

Finance for Healthcare Students FAQ sheet

— September 2018 entry healthcare (pre-registration)

Updated: 12.10.17

Keyword	Question	Answer
Affordability – paying back your Student Loan	Will I be able to afford to go to university? (Student Loan Company)	<p>When you make an application to the Student Loans Company the tuition fees are transferred to the university automatically – you don't have to get involved with that process.</p> <ul style="list-style-type: none"> • Under the current rules, <i>you only start paying back the loans when you earn above £25k, and pay 9% of any income above £25k. If your income drops below the threshold you stop having to repay the loan.</i> • To give you an idea of what that means in practice, under current rules if you started on a <i>Band 5 salary in the NHS of £21.7k you would have nothing to repay.</i> • You pay back the loans gradually from your pay packet – it's done automatically so you don't have to worry about missing repayments.
Additional Costs	What costs are included in the tuition fees?	<p>Not included:</p> <ul style="list-style-type: none"> • Books • Binding dissertations • Exchanges and elective modules • Library loans and fees • Living accommodation at university • Graduation • Photocopying • Travel <p>The following costs are currently included as part of the course, but MAY be incurred in the future due to ongoing funding consultations:</p> <p><i>Prior to starting the course:</i></p> <ul style="list-style-type: none"> • DBS Checks (Enhanced = £44) • Occupational Health <p><i>Once started the course:</i></p> <ul style="list-style-type: none"> • Accommodation while on placements

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		<ul style="list-style-type: none"> • Professional Body membership • Specialist equipment • Travel to placements including car parking at placement site • Uniforms
Childcare Grant (CCG)	Is there any help with childcare costs? (Student Loan Company)	<p>CCG is help with childcare costs if you've got a dependent child under the age of 15 at the beginning of the academic year, or under 17, if they have special educational needs. You have to be using registered, approved childcare. This grant (not a loan) is more generous than under the old NHS bursary rules. In both systems, you can claim up to 85% of the maximum rate:</p> <ul style="list-style-type: none"> • For one child, this is currently a maximum of £157.59 per week on the general HE system, compared to a maximum of £128.78 per week on the NHS Bursary system. • For two or more children, this is currently £273.60 per week on the general HE system, compared to £191.45 per week on the NHS Bursary system. <p>CCG is usually paid in three instalments, one at the start of each term. It's paid directly into your bank account with your other student finance payments. The CCG is not repayable, but if your estimates of your childcare costs are too high, or you don't confirm your actual costs on time you'll have to repay any CCG that you've been overpaid.</p>
Child Dependants Allowance (CDA)	Is there any help for students with child dependants? (NHS Bursary scheme)	Currently, eligible students who undertake a full time course will be able to claim a set amount of £1,000.00 per year. This is available to new students who have parental responsibility for a child under the age of 15 years, or under 17 years if the child is registered with special educational needs. <i>This grant will not affect your access to child support or other means of funding through your higher education provider or other sources.</i> Information regarding the Child Dependants Allowance including how to apply will be available in due course.
DBS Costs	Will DBS check be payable?	See additional costs section.
Deferring your place on the course	What will happen if I defer my place to the next academic year?	If you decide to defer your 2018 entry place, you will fall under the rules of the academic year that you start your course (and these may be different to those in place now).
Disabled Students Allowance	Is there any help for disabled students? (Student Loan Company)	DSAs are grants to help pay the extra essential costs you may have as a direct result of your disability. This includes a long-term health condition, mental-health condition, or specific learning difficulty, such as dyslexia or dyspraxia. DSAs don't depend on household income - what you can get depends on your individual needs. You don't have to pay these back. To be eligible, you must meet the <u>definition of disability under the Equality Act 2010</u> .

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Hardship - Exceptional Support Fund	Will there be any additional support for hardship circumstances? (Learning Support Fund – NHSBSA Student Services)	<p>The Exceptional Support Fund is available to eligible students in extreme hardship who have exhausted all other means of funding. A grant of up to £3,000 will be available to help students who are eligible for this.</p> <p>Information regarding the Exceptional Support Fund including how to apply will be available in due course.</p>
Learning Support Fund explained – see Oxford Brookes Website for updates	What is the Learning Support Fund? (NHSBSA Student Services)	<p>The Learning Support Fund has been set up to provide financial assistance to students in three areas - child dependants allowance, travel and dual accommodation expenses and the exceptional support fund (see relevant sections of this FAQ for further details).</p> <p>Information on how you can apply for the different elements of the Learning Support Fund will be published later, together with guidance, so please check the website for updates.</p> <p>Eligibility for the Learning Support Fund</p> <p>Students who wish to apply for one or more elements of the Learning Support Fund need to be:</p> <ul style="list-style-type: none"> • ordinarily resident in England • studying on an eligible programme at a university in England • in receipt, or accepted for, a student loan under the Student Finance England provisions • actively involved in training, whether academic or practice
Living costs	What could I get in terms of living support? (Student Loan Company)	<p>You can apply for a range of means-tested loans, including a specific loan designed to support students on courses that have a longer than average student year.</p> <ul style="list-style-type: none"> • If you live inside London and living away from your parental home: the maximum amount of living cost support per year is currently £12058; • If you live outside of London and living away from your parental home: the maximum amount of living cost support per year is currently £9256; • If you are living in your parental home: the maximum amount of living cost support per year is currently £7588. <p>In addition, there are also special allowances, for example for childcare, adult dependants and parents' learning. These special allowances are grants not loans, so you don't have to repay them.</p>
Occupational Health	Will Occupational Health checks be	See 'Additional costs' section.

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	payable?	
Part-time Students	What financial help is there for part-time students?	Subject to a wider consultation on part-time undergraduate maintenance loans, the plan is for new nursing, midwifery and allied health students beginning part time courses from 2018/19 onwards to apply for both tuition and maintenance loans through the Student Loans Company.
Postgraduate Nursing and Midwifery students	Is there any funding for MSc Nursing and Midwifery students?	The government in due course will set out arrangements for postgraduate courses leading to registration that start in 2018/19.
Second Degree?	I already have a degree - can I apply for the Student Loan package?	The government will put in place an exemption to enable you to access the standard student support system, just like students studying for a first degree. So if you take out loans for two degrees you will still pay back 9% not 18%. The rule about the remainder of the loan being written off after 30 years applies from the first loan you take out.
Travel and dual accommodation expenses	Will I get any accommodation or travel costs (incurred on placements) reimbursed? (Learning Support Fund – NHS Bursary)	Currently, eligible students can claim these expenses through NHSBSA. Further work is being done to clarify what will happen in 2018/19 and beyond.
Uniform costs	Will Uniform be payable?	See 'Additional Costs' section.

E & O E: This information is correct and up-to-date at the time of issue, however, please refer to our [website](#) for any updates.

Dated: 6.10.17