be paid in addition to the non-means tested grant and any means tested bursary you may be entitled to. Most are subject to means testing.

**Continuing students:** If you have received any additional allowances in a previous academic year, you may continue to do so providing your financial or other circumstances have not changed, but you must re-apply for them each academic year.

**Extra Weeks Allowance**

If your course runs for more than 30 weeks and 3 days in the 2020/21 academic year (excluding holiday periods), you will be entitled to Extra Weeks Allowance, **subject to means testing**, as illustrated below.

If you have to attend the course for 45 weeks or more in an academic year, you will receive Extra Weeks Allowance to ensure your bursary covers all 52 weeks of the year.

**Extra Weeks Allowance is automatically calculated and awarded when we assess your NHS Bursary application, you will not be required to apply for it separately.**

<table>
<thead>
<tr>
<th>London</th>
<th>Outside London</th>
<th>Parental Home</th>
</tr>
</thead>
<tbody>
<tr>
<td>£108 per additional week</td>
<td>£84 per additional week</td>
<td>£56 per additional week</td>
</tr>
</tbody>
</table>

**Dependants Allowance**

You can apply for this allowance if you have people who are wholly or mainly financially dependent on you during your time in training.

This is a means tested allowance, any income and expenses declared by your spouse/partner on your application will be used to determine how much you will be entitled to.

Dependants Allowance can be applied for as part of your main NHS Bursary application. Further information about applying can be found in our separate guidance [Completing your NHS Bursary application: a step by step guide to BOSS](#).
The maximum Dependants Allowance rates for the 2020/21 academic year are:

**Spouse, civil partner, partner or first child**

- **Up to £2,448** per year

**Each subsequent child**

- **Up to £549** per child

**If your spouse, partner or civil partner is also a student**

If your spouse/civil partner/partner is a full time student in 2020/21 and is receiving grants or loans relating to your dependants, you will only be entitled to a Dependents Allowance at 50% of the eldest or first child rate (plus 50% of the appropriate rate for any subsequent child or children).

If your spouse/civil partner/partner is receiving a NHS Bursary, you may both receive Dependents Allowance at 50% of the full rate, or one of you may opt to receive the full rate for each of your dependent children.

**Parents Learning Allowance (PLA)**

This means tested allowance will pay up to £1,204 per academic year to students who have a dependent child or children.

Examples of how Dependants and Parent Learning Allowances are calculated are shown below.
Case studies: Dependants and Parent Learning Allowances

Case Study 4:

Student D is a full time dental student in receipt of an NHS Bursary. Her partner receives funding from Student Finance England, including a Parent Learning Allowance.

They have two children aged 7 and 3.

How much Dependants and Parent Learning Allowances will Student D be entitled to in 2020/21?

Partner: £0.00

Child 1 (eldest child): £1,224 (50% of £2,448)

Child 2 (subsequent child): £274.50 (50% of £549)

Total Dependants Allowance awarded: £1,498.50

Total Parent Learning Allowance awarded: £1204 (maximum rate)

Case Study 5:

Student E is a medical student who has applied for Dependants Allowance, Parent Learning Allowance and Childcare Allowance for her spouse and three children.

The spouse’s gross income was £18,500 in the 2019/20 tax year and their declared expenses totalled £9,691.
How much Dependants and Parent Learning Allowances will Student E be entitled to for the 2020/21 academic year?

**Step 1: Income and expenses for the 2019/20 tax year**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross income of spouse before tax</td>
<td>£18,500</td>
</tr>
<tr>
<td><strong>Expenses:</strong></td>
<td></td>
</tr>
<tr>
<td>Income Tax</td>
<td>£3,740</td>
</tr>
<tr>
<td>National Insurance contributions</td>
<td>£551</td>
</tr>
<tr>
<td>Rent</td>
<td>£5,400</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td><strong>£9,691</strong></td>
</tr>
</tbody>
</table>

**Step 2: Maximum Dependants Allowances before means testing:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse</td>
<td>£2,448</td>
</tr>
<tr>
<td>Three children @ £549 per child</td>
<td>£1,647</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>£4,095</strong></td>
</tr>
</tbody>
</table>

**Step 3: Disregard of income**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Each dependant (not including student)</td>
<td>£1,000</td>
</tr>
<tr>
<td><strong>Total disregards for spouse and three children</strong></td>
<td><strong>£4,000</strong></td>
</tr>
</tbody>
</table>

**Step 4: Residual income calculation:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross income</td>
<td>£18,500 minus</td>
</tr>
<tr>
<td>Total expenses</td>
<td>£9,691 minus</td>
</tr>
<tr>
<td>Total income disregards</td>
<td>£4,000</td>
</tr>
<tr>
<td><strong>Total Residual income</strong></td>
<td><strong>£4,809</strong></td>
</tr>
</tbody>
</table>

**Step 5: Dependants Allowance entitlement**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Dependants Allowance of:</td>
<td>£4,095</td>
</tr>
<tr>
<td>less residual income of:</td>
<td>£4,809 (= £714 'excess income')</td>
</tr>
<tr>
<td><strong>Actual Dependants Allowance entitlement for Student D is:</strong></td>
<td><strong>£0.00</strong></td>
</tr>
</tbody>
</table>
Step 6: Parent Learning Allowance calculation

| Remaining residual income (from the Dependants Allowance calculation) | £714 |
| Maximum Parent Learning Allowance (before means testing) | £1,204 |
| Parent Learning Allowance (PLA) entitlement: | £1,204 minus remaining residual income of £714 |
| Actual PLA entitlement for Student D in 2020/21 | £490 |

Step 7: Student D can now apply for Childcare Allowance and receive the full 85% (or the capped maximum amount) of her annual costs as the remaining residual income has been absorbed by the PLA.

Childcare Allowance (CCA)

This allowance is available to students with dependent children aged under 15 on the first day of the academic year, or under 17 years age if the child is registered with special educational needs. As this allowance is subject to means testing, the level of support you receive will be dependent upon your individual circumstances.

In 2020/21, the Childcare Allowance pays up to 85% of your actual registered childcare costs to a net maximum payable of £128.78 per week for one child and £191.45 per week for two or more children, but the amount awarded will depend on your circumstances and the income available to you and your family.

The Childcare Allowance must be applied for each academic year. This is done via a separate hard copy form which is available from our website.
Practice Placement Expenses (PPE)

This allowance provides reimbursement towards travel and accommodation costs that may be incurred whilst undertaking a practice placement.

**Depending on your circumstances you may be able to claim for...**

| The cost of return journeys between your normal term time address and your placement site LESS... | ...the normal daily cost of your return journeys between your term time address and your university | If you have to pay for temporary accommodation in order to attend your placement, this may also be reimbursed - up to a maximum nightly rate of £55 |

Detailed guidance on the types of placement expenses that can be claimed, applicable rates and how to apply is available in our separate publication [A step by step guide to completing your PPE claim form](#).

Disabled Students Allowances (DSAs)

Students are eligible to apply for NHS Bursary DSAs if they are likely to satisfy the definition of a disabled person as defined in the Equality Act 2010. A person has a disability if they have a physical or mental impairment and the impairment has a substantial and long term effect on the student’s ability to carry out normal day to day activities.

If you have not applied for DSAs via NHS Bursaries before and have recently been diagnosed with a disability or specific learning difficulty, you can apply at any time. The link to apply for DSAs will appear on your BOSS account homepage once you have submitted your application for an NHS Bursary.

If you received DSAs from Student Finance England in the earlier years of your medical or dental course, you should apply to us for your NHS Bursary funded year(s) so your DSAs can continue to be paid. You will be asked to provide your most recent study needs assessment report and your last SFE DSA funding letter in support of your application.

**More information...**

Our [Guide to Disabled Students Allowances (DSAs)](#) gives an overview of the different elements of DSAs that students may be entitled to, the current rates and allowances and further information on the application process.
7. Changes in circumstances

It is essential that you inform us as soon as possible if your circumstances change, to ensure that you are receiving the correct amount of bursary. If you don’t tell us, you could receive an incorrect amount and you will have to pay some money back to us if this results in an overpayment.

The table below includes some of the most common reasons your NHS Bursary award (including additional allowances) could be affected if your circumstances change.

<table>
<thead>
<tr>
<th>Personal details</th>
</tr>
</thead>
<tbody>
<tr>
<td>• a change of address</td>
</tr>
<tr>
<td>• a change to your bank details</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Changes to living arrangements</th>
</tr>
</thead>
<tbody>
<tr>
<td>• moving away from or back to your parental home</td>
</tr>
<tr>
<td>• moving in with or away from a partner</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Changes in marital or parental status</th>
</tr>
</thead>
<tbody>
<tr>
<td>• a change in your marital status (separated/divorced/widowed)</td>
</tr>
<tr>
<td>• a change in your parents’ marital status (separation/divorce) (dependent students only)</td>
</tr>
<tr>
<td>• loss of a parent or parents (dependent students only)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Changes in course attendance</th>
</tr>
</thead>
<tbody>
<tr>
<td>• a change in your marital status (separated/divorced/widowed)</td>
</tr>
<tr>
<td>• a change in your parents’ marital status (separation/divorce) (dependent students only)</td>
</tr>
<tr>
<td>• loss of a parent or parents (dependent students only)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Changes in course attendance</th>
</tr>
</thead>
<tbody>
<tr>
<td>• withdrawal from your course</td>
</tr>
<tr>
<td>• any other change to your course attendance, such as going from full time to part time attendance or vice versa, or transferring to another university</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Changes that may affect Dependents or Childcare Allowances</th>
</tr>
</thead>
<tbody>
<tr>
<td>• a change of childcare provider</td>
</tr>
<tr>
<td>• using an additional childcare provider</td>
</tr>
<tr>
<td>• starting or ceasing to use a childcare provider</td>
</tr>
<tr>
<td>• a change to the number of your dependants</td>
</tr>
<tr>
<td>• becoming responsible for a dependent child or adult</td>
</tr>
</tbody>
</table>
Changes in income

- **all students** - any changes to unearned income you receive or received
- **part time students** - any changes to your earned income

- a reduction in your parental, spouse or partner’s income of 15% or more when compared to the previous financial year. To apply for a reassessment, click the link from your BOSS account home page under ‘Download Current income Assessment form’

To inform us of any changes, please contact our Student Helpline on 0300 330 1345. Staff will be able to advise you what you need to do next, depending on the nature of the change.

Temporary absence from your course

**Illness or injury**

Medical or dental students may continue to receive their NHS Bursary for up to 60 days in an academic year during periods of authorised absence as a result of a medically certified illness or injury.

If you have an illness or injury which requires more than 60 days’ sick leave to be taken in an academic year, your NHS Bursary award will then be suspended from your 61st day of absence until you return to your course.

**Maternity, maternity support and adoption leave**

**Maternity leave**

Eligible students may be entitled to a maternity award for up to 12 months for maternity leave, as long as this has been agreed in advance with their university.

The same arrangements apply if a student wishes to take time off from their course in order to adopt a child or children.

It is for the student and the university to agree when her authorised absence for maternity leave should begin, taking into account her own health and the health of her baby, and the point in the course when it would be best to begin the break.

The student should provide the university with confirmation of their pregnancy before commencing maternity leave (usually the official form MAT B1 available from her GP or midwife after she has been pregnant for 20 weeks).

**Maternity / adoption support**

A bursary award will continue to be paid to a student for up to four weeks authorised leave to enable the student to provide support to a mother and child during and after childbirth or for adoption. This is known as a maternity support award.

To inform us of any changes, please contact our Student Helpline on 0300 330 1345. Staff will be able to advise you what you need to do next, depending on the nature of the change.
8. Additional sources of help for medical and dental students

**Student loans**

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

You should contact Student Finance England for information on the type of student loan or other statutory funding that may be available to you.

**University hardship funds**

If you are experiencing financial difficulties and you have exhausted all other forms of support, your university may be able to help you, either through hardship funds or by finding other sources of support for you. You should contact your university for further information.

**NHS Low Income Scheme**

If you have a low income, the NHS Low Income Scheme could help you pay for:

- NHS prescription charges
- NHS dental treatment charges
- the cost of sight tests, glasses and contact lenses
- the cost of travelling to receive NHS treatment
- NHS wigs and fabric supports.

The amount of help you’re entitled to depends on your household income and outgoings. Click on the link above for more information.

**The NHS Bursary Hardship Grant**

This is a grant of between £100 and £3,000 (awarded at the discretion of the NHSBSA) and is intended to assist medical and dental students in genuine financial hardship.
To be eligible you must be:

...on a course leading to registration as a Doctor or Dentist

...eligible for a full bursary (tuition fees, non-means tested grant and any means tested bursary)

...in genuine hardship

...unable to manage any shortfall between income and expenditure by your own actions
Applying for the NHS Hardship Grant

An application for hardship funding must include:

1. Evidence of your income and expenditure.

2. Signed university approval of your NHS Hardship Grant application.

3. Evidence that you have applied for all other available funding, such as student loans and university hardship funds.

Your application should be made in writing, attaching details and evidence of your personal financial circumstances and a copy of your BOSS student coversheet (available to print from the ‘Documents’ section of your BOSS account) to:

Technical Support Team
Student Services
Hesketh House
200-220 Broadway
Fleetwood
Lancashire
FY7 8SS