

A close-up photograph of a person wearing blue medical scrubs. They have their arms crossed and are holding a black stethoscope. The background is a blurred clinical setting.

**NHS Bursary funding for
medical and dental students
2021/22**

Contents

Disclaimer	3
Who is this booklet for?	3
1. Personal eligibility: residency and immigration status	4
2. Course eligibility	11
3. Tuition fees	15
4. Applying for a NHS Bursary	16
5. NHS Bursary award rates, calculation and assessment	17
6. Additional allowances	26
7. Changes in circumstances	31
8. Additional sources of help for medical and dental students	33

Disclaimer

Students should not rely on the current NHS Bursary rules and allowances when planning for future academic years. These rules may be subject to review and as a result may change. Information about NHS Bursary funding is posted on the NHS Business Services Authority website and students are advised to check this on a regular basis.

The Department of Health and Social Care and NHSBSA Student Services will not accept responsibility for loss of any type suffered by students who have relied on a previous version of the rules.

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 (Tenth Edition)*** for the academic year from 1 September 2021 to 31 August 2022.

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 2021/22.

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. As a continuing bursary student you will not be required to provide this evidence again. However you must re-apply for your bursary each academic year to ensure you receive your course tuition fee contribution on your behalf as well as any means tested bursary or non-means tested grant that you may be entitled to.

New bursary applicants

If you will be entering an NHS Bursary funded year for the first time in 2021/22 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, may still be entitled to have their tuition fee contribution met by the NHS, provided that they have been ordinarily resident in the EEA or Switzerland for at least three years prior to the start of their course.

In general:

If your university is located in:	EU medical or dental students should apply for help with tuition fee costs to:
England	NHSBSA Student Services
Wales	Student Finance Wales
Scotland	Student Awards Agency for Scotland
Northern Ireland	Student Finance Northern Ireland

- 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.

Changes to UK student support rules since the UK left the EU

Under UK legislation, as set out in the ***Education (Student Fees, Awards and Support) (Amendment) Regulations 2021***, the eligibility rules for student support have been changed to reflect the UK's withdrawal from the European Union. However, these changes do not affect eligibility for an NHS Bursary in 2021/22 as they only apply to new students commencing courses from 1 August 2021 onwards. The NHS Bursary Scheme rules will only apply to continuing students in 2021/22.

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 Tenth Edition 2021/22***. 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.

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 period since being granted their humanitarian protection.

6. Students who are the spouse² 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;**
- have been ordinarily resident in the UK and Islands throughout the period since being given leave to enter or remain.

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 ordinarily resident in the UK and Islands throughout the period since being given leave to enter or remain.

8. Students with Long Residence

This category applies to students with Leave to Remain status in the UK, who are:

- ordinarily resident in the UK, **and**;
- who 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 they 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 they must have lived in the UK throughout either:
 - o half their life or
 - o 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.

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.

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.

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 their 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 Leave⁶

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.

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.

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.

19. A person granted leave to remain under Section 67 of the 2016 Immigration Act

This category applies to students who started their course on or after 1 August 2019.

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 United Kingdom and Islands throughout the period since the person was granted such leave.

The leave to remain must be current.

20. The child of a person granted leave to remain under Section 67 of the 2016 Immigration Act

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 United Kingdom and Islands throughout the period since the person was granted such leave.

The leave to enter or remain of the person granted Section 67 leave must not have expired.

21. A person granted Calais Leave

This category applies to students starting courses from the 2020/21 academic year onwards. 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 UK and Islands throughout the period since being granted such leave.

22. Child of a person granted Calais Leave

To be eligible under this category students must:

- have been granted leave in line with the parent that holds Calais Leave status; and
- be ordinarily resident in the UK on the first day of the first academic year of the course;

23. Persons Granted Leave to Remain as a Victim of Domestic Violence or abuse

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 resident in the United Kingdom and Islands since the leave was granted.

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.

Type of medical or dental pre-registration course	Part of course eligible for an NHS Bursary					
	1	2	3	4	5	6
Course year						
Five or more years undergraduate pre-registration course (including any integral foundation or intercalating years at bachelor or master's degree level)	Not eligible	Not eligible	Not eligible	Not eligible	NHS Bursary	NHS Bursary
Accelerated four year pre-registration course for graduates with relevant prior learning	Not eligible	NHS Bursary	NHS Bursary	NHS Bursary		
Accelerated three year pre-registration course for graduates with relevant prior learning	Not eligible	NHS Bursary	NHS Bursary			

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 for undergraduate courses as set out above, 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) may be counted towards the qualifying fifth year of study for NHS Bursary funding but the intercalation year must be an integral part of your medical or dental course.

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.

Intercalation undertaken in earlier years of the course		
Example	Eligibility	
A medical student chooses to intercalate in year 3 of their 5 year undergraduate course.	They will be eligible for NHS support from their fifth year of study, which, because of their intercalation year, will be course year 4.	
Timeline		
Academic year	Course year	Year of study for NHS Bursary purposes
2017/18	1	First
2018/19	2	Second
2019/20	Intercalation year	Third
2020/21	3	Fourth
2021/22	4	Fifth the student would be eligible to apply for an NHS Bursary funding from this year (i.e. for course years 4 and 5 in 2021/22 and 2022/23)

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	
Example	Student is eligible to apply for a NHS Bursary as follows:
A medical student undertakes an intercalation year in their fifth year of study in 2021/22	<ul style="list-style-type: none"> The intercalation year and; course year five

Academic year	Course year	Year of study for NHS Bursary purposes
2017/18	1	First
2018/19	2	Second
2019/20	3	Third
2020/21	4	Fourth
2021/22	Intercalation year	Fifth <i>NHS Bursary funding applies</i>
2022/23	5	Sixth <i>NHS Bursary funding applies</i>

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		
<i>A medical student on an undergraduate five year programme was required to repeat course year 2 in 2018/19. Their eligible bursary funded years would be as follows:</i>		
Academic year	Course year	Course year
2016/17	1	First
2017/18	2	Second
2018/19 (repeat year)	2	Not counted towards qualifying year for NHS Bursary funding
2019/20	2	Third
2020/21	4	Fourth
2021/22	5	Fifth <i>Student now entitled to apply for NHS Bursary funding</i>

Example 2: Undergraduate course - repeat study - two occasions

A medical student on an undergraduate five year programme was required to repeat course year one in 2016/17 and Course Year 5 in 2021/22. Their eligible bursary funded years would be as follows:

Academic year	Course year	Year of study
2015/16	1	First
2016/17	1 (repeat year)	Not counted towards qualifying year for NHS Bursary funding
2017/18	2	Second
2018/19	3	Third
2019/20	4	Fourth
2020/21	5	Fifth <i>Student now entitled to apply for NHS Bursary funding</i>
2021/22	5 (Repeat year)	Sixth NHS Bursary funded repeat year <i>In this example, the student would be entitled to bursary funding for repeat study</i>

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 three in 2021/22. The student's eligible bursary funded years would be as follows:

Academic year	Course year	Year of study
2018/19	1	First (not bursary-funded)
2019/20	2	Second (NHS Bursary funding available)
2020/21	3	Third (NHS Bursary funding available)
2021/22	3 (repeat year)	Fourth (NHS Bursary funding available for one repeat year)
2022/23	4	Fifth (NHS Bursary funding available for final year)

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 normally in attendance on 1 December in the 2021/22 academic year for the tuition fee contribution to be made.

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

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 (SFE) to cover the additional cost.

Tuition fee contribution rates 2021/22

Type of course	Maximum amount payable
Undergraduate course lasting five or six years	up to £9,250
Graduate entry course (three or four years)	up to £3,715 <i>£3,925 for English-domiciled students studying in Northern Ireland</i>
Any final year of a course required to be completed after less than 15 weeks' attendance	up to £4,625

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 six 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 2021/22 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.

If you have received loan support from SFE in a previous academic year or years, and you were classed as an independent student by them for the means tested element of the maintenance loan, we may be able to accept this assessment and class you as independent for NHS Bursary means testing purposes. You will be asked to provide evidence of this from SFE, where applicable, in support of your application.

If you have not been classed as independent in previous years by SFE but you wish to be considered as such with your NHS Bursary application in 2021/22, you would need to demonstrate that you met any one of the following criteria:

1. 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 SFE (or equivalent) student loans funding or grants or any other form of mandatory award.

The 36 month period does not need to be continuous and it can include any periods where you were unemployed and receiving related benefits or were participating in unemployment-related training.

2. You have been in receipt of a State studentship or similar award
3. 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
4. You are or have been married, in a civil partnership, divorced or widowed
5. You have no parents living
6. You have been irreconcilably estranged (have no contact) from both parents for over 12 months
7. Your parents cannot be found or it is not reasonably practicable to get in touch with them
8. 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;
9. You are a member of a religious order who lives in a house of his or her order
10. 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
11. You are responsible, or you have joint custody, for the care of a person under the age of 18 who is dependent on you.

Continuing NHS Bursary 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 2021/22

The maximum rates for the means tested bursary and the non-means tested grant payable to full-time students in 2021/22 are as follows:

Attending a university in London and living in lodgings/own home

- Means tested bursary
Up to **£3,191** per year
- Non-means tested grant
£1,000 per year

Attending a university outside London and living in lodgings/own home

- Means tested bursary
Up to **£2,643** per year
- Non-means tested grant
£1,000 per year

Living in the parental home (all areas)

- Means tested bursary
Up to **£2,207** per year
- Non-means tested grant
£1,000 per year

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.

Student's own income

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



If you declare any unearned income for the 2021/22 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. This will normally apply to any students who are not independent and single.

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 2021/22 academic year, the applicable financial year will be the period running from 6 April 2020 to 5 April 2021.

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 relievables 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 the amount that is deducted from the maximum means tested bursary you are entitled to, depending on income levels.

Examples of parental / spouse contribution rates			
If the residual income is calculated at:	The contribution we will deduct is:	If the residual income is calculated at:	The contribution we will deduct is:
£24,279 <i>*any amounts below this will not result in any contribution</i>	£45	£70,000	£4,857
£27,500	£384	£75,000	£5,384
£30,000	£647	£77,500	£5,647
£35,000	£1,173	£82,500	£6,173
£40,000	£1,699	£87,500	£6,699
£45,000	£2,226	£92,500	£7,226
£50,000	£2,752	£97,500	£7,752
£55,000	£3,278	£98,500	£7,857
£60,000	£3,805	£99,833	£7,998
£65,000	£4,331	(There is no maximum contribution threshold)	
<i>The contribution is calculated at £1 in £9.50 on residual income of £24,279 and over, plus £45.</i>			

If you are awarded a £0.00 means tested bursary when your application is assessed

The reasons for this could be as follows:

If your parents/ partner have declared income on your application	If your parents/ partner chose not to declare their income on your application
The assessed contribution to your award exceeds the maximum bursary entitlement.	Means testing could not take place so a £0.00 means tested bursary has been awarded.
In both cases, you will still be entitled to: <ul style="list-style-type: none">- 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.

Student A's course will last for 38 weeks in the 2021/22 academic year.

They have been assessed as a dependent student and their parents have chosen to declare their.

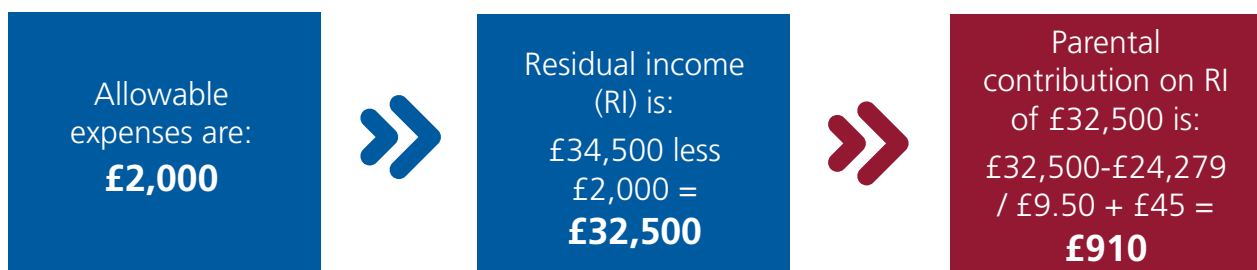
The total gross income of Student A's parents for the 2020/21 tax year was £34,500. Their allowable expenses were £2,000.

How much bursary will Student A receive in 2021/22?

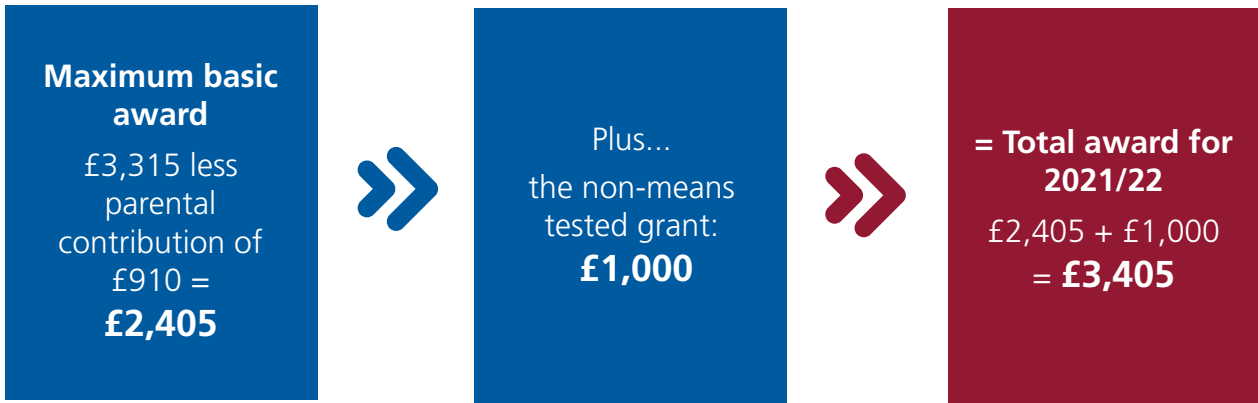
1) The maximum NHS Bursary available to Student A **before** means testing is £3,315:



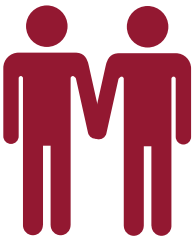
2) The parents' joint declared gross income is £34,500 in the 2019/20 tax year:



3) Student A's actual NHS Bursary entitlement will be:



Case Study 2:



Student B is living with their spouse whilst studying on an NHS funded course at a London university. They live in London.

Student B's course will last for 46 weeks in the 2021/22 academic year.

The spouse's gross income for the 2020/21 tax year was £34,500.

The spouse's allowable expenses for the same tax year are £4,500.

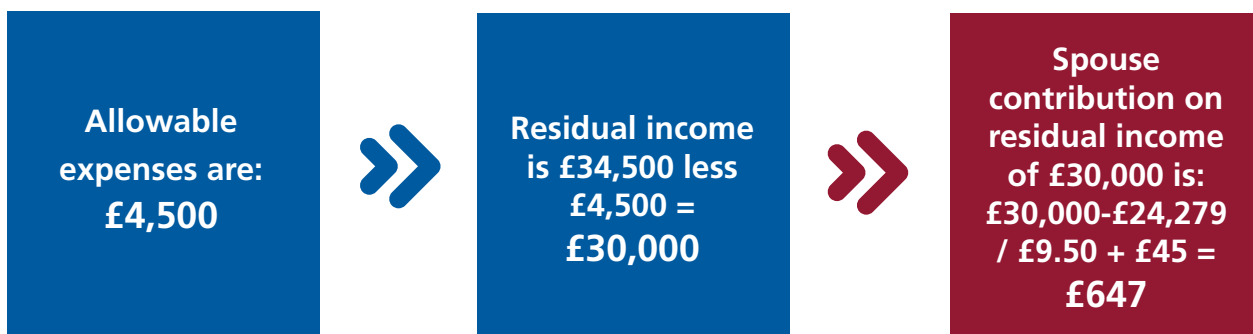
How much bursary will Student B receive in 2021/22?

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

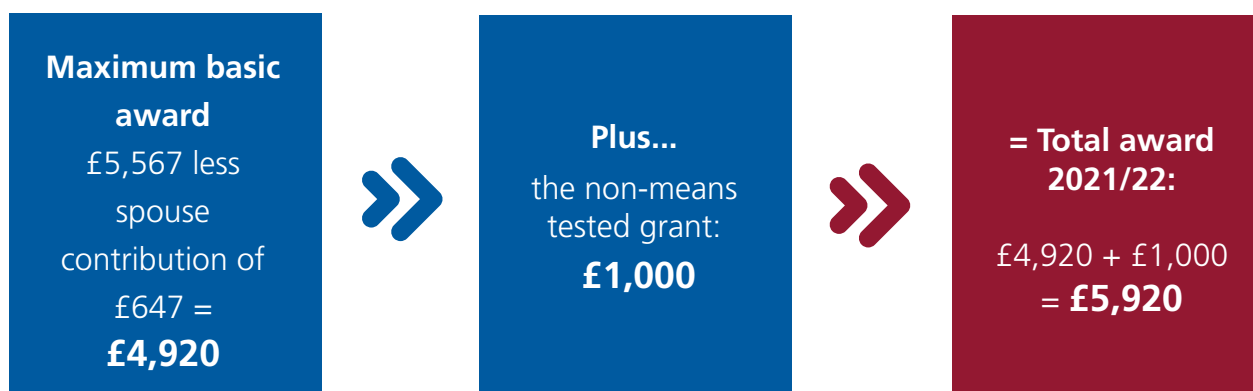


*Note: Courses lasting 45 weeks or more in an academic year are regarded as being 52 weeks in duration for NHS Bursary award purposes.

2) Spouse's gross income = £34,500:



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



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.

London



■ £108 per additional week

Outside London



■ £84 per additional week

Parental Home



■ £56 per additional week

The non-means tested grant

The non-means tested grant in 2021/22 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.

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.

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, so any income and expenses declared by your spouse/partner on your application, if applicable, 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 2021/22 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 2021/22 and is receiving grants or loans relating to your dependants, you will only be entitled to a Dependants 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 Dependants 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.

Student D's partner receives funding from SFE, 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 2021/22?

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 as they have a spouse and three children.

The spouse's gross income was £18,500 in the 2020/21 tax year and their declared expenses totalled £9,691.

How much Dependants and Parent Learning Allowances will Student E be entitled to for the 2021/22 academic year?

Step 1: Income and expenses for the 2020/21 tax year

Gross income of spouse before tax	£18,500
Expenses:	
Income Tax	£3,740
National Insurance contributions	£551
Rent	£5,400
Total expenses	£9,691

Step 2: Maximum Dependants Allowances before means testing:

Spouse	£2,448
Three children @ £549 per child	£1,647
Total	£4,095

Step 3: Disregard of income

Each dependant (not including student) = £1,000	
Total disregards for spouse and three children	£4,000

Step 4: Residual income calculation:

Gross income	£18,500 minus
Total expenses	£9,691 minus
Total income disregards	£4,000
Total Residual income	£4,809

Step 5: Dependants Allowance entitlement

Maximum Dependants Allowance of:	£4,095
less residual income of:	£4,809 (= £714 'excess income')
Actual Dependants Allowance entitlement for Student D is:	£0.00

Step 6: Parent Learning Allowance calculation

Remaining residual income (from the Dependents 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 2021/22	£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 2021/22, 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***.

Travel and Dual Accommodation Expenses (TDAE)

This allowance provides some 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	in addition...	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 ***Claiming Travel and Dual Accommodation Expenses - a guide for NHS Bursary students.***

Disabled Students Allowances (DSAs)

Students are eligible to apply for NHS Bursary DSAs if they 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 SFE 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.

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.

Personal details
<ul style="list-style-type: none">• a change of address• a change to your bank details
Changes to living arrangements
<ul style="list-style-type: none">• moving away from or back to your parental home• moving in with or away from a partner
Changes in marital or parental status
<ul style="list-style-type: none">• a change in your marital status (separated/divorced/widowed)• a change in your parents' marital status (separation/divorce) (dependent students only)• loss of a parent or parents (dependent students only)
Changes in course attendance
<ul style="list-style-type: none">• a change in your marital status (separated/divorced/widowed)• a change in your parents' marital status (separation/divorce) (dependent students only)• loss of a parent or parents (dependent students only)
Changes in course attendance
<ul style="list-style-type: none">• withdrawal from your course• 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
Changes that may affect Dependants or Childcare Allowances
<ul style="list-style-type: none">• a change of childcare provider• using an additional childcare provider• starting or ceasing to use a childcare provider• a change to the number of your dependants• becoming responsible for a dependent child or adult

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/adoption leave

Eligible students may be entitled to a maternity or adoption award for up to 12 months, as long as the period of leave for this has been authorised by their university.

The maternity/adoption award will normally include all elements of the student's existing bursary award except those relating to actual attendance on the course such as:

- Travel and Dual Accommodation Expenses;
- Childcare Allowance;
- Elements of DSAs which relate to course attendance.

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

Maternity/adoption support

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

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 **SFE** 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:



Applying for the NHS Hardship Grant

Your application should be made in writing, attaching details and evidence of your personal financial circumstances and a copy of your BOSS student coversheet, which is available to print from the 'Documents' section of your BOSS account.

It should 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.

Post everything to:

NHS Hardship Grant
NHSBSA Student Services
Hesketh House
200-220 Broadway
Fleetwood
FY7 8SS