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Support for medical students in England in 2014/15 and 2015/16

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Summary

This note sets out the financial support available to students in England starting undergraduate and graduate degrees in medicine in 2014/15 and 2015/16. The table below provides a summary of the support available, which varies depending on the study route taken. The arrangements from 2016/17 onwards have not yet been announced.

Section two of the note highlights some issues related to financial support for medical students.

Students taking the 5/6 year undergraduate medical degree		
	Undergraduates	Graduates
Years 1-4	Student Finance England funding on the same basis as for all other undergraduate students	No tuition fee loans or grants available. Full maintenance loan from Student Finance England
Year 5 onwards	Tuition fees paid by NHS Means tested NHS Bursary of up to £3,159 (in London) Non-means tested NHS grant of £1,000 Reduced rate non-income assessed maintenance loan from Student Finance England	Tuition fees paid by NHS Means tested NHS Bursary of up to £3,159 (in London) Non-means tested NHS grant of £1,000 Reduced rate non-income assessed maintenance loan from Student Finance England
Graduate students taking the accelerated graduate medicine course		
Year 1	Student pays first £3,465 of tuition fees and may take out fee loan from Student Finance England for the remainder, up to 9,000. Full maintenance loan from Student Finance England	
Year 2 onwards	First £3,465 of fees paid by NHS. Student may take out fee loan from Student Finance England for the remainder. Means tested NHS Bursary of up to £3,159 (in London) Non-means tested NHS grant of £1,000 Reduced rate non-income assessed maintenance loan from Student Finance England	

1. Support for medical students

1.1 Routes into medicine

Students wanting to become doctors must study for a degree in medicine. There are two main types of medical degree: a five or six year undergraduate degree and an accelerated four year degree for graduates.¹

Most students taking medical degrees do so as a first undergraduate degree. However, many apply for medicine after already completing a degree in another subject. While graduates can apply for an accelerated graduate medical degree, competition for places is high, so many graduates take medicine as a second undergraduate degree.

The funding available varies depending on the study route that a student follows.

1.2 Medicine as a first undergraduate degree

Students taking the five or six year undergraduate medicine degree as a first degree are funded in the same way as other undergraduate degree students for the first four years of their course. Information on the standard student finance package of loans, grants and bursaries is available on the Gov.uk website at [Student finance](#).²

From year five onwards, students taking the undergraduate medical degree as a first degree are eligible for extra funding. Their tuition fees are paid by the NHS Student Bursary Scheme and they are eligible to apply for a means-tested NHS bursary of up to £3,159 (in London) to cover maintenance costs. The bursary is income assessed and the amount a student will receive varies depending on where they are studying and on the number of weeks of study.³ Students are also eligible for a non-means tested grant of £1,000 as part of their NHS bursary award and can apply for a reduced rate non-income assessed maintenance loan from Student Finance England.⁴

1.3 Undergraduate degree in medicine as a second degree

Since 2008 successive governments have chosen to prioritise the funding of first undergraduate degrees. In general, individuals studying for a qualification that is equivalent to or at a lower level to one that

¹ The undergraduate degree is extended to six years and the graduate degree is extended to five years if the student does an [intercalated degree](#).

² "[Student finance](#)", Gov.uk, last updated 11 May 2015.

³ More information on how the NHS bursary is assessed can be found in NHS Business Services Authority, [Financial help for healthcare students 2014/15](#), April 2014, p23-32

⁴ Details of the reduced maintenance loan are available at "[NHS Bursaries: What you'll get](#)", Gov.uk, last accessed 30 March 2015.

they already hold (ELQs) are not eligible for tuition fee loans or maintenance loans.⁵

Second degrees in medicine are to some extent exempt from the general rules on ELQs. Students taking the undergraduate medical degree as a second degree are eligible for a full maintenance loan for the first four years of the course. They are not, however, eligible for tuition fee loans or maintenance grants in the first four years, regardless of whether or not they have previously received public funding.

From year five onwards, graduates taking the standard undergraduate medical degree receive the [same support as undergraduate medical students](#) taking a medical degree as their first degree.⁶

1.4 Accelerated four year graduate entry course

In their first year, students on the four year accelerated medical degree have to fund the first £3,465 of tuition fees themselves. They may take out a tuition fee loan for the remainder of the fees charged by the university. From the second year onwards, the NHS Bursary will cover the first £3,465 of fees and the student may take out a loan from Student Finance England for the remainder.⁷

In year one of the accelerated course students can also apply for a maintenance loan, but not a maintenance grant, from Student Finance England. From year two onwards, students may apply for the same living cost support as undergraduates in the second year onwards of the five year degree – i.e. a means-tested NHS bursary, a non-income assessed reduced rate maintenance loan and the £1,000 non-means tested grant.⁸

1.5 Additional allowances and support

Medical students may also be eligible for other payments under the NHS Student Bursary Scheme in addition to the non-means tested grant and any income-assessed bursary that they are entitled to. These additional allowances include, but are not limited to, practice placement expenses, an extra weeks allowance and a childcare allowance. More information on the additional allowances that students may be eligible for is available in [Financial help for healthcare students 2014/15](#)⁹ and [Financial help for healthcare students 2015/16](#).¹⁰

⁵ Student Finance England, [2014/15 HE Student Finance Assessing Eligibility Guidance](#), November 2013, paras 150-153

⁶ ["Financial support for students on degree courses in medicine"](#), NHS Careers website, last accessed 30 March 2015.

⁷ ["Funding arrangements for medical and dental student tuition fees for 2013-2015"](#), Gov.uk, last accessed 30 March 2015.

⁸ Student Finance England, [Higher Education Student Finance in England: 2015/16 Academic Year](#), December 2014, p5

⁹ NHS Business Services Authority, [Financial help for healthcare students 2014/15](#), April 2014, p32-52.

¹⁰ NHS Business Services Authority, [Financial help for healthcare students 2015/16](#), April 2015, p31-50.

Students facing financial hardship can apply for extra money from their university by contacting its student services department.¹¹ They can also apply for grants from the BMA Charities Trust Fund.¹²

1.6 Further information

The following sources provide further information on the support available for medical students:

- [Financial support for students on degree courses in medicine](#), NHS Careers website, last accessed 11 May 2015.
- [Student Bursaries](#), NHS Business Services Authority website, last accessed 11 May 2015.
- [Student Booklets](#), NHS Business Services Authority website, last accessed 11 May 2015.
- [NHS Bursaries](#), Gov.uk, last updated 12 February 2015.
- NHS Business Services Authority, [Financial help for healthcare students 2014/15](#), April 2014.
- [Funding arrangements for medical and dental student tuition fees for 2013-2015 and NHS bursary funding arrangements from 2012](#), Gov.uk, 4 July 2012.
- [Finance guides for UK medical students](#), BMA website, last accessed 11 May 2015.
- Student Finance England, [Higher Education Student Finance in England: 2015/16 Academic Year](#), December 2014.

¹¹ ["Extra money to pay for university"](#), Gov.uk, last updated 12 November 2014.

¹² ["Finance guides for UK medical students"](#), BMA website, last accessed 11 May 2015.

2. Issues

2.1 Impact of higher fees on medical students

During debates on the raising of tuition fees in 2012 concerns were raised about the impact higher fees would have on students taking long courses such as medicine. In October 2014, a BMA press release contended that a fall in applications to study medicine in 2015 was in part a result of increased fees:

A first-year medical student in England can now expect to accumulate debts of [more than] £70,000 by the end of their studies.

In addition, the foundation programme for junior doctors has been oversubscribed for several years.

Potential applicants are therefore being asked to take on ever-greater debt, with greater uncertainty that they will have the opportunity to work in the NHS.

Any economics student will tell you that when you increase cost you reduce demand — I fear we are seeing that effect in the application process to medical schools.¹³

Figures released by UCAS in January 2015 showed that applications to study medicine and dentistry in 2015 from individuals domiciled in England fell by 12% from 2014 levels.¹⁴ However, the UCAS figures for 2014 showed a 1% increase in applications compared to 2013.¹⁵

2.2 Support for graduates taking the standard five year degree

As noted above, the support available for students taking medicine as a second undergraduate degree is less than that available for students taking medicine as a first undergraduate degree or as an accelerated graduate degree. The perceived unfairness of this situation has been raised on a number of occasions and it has been suggested that the rise in tuition fees has particularly affected graduates taking the undergraduate medical degree.¹⁶

A BMA press release in April 2014 stated:

Students on five-year medical programmes who have previously taken another degree are not eligible for any government loans or funding for loans until the final year of their course.

This contrasts with the more favourable funding situation for those accepted on highly competitive, fast-track four-year programmes.

However, these accelerated courses are in danger of disappearing, with St George's University of London halving the intake to its

¹³ "[Have applications to study medicine fallen?](#)", BMA website, 24 October 2014.

¹⁴ UCAS, [January Deadline Analysis: Subjects](#), 30 January 2015.

¹⁵ UCAS, [January Deadline Analysis: Subjects](#), 31 January 2014.

¹⁶ For example, "[BMA Charities invites medical students to apply for financial help](#)", BMA website, 27 October 2014.

four-year programme this year and Imperial College London closing its own from 2015.

BMA medical students committee joint deputy chair Will Sapwell said: 'Graduates face huge financial pressures on the five-year courses — it is only getting worse as they cut the numbers going into the special four-year accelerated courses that have slightly better finance packages.'¹⁷

The BMA operates a charity fund that "awards a limited number of grants of up to £2,500 per academic year for graduates taking primary medical degrees who do not have access to tuition fee loans." The deadline for applications for the most recent cycle closed on 31 January 2015.¹⁸

In a response to a written question on 15 October 2014 Dan Poulter, the then Parliamentary Under-Secretary of State for Health Services, stated that the Government had no plans to change the support available under the NHS Bursary Scheme:

Sir Bob Russell: To ask the Secretary of State for Health, if he will make it his policy to ensure that NHS bursaries are funded for the full degree course; and if he will make a statement.

Dr Daniel Poulter: The NHS bursary is available to students in each year of their degree. The only exception to this is medical and dental students where the responsibility for funding these courses is shared between the Department for Business Innovation and Skills and the Department of Health. These students receive the standard student support package in the early years of study and the NHS bursary in the later years. Undergraduate students receive the bursary from their fifth year and graduate entry students from their second.

There are no plans to change the support that is made available.¹⁹

Postgraduate loans announced in the 2014 Autumn Statement

In the Autumn Statement 2014 the Chancellor of the Exchequer, George Osborne, announced that a new system of income-contingent loans for postgraduate students would be introduced in 2016-17. He stated that the loans of up to £10,000 would be available for postgraduate students under the age of 30 on taught masters courses.²⁰

Responding to the announcement, the BMA called for funding to be made available for graduates studying medicine as a second undergraduate degree:

It is very encouraging to see that the Government is waking up to the funding gap for postgraduate students and the contribution postgraduate students offer.

Graduate medical students on five-year courses are currently ineligible for tuition-fee loans.

¹⁷ "[Graduates face funding woes on five-year courses](#)", BMA website, 26 April 2014.

¹⁸ "[BMA Charities invites medical students to apply for financial help](#)", BMA website, 27 October 2014.

¹⁹ [PQ 210657](#), 15 October 2014.

²⁰ HM Treasury, [Autumn Statement 2014](#), Cm 8961, December 2014 p44. For further information see, [New loans for postgraduate students announced in the Autumn Statement 2014](#), Commons Library Standard Note 7049, 12 February 2015.

The BMA will be seeking an end to this anomaly and we will be engaging with the Government to ensure graduates in medicine benefit from any new sources of graduate funding.²¹

2.3 Problems with the student support application process

Concerns have been raised that some medical students have difficulties applying for student support and that many do not claim funding that they are eligible for. A BMA press release in 2014 stated that 787 medical and dental students who were potentially eligible for NHS bursaries had not yet applied.²²

In 2012, following complaints that the NHS bursary scheme was confusing, the BMA issued guidance to help students.²³ The most recent versions of the BMA finance guides are available on the BMA website at [Finance guides for UK medical students](#).²⁴ The NHS Business Services Authority has also published a [step-by-step guide to applying for an NHS student bursary](#).²⁵

2.4 Reduced rate maintenance loan

Undergraduate medical students from year five of their course, and graduates from year two of the accelerated course, are eligible for a means tested bursary and a reduced rate maintenance loan. This can cause financial difficulty for some students who are not eligible for an NHS bursary due to their household income but are only eligible for a reduced rate maintenance loan.

As mentioned above, students facing financial hardship can apply for extra money from their university by contacting its student services department.²⁶ They can also apply for grants from the BMA Charities Trust Fund.²⁷

²¹ ["Call to offer loans to graduate-entry medical students"](#), BMA website, 4 December 2014.

²² ["Medical students fail to claim extra funds"](#), BMA website, 11 November 2014.

²³ ["BMA to issue NHS bursary guidance"](#), BMA website, 16 November 2012.

²⁴ ["Finance guides for UK medical students"](#), BMA website, last accessed 11 May 2015.

²⁵ NHS Business Services Authority, [Completing your NHS Bursary application: A step by step guide to the Bursary Online Support System \(BOSS\)](#), January 2015.

²⁶ ["Extra money to pay for university"](#), Gov.uk, last updated 12 November 2014.

²⁷ ["Finance guides for UK medical students"](#), BMA website, last accessed 11 May 2015.

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