

NHS Guidance

Higher Education Student Finance in England 2018/19 Version 2.0 January 2019

Summary

This guidance describes the various elements of student support which are available for students who are undertaking health-related courses that attract NHS bursary funding.

Disclaimer

This guidance is designed to assist with the interpretation of the Student Support Regulations as they stand at the time of publication. It does not cover every aspect of student support nor does it constitute legal advice or a definitive statement of the law. Whilst every endeavour has been made to ensure the information contained is correct at the time of publication, no liability is accepted with regard to the contents and the Regulations remain the legal basis of the student support arrangements for the academic year (AY) 18/19. In the event of anomalies between this guidance and the Regulations, the Regulations prevail. Please note the Regulations are subject to amendment.

Please note this guidance is for students domiciled in England only.

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Abbreviations

Abbreviation	Full
AHP	Allied Health Profession
AY	Academic year
CMS	Courses Management System
DfE	Department of Education
DH	Dental Hygiene
DHSC	Department of Health and Social Care
DT	Dental Therapy
ELQ	Equivalent Level Qualification
FT	Full-time
HEE	Health Education England
LETB	Local Education Training Board
NMC	Nursing and Midwifery Council
NHS	National Health Service
NHSBSA	National Health Service Business Services Authority
OD	Ordinary duration
PC	Previous Course
PG	Postgraduate

PT	Part-time
PTML	Part-time Maintenance Loan
RRML	Reduced rate maintenance loan
SFE	Student Finance England
SHA	Strategic Health Authority
SLC	Student Loan Company
UG	Undergraduate

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General

1.1 NHS/Healthcare Bursaries

From AY 17/18 the availability of NHS income assessed bursaries* changed. However, the following guidance remains relevant to students on certain courses which lead to a qualification in healthcare roles and where National Health Service (NHS) bursaries or Department of Health and Social Care (DHSC) bursaries are still available.

(*or similar awards bestowed under section 63 of the Health Services and Public Health Act 1968, article 44 of the Health and Personal Social Services (Northern Ireland) Order 1972 or sections 73(f) of the Education (Additional Support for Learning) (Scotland) Act 2004 (as amended in 2009))

Bursaries can be non-income assessed or income assessed, which impacts the Student Finance England (SFE) products that students can apply for.

- Students eligible to apply for a non-income assessed bursary are not eligible to apply for any SFE funding.
- Students eligible to apply for an income assessed bursary will not be eligible to apply for support for tuition costs, (regulation 19 (2)) or any grants (regulation 38(4)(a)), however such students are eligible to apply to SFE for the reduced rate non-income assessed maintenance loan (regulation 68(e)(i)). The reduced rates of maintenance loan for AY 18/19 are:

2016 Cohort

MAXIMUM RATES OF FULL YEAR LOAN	
Loan rate	Maximum RRML (£) (bursary year)
Parental home	1,744
London	3,263
Elsewhere	2,324
Overseas	2,324
MAXIMUM RATES OF FINAL YEAR LOAN	
Parental home	1,324
London	2,498
Elsewhere	1,811
Overseas	1,811

2012 Cohort

MAXIMUM RATES OF FULL YEAR LOAN	
Loan rate	Maximum RRML (£) (bursary year)
Parental home	1,744
London	3,263

Elsewhere	2,324
Overseas	2,324
MAXIMUM RATES OF FINAL YEAR LOAN	
Parental home	1,324
London	2,498
Elsewhere	1,811
Overseas	1,811

From AY 12/13, all new entrants to NHS funded courses receive the income assessed NHS bursary and will also receive a non-income assessed grant of £1,000 from the NHSBSA. These students can still apply for the reduced rate maintenance loan.

From AY 17/18, NHS and healthcare bursaries will be removed for the majority of students studying on healthcare courses; please see the sections below for more information.

2. Nursing, midwifery and Allied Health Profession students

2.1 Courses Starting on or after 1 August 2018

2.1.1 Changes to support for Dental hygiene/Dental therapy (DH/DT) courses

For the majority of students on nursing, midwifery and Allied Health Profession (AHP) courses the funding arrangements remain as implemented in AY 17/18.

However, students starting a DH/DT course in England or Scotland on or after 1 August 2018 will no longer be eligible to apply for a NHS bursary. (Note that students on DH/DT courses at certain Health Trusts will still be able to apply for the NHS bursary; please see below for further information.). Where a bursary is not available, they will instead be entitled to the standard package of support under the Regulations, including fee support, maintenance support and supplementary grants. For more information on the products available please see the "Assessing financial entitlement" guidance.

This change will apply to the following students:

- Students who start an eligible DH/DT course on or after 1 August 2018; this includes:
 - Students starting an eligible DH/DT course and entering year one in AY 18/19.
 - Students starting an eligible DH/DT course and directly entering a year greater than one in AY 18/19.
- Students starting an eligible DH/DT course on or after 1 August 2018, having withdrawn from or abandoned a previous HE course (UG or PG) in AY 17/18 or an earlier AY.
- Students starting an eligible DH/DT course on or after 1 August 2018, having transferred from a course that was NOT an eligible DH/DT course that started before 1 August 2018.
- Students starting an eligible DH/DT course on or after 1 August 2018, having transferred and in doing so changed modes (FT to PT, PT to FT) from a previous course started before 1 August 2018.
- Students starting an eligible DH/DT course on or after 1 August 2018 in order to top-up a previously completed lower-level qualification to Honours.
- Students starting an eligible DH/DT course on or after 1 August 2018, having completed a lower level qualification immediately before (disregarding the intervening vacation).

- Students entering year one of a DH/DT course with a foundation year on or after 1 August 2018.

The Learning Support Fund from NHSBSA will be made available to students studying DH/DT who are no longer eligible to apply for an NHS Bursary.

Students who are commencing DH/DT courses in Wales on or after 1 August 2018, will continue to be subject to the requirement to commit to a two-year post-graduation employment period that was introduced in AY 17/18, before they are eligible to apply for an NHS bursary.

There are no DH/DT courses currently designated for SFE students in Northern Ireland.

Dental Hygiene and Dental Therapy (DH/DT) courses run at Health Trusts

The Department for Education has confirmed that NHS bursaries will be retained for courses run at the following Health Trusts:

- Birmingham Community Healthcare NHS Trust (validated by Birmingham University)
- Bristol Dental School (validated by University of Bristol)
- Greater Manchester DCP School
- King's College Hospital Foundation Trust
- Eastman Dental Hospital

DH/DT courses provided by Birmingham and Bristol are validated by authority funded Higher Education Providers (HEPs) and are designated for student support. Students attending DH/DT courses at these trusts are therefore eligible for a NHS bursary and as such are only entitled to the reduced rate maintenance loan (RRML) from SLC.

DH/DT courses provided by the other trusts cannot be designated for support under the Education (Student Support) Regulations 2011 (as amended) due to the structure and nature of the course. These providers cannot access the wider financial support available to other HEPs (even through validation agreements). Therefore the NHS bursary has been retained for these courses to ensure that they are sustainable.

2.1.2 Changes to the Learning Support Fund

As a result of the introduction of part-time maintenance loan (PTML), the NHSBSA will no longer be making the maintenance bursary previously available to students who are entitled to PTML.

Students who start a PT course on or after 1 August 2018 and who are undertaking an eligible course will be assessed by SLC for PTML. See the 'Support for PT students' guidance chapter for more details.

2.2 Courses Starting on or after 1 August 2017

2.2.1 Students Studying in England

Students starting study on nursing, midwifery and AHP courses on or after 1 August 2017 are not eligible to apply for the NHS bursary, and will instead be entitled to the standard package of support under the Regulations, including fee support, maintenance support and supplementary grants. For more information on the products available please see the "Assessing financial entitlement" guidance.

Note that in England the AHP courses that no longer attract a bursary are chiropody, dietetics and nutrition, occupational therapy, operating department practice, orthoptics, physiotherapy, podiatry, prosthetics and orthotics, radiography, radiotherapy and speech and language therapy.

DH/DT courses continued to attract the income assessed bursary in AY 17/18 and will be subject to the same support arrangements as previously.

The bursary is not available for the following categories of student:

- Students starting a healthcare course for the first time on or after 1 August 2017;
- Students starting a healthcare course on or after 1 August 2017, having withdrawn from or abandoned a previous Higher Education (HE) course in AY 16/17 or an earlier AY;
- Students starting a full-time healthcare course on or after 1 August 2017, having transferred from a previous part-time course or full-time distance learning course which started before 1 August 2017;
- Students starting a top-up healthcare course on or after 1 August 2017, having completed a lower level qualification previously;
- Students starting an end-on healthcare course on or after 1 August 2017, having completed a lower level qualification, disregarding the intervening vacation, immediately before;
- Students transferring to a healthcare course from a non-healthcare course on or after 1 August 2017;

Alongside the standard package of support from SFE, the NHSBSA will be making the Learning Support Fund available for additional expenditure that students incur on these courses. The additional support will not impact entitlement to SFE support, and is available to all students attending these courses in England.

The additional support provided by the **NHSBSA Learning Support Fund** will be:

- **Travel grant and dual accommodation** – students will be able to apply for the reimbursement of travel costs and dual accommodation for practice placements from the NHS.
- **Childcare additional funds** – an additional £1,000 per AY will be available to students with dependants.
- **Exceptional Support Fund** – the NHS will provide a limited hardship fund direct to students attending an applicable course.

Given the length of nursing, midwifery and AHP courses (exceeding 30 weeks and 3 days in an AY), students on these courses are often entitled to long courses loan. There was no change made to the long course loan policy in AY 17/18, therefore students on these courses are entitled to extra weeks of loan.

PT Additional Funds

For AY 17/18, the NHS will continue to provide maintenance bursary support, for a capped number of PT students attending an applicable course in England; this will be for the duration of their course. This support is administered separately from the Learning Support Fund and is available in addition to the SLC administered PT tuition fee loans and DSA.

Note that where a student transfers and changes their mode of study to full-time on or after 1 August 2017, they will be treated as a new student (as they have mode switched) and their entitlement to the additional part-time maintenance will cease. They will be eligible for the support described for the full-time standard package of support. If this occurs between AYs students should apply for the different type of support in the next year. Where students transfer from a PT course to a FT course during an AY they become entitled to a portion of the support available for FT students, as per the current mode switcher process. For this process please see the part-time guidance.

Additional information on student support currently available from the NHS directly can be accessed via the NHSBSA website (<https://www.nhsbsa.nhs.uk/healthcare-students>).

2.2.2 Students Studying in Wales

The NHS bursary package remains for England domiciled student studying nursing, midwifery and AHP courses in Wales. However, a new bursary eligibility requirement was introduced for courses starting on or after 1 August 2017. Students studying an eligible healthcare course in Wales must sign an agreement to work in the NHS in Wales for two years after course completion in order to be eligible for the bursary.

Note that in Wales the AHPs are chiropody, dietetics, healthcare science, DH/DT, occupational therapy, paramedic science, podiatry, physiotherapy, radiography and speech and language therapy.

If an England domiciled student agrees to the two-year commitment they will be eligible to apply for the healthcare bursary from NHS Wales and they will only be able to access the RRML package from SFE (as per the guidance for pre AY 17/18 courses below).

Alternatively, where an England domiciled student does not agree to the two-year commitment, they will not be eligible to apply for the healthcare bursary and will be able to access the standard package of support from SFE.

The two-year commitment criteria will be the responsibility of the NHS in Wales to administer. Students will be informed by the HEP when they accept a place on the course to visit the NWSSP Student Awards Service website (on the Welsh Health Education Registration System section) where they will be asked to confirm electronically and in writing their commitment to work in Wales on completion of the course.

This will then enable them to apply for the NHS Wales Bursary Scheme. If the student does not want to access the NHS Welsh Bursary Scheme and prefers to access a student loan, in order to receive the full student loan they will need a unique reference number which is only generated by the Welsh Health Education Registration System. This will provide evidence to the student in order for SFE to establish they have not taken up the bursary in order for SFE to offer the full package of support.

In normal circumstances the student will not be able to change funding route, however in exceptional cases their application to change funding route will be considered through an appeals mechanism. If students do change and the NHS agrees, SFE will only re-assess these students for the relevant package from the next AY, unless there has been an error made in their initial assessment.

SFE are not responsible for students who breach the terms of their agreement with the NHS, either through withdrawal, transfer to a non-bursary course or inability to complete the two-year requirement. The NHS in Wales will, in their terms and conditions, make clear that breaching the agreement will impact the student. The NHS are responsible for any follow up actions.

A sample check will be carried out retrospectively between the SFE and NHS Wales to ensure students are not being double funded. Students who have not taken up the bursary may still be entitled to travel support from NHS Wales, which does not impact their entitlement to SFE support.

2.2.3 Students Studying in Scotland

From AY 17/18 England domiciled students studying on Nursing, Midwifery and AHP courses in Scotland will not be eligible for any of the previous healthcare bursaries. These students will be eligible for the standard package of support from SFE only.

Please note: as nursing and midwifery courses in Scotland previously attracted a non-income assessed healthcare bursary, these courses were ineligible for support and therefore were not included on the SLC's Course Management System (CMS). From AY 17/18 this courses will now be available on CMS for England domiciled students.

2.2.4 Students Studying in Northern Ireland

From AY 17/18 bursaries for nursing, midwifery and AHP courses will cease to be available to England domiciled students at HEPs in Northern Ireland. The decision was made to prevent England domiciled students (as well as Scottish and Welsh students) from accessing places on these courses and therefore support.

2.3 Courses Starting before 1 August 2017

2.3.1 Students Studying in England

Income assessed NHS bursaries are available to most students on FT or PT courses leading to professional registration in:

- Chiropody;
- Dental hygiene;
- Dental therapy;
- Dietetics and Nutrition;
- Nursing – Diplomas and Degrees (including courses to convert from second to first level registration);
- Midwifery – Diplomas and Degrees;
- Occupational therapy;
- Operating department practice – Diplomas and Degrees;
- Orthoptics;
- Physiotherapy;
- Podiatry
- Prosthetics and orthotics;
- Radiography;
- Radiotherapy
- Speech and language therapy.

Please note that Optometry is not a course which attracts any NHS funding; this course attracts standard SFE funding, providing the student meets the eligibility criteria.

Please see [www.nhsbsa.nhs.uk/students website](http://www.nhsbsa.nhs.uk/students_website) for further details and up to date eligible subjects list. These can be located under student bursaries section from the NHS bursary scheme link.

Under regulation 38(4)(a), students are not eligible for grants for living and other costs for any AY during which they are eligible to apply for healthcare bursaries, NHS means tested bursaries or similar awards bestowed under section 63 of the Health Services and Public Health Act 1968, article 44 of the Health and Personal Social Services (Northern Ireland) Order 1972 or sections 73(f) and the Education (Additional Support for Learning) (Scotland) Act 2004 (as amended in 2009)*.

*in the case of the latter, only if granted in respect of a course leading to a qualification in a healthcare profession other than as a medical doctor or dentist. Students who are eligible to apply for income assessed NHS bursaries or income assessed Healthcare awards from the DHSC are not eligible to apply to SFE for support for tuition, (regulation 19 (2)) or any grants (regulation 38(4)(a)), however such students are eligible to apply to SFE for the reduced rate non-means tested, maintenance loan (regulation 68(e)(i)). The RRML for AY 18/19 can be found at [Section 1.1](#).

From 2012 all new entrants to NHS funded courses receive the income assessed NHS bursary and will also receive a non-means tested grant of £1,000 from the NHSBSA. This means that students can apply for the RRML.

2.3.2 Students Studying in Wales

The funding arrangements for students studying healthcare courses in Wales are the same as those in England in [section 2.2.1](#). However the list of courses is:

- Chiropractic;
- Dental hygiene;
- Dental therapy;
- Dietetics;
- Healthcare Science;
- Midwifery;
- Nursing;
- Occupational therapy;
- Paramedic Science;
- Podiatry;
- Physiotherapy;
- Radiography;
- Speech and Language Therapy.

2.3.3 Students Studying in Scotland

Students studying nursing and midwifery courses at Scottish HEPs are eligible to apply for a non-income assessed bursary from SAAS, therefore they are ineligible for funding from SFE. This includes degree and diploma courses.

From AY 13/14 SAAS changed the funding regime for new and continuing AHP students studying in Scotland and with the exception of nursing and midwifery students have made available the “young students’ bursary (YSB)” and “independent students’ bursary (ISB)”, income assessed bursaries that are available to all students in Scotland. Students from England, Wales and NI studying AHP courses in Scotland can apply for these bursaries; which have stricter means testing. Such students can apply to SFE for a reduced rate maintenance loan only as they remain in a bursary year; have their fees paid and can apply for a living costs bursary.

2.3.4 Students Studying in Northern Ireland

Students studying Nursing and Midwifery courses at Northern Irish HEPs (Queens University and University of Ulster) are eligible to apply for a non-income assessed bursary from DHSSPS NI, therefore they are ineligible for funding from SFE.

3. Medicine and Dentistry Students

3.1 Undergraduate Students

First time students on standard 5 or 6 year UG medical and dental courses are eligible under the Regulations, to apply for support on the same terms as other FT students for the first four years of their course (subject to previous study). For the fifth and subsequent years of their course they apply to the NHS for tuition support and an income assessed NHS Bursary and to SFE for the reduced rate non income assessed maintenance loan.

There are some exceptions to this rule: students who intercalate on to another HE qualification during the first four years of their course will only be in the fourth year of their medical or dental course when they reach their fifth year of study, but will still be eligible for the NHS bursary. Similarly, any students who undertook a foundation year as an integral part of their medical (or dental) course will be eligible for the NHS bursary in the fifth year of study. Students who repeat a year, however, will not be eligible for a NHS bursary until the fifth year of their course.

During the NHS Bursary year a reduced rate maintenance loan is available for the remainder of their medical or dental course. Where a graduate is undertaking an UG 5 or 6 year medical or dental course, as a second degree, regulation 69 provides that as an exception course the student can receive the maintenance loan from SFE, and the supplementary grants (n/b grants for dependants, travel grants and Disabled Students' Allowances (DSAs) are not subject to previous study or ELQ regulations).

Please note that medical and dental courses may be listed as level 7 PG level on the QAA framework, however the QAA Framework does not form part of the Student Support Regulations. Under the Regulations, qualifications higher than a first degree, as set out in Schedule 2, are not funded. As such qualifications are first degrees, maintenance loan and supplementary grants are funded exceptionally under ELQ rules.

Students who are studying these courses as a second UG degree do not qualify for tuition fee loans or maintenance grant for 2012 or earlier cohorts, and 2016 cohort students do not qualify for tuition fee loans.

3.2 Intercalation on a Medicine/Dentistry Course

Certain courses which are not higher than first degree level and which lead to more than one qualification, either as an optional or integral part of the course, will be considered to be single courses (regulations 5(8) and (9)). These are:

- Medical and dental courses which include an intercalated UG first degree such as a BSc.

There is no student funding provided during a year that a masters/PG level course is intercalated into an UG degree. Tuition fee support for 2016 cohort students and maintenance grant/SSG and tuition fee support are unavailable post intercalation of the masters as the student now holds an ELQ. Where the student returns to complete their medical or dental degree they may qualify for a maintenance loan and supplementary grants as these courses are treated exceptionally if an ELQ is held if they return before the fifth year of study. During the fifth year of study an NHS bursary is available the student can therefore apply for a reduced rate maintenance loan.

PG qualifications can be intercalated during a medical or dental programme for which students may be eligible for PGL from SFE. If a qualification is gained then the student will be entitled to maintenance loan and

supplementary grants only on return to their course as they hold a higher level qualification to the qualification they are studying for but are studying on a subject treated exceptionally under FT ELQ rules.

3.3 Graduate Entry Medicine

3.3.1 Starting on or after on or after 1 September 2012

Where the accelerated graduate entry medical or dental course starts on or after 1 September 2012, the Regulations provide that eligible students can apply for a tuition loan of up to £5,535 in all years of the course including the first year, (regulation 23(8)). Graduate entry medical and dental students are however still required to self fund the first £3,465 of the tuition charged in their first year. In years two to four of the course, the first £3,465 is paid as part of the income assessed NHS Bursary.

In year 1 students can apply for a means tested maintenance loan and supplementary grants and from year 2 to 4 of the course, as these students can apply for means tested NHS bursaries, they become eligible for the reduced rate maintenance loan.

This support package applies to 2012 and 2016 cohort students.

4. Postgraduate Healthcare Students

4.1 Students starting courses on or after 1 August 2018

England domiciled students commencing study on designated Pre-Registration PG Healthcare courses after 1 August 2018 are no longer eligible to apply for NHS BSA Bursary support or HEE tuition fee support, and will instead be entitled to the standard package of support available to UG students under the Regulations, including fee support, maintenance and long course loans and supplementary grants. For more information on the products available please see the "Assessing Financial Entitlement 2018/19 guidance chapter". The individual rates of support available are defined by the 2011 Regulations as amended. Eligible PG Healthcare students will be eligible to apply for UG DSA's.

PG Healthcare students will not be eligible for support under The Education (PG Master's Degree Loans) Regulations 2016. Any students transferring between a PG Healthcare course designated under the SSR and a PG course designated under the Education (PG Master's Degree Loans) Regulations 2016 must reapply for funding under the correct legislative framework as a new student.

NHS Bursary funding and HEE tuition fee support is no longer available to the following categories of student, who will be eligible to apply to SFE for support under the Regulations:

- England domiciled students who start an eligible PG Healthcare course on 1 August 2018 or later
- England domiciled students starting an eligible PG Healthcare course on 1 August 2018 or later, having withdrawn from or abandoned a previous UG or PG course in AY 17/18 or an earlier AY.
- England domiciled students starting an eligible PG Healthcare course on 1 August 2018 or later, having transferred from a course that was **not** an eligible PG Healthcare course, that started before 1 August 2018.
- England domiciled students who entered year one of an eligible PG Healthcare course that started on 1 August 2018 or later, having transferred from a PG Healthcare course that started before 1 August 2018.
- England domiciled students who entered year two or above of a PG Healthcare course that started on or after 1 August 2018 and are no longer eligible for NHS Bursary support*, having transferred from a PG Healthcare course that started before 1 August 2018.
- England domiciled students who start an eligible PG Healthcare course on 1 August 2018 or later, and enter directly into a year greater than 1 (**direct entrants**).

*Students in these circumstances are required to provide evidence to SFE that they are no longer eligible for NHS Bursary support

Alongside the standard package of support from SFE, the NHS BSA will continue to make the following additional support available to students on these courses **studying in England**:

- **NHS BSA Funding**
 - Exceptional hardship grant (up to £3,000/year)
 - Child dependants' grant (up to £1,000/year)
 - Accommodation and travel grant

Receipt of these additional sources of support will not affect eligibility for PG Healthcare Support.

Given the length of PG Nursing, Midwifery and AHP courses (often exceeding 30 weeks and 3 days in an AY), students on these courses are often entitled to long courses loan.

4.2 Professional Registration Status (Postgraduate Healthcare Students)

While the rules in this section are broadly consistent with the rules detailed in section 6.3, the impact of professional registration status on student finance eligibility differs between PG Healthcare students (detailed below) and undergraduate students studying on pre-registration nursing, midwifery and AHP courses. For more information on the latter, please see Section 6.3 Professional Registration Status (Previous Study).

PG Healthcare students' eligibility for support is not affected by previous study at a lower, equivalent or higher level, regardless of whether or not the student achieved the qualification.

To be eligible for support under the Regulations, PG healthcare students must not be registered in the pursued subject area of study. Students may be professionally registered with either the Nursing and Midwifery Council (NMC) or the Health and Care Professions Council (HCPC). For example, where a professionally registered podiatrist is starting a PG Masters in podiatry, they would not be eligible for PG Healthcare support, as they are already professionally registered with the HCPC in that subject area.

Note that nursing students may further specialise in four distinct areas:

1. Child nursing
2. Adult nursing
3. Mental health nursing
4. Learning disabilities nursing

Those students who have not accessed PG Healthcare support previously can move freely between the four nursing subjects regardless of registration status. For example, a professionally registered adult nurse would not be eligible for PGHC support for an adult nursing course, however they would remain eligible for PGHC funding for a child nursing course (providing they have not previously accessed PGHC support and received a qualification).

See below table on page 14 for further information.

Previous Study (Not Funded by PG Healthcare Funding)	New Course	Pre-Reg Course	Student Pre-Registered	Eligible for PG Healthcare Support	Policy Rationale
BSc Adult Nursing	MSc Midwifery	Yes	Yes (Registered as an adult nurse)	Yes	Although the student is pre-registered, they are not registered within the relevant discipline of new course. This student is eligible for all PG Healthcare products, including UG DSAs.
MSc Child Nursing	MSc Child Nursing	Yes	No	Yes	Student not registered within relevant discipline of new course, previous study does not affect eligibility. This student is eligible for all PG Healthcare products, including UG DSAs.
BSc Mental Health Nursing	MSc Mental Health Nursing	Yes	Yes (Registered as a mental health nurse)	No	Although student has no equivalent or higher level qualifications, they are not eligible due to being pre-registered within the relevant discipline. This student is ineligible for all PG Healthcare products, including UG DSAs. This student is also ineligible for PG DSAs.
BSc Midwifery	Examination of the Newborn	No	Yes (Registered as a midwife)	No	Course is a post-registry course, and will not be designated as a PGHC course for the purposes of student support. Where applicable, these students can access PG Master's support and PG DSAs.

Students who are ineligible for PG Healthcare funding (including UG DSAs) due to prior professional registration will not be eligible to apply for PG DSAs. As a result, any student entering a designated pre-registration healthcare course that holds professional registration status within the pursued subject area of study, will be ineligible for any DSA support towards their studies.

PG Healthcare students' eligibility for support may also be impacted by previous funding considerations. For further information, please see section [10.3 Previous Funding – PG Healthcare Students](#).

4.2.1 Eligible PG Healthcare Courses

Only students studying designated pre-registration* courses in AHP subjects, nursing or midwifery that lead to a PG Diploma or Master's qualification are eligible for support under the Regulations.

*For a course to be a pre-registration course, it must lead to inclusion on the professional register of:

- (a) the Health and Care Professions Council, for AHP subjects other than dental profession subjects; or
- (b) the Nursing and Midwifery Council, for midwifery or nursing.

To be eligible for funding under the Regulations, PG Healthcare courses must be FT only – PT courses are not eligible to attract funding.

Eligible PG healthcare courses must be at least two AYs in duration.

PG healthcare courses must not be distance learning – students must be studying the course in attendance only to be eligible for support under the Regulations.

Qualification level: Funding is available for the following types of PG healthcare course:

- PG Masters courses;
- PG Diploma courses;

These courses are all at Level 7 on the QAA Framework of HE qualifications.

Note that PG healthcare courses that start after 1 August 2018 are excluded under the Education (Postgraduate Master's Degree Loans) Regulations 2016, and therefore do not attract a PG Master's Loan from SFE.

4.2.2 Repayments

Repayment conditions for PG healthcare students will be as per standard repayment policy under the Regulations and the Education (Student Loans) (Repayment) Regulations 2009 as amended. These students are subject to "Plan 2" repayment terms and conditions.

Where a student has received support from SFE for a previous course under the regulations, before subsequently receiving funding for PG healthcare, one loan repayment is made against the student's plan 2 debit balance. The repayment amount is split proportionally according to the outstanding balance of each maintenance or tuition fee loan. This is contingent on the borrower having reached the statutory repayment due date (SRDD) for the latter course.

For detailed guidance on repayments please see the "Repayment guidance 2018/19."

4.2.3 Additional Cross-Border Considerations

England domiciled students who start a PG Healthcare course on or after 1 August 2018, studying in Northern Ireland and Scotland are eligible for the full package of UG support available under the regulations. There is presently no NHS Bursary support available to students studying in Northern Ireland. While there remains bursary funded PG Healthcare courses at Scottish HEPs, this support is administered by SAAS and is only available to Scotland domiciled students – England domiciled students are not eligible to apply for this type of support.

The Welsh Government has retained its bursary offer to PG Healthcare students for courses starting on or after 1 August 2018. Students accessing this bursary are required to commit to a period of working within Wales in

suitable employment after completion of the funded course. Students who do not commit to this period of employment will not be considered eligible for an NHS bursary.

England domiciled students who start a PG Healthcare course on or after 1 August 2018, studying in Wales and commit to a period of working within Wales in order to receive the bursary will be considered under the regulations to be eligible for an NHS Bursary and will therefore only be entitled to the RRML from SFE.

England domiciled students who start a PG Healthcare course on or after 1 August 2018, studying in Wales and do not commit to a period of working within Wales will be entitled to the full UG support package available to PG Healthcare students from AY 18/19.

4.3 Students starting courses before 1 August 2018

4.3.1 Students Studying in England

PG Healthcare students who started their course in England before 1 August 2018 do not pay tuition fees for their courses – these costs are paid by DHSC via HEE. These students can apply for a bursary for living costs and other targeted allowances awarded by the NHS BSA.

Under regulation 3(3)(J) of The Education (Postgraduate Master's Degree Loans) Regulations 2016 students are not eligible for a PG Master's Loan in connection with a course which they are eligible to apply for a healthcare bursary, any allowance under the Nursing and Midwifery Student Allowances (Scotland) regulations 2007 or any allowance, bursary or award of similar description made under section 67(4)(a) of the Care Standards Act 2000 which includes payment for meeting additional expenditure incurred by A by reason of A's disability.

The following students remain eligible for NHS Bursary funding and HEE tuition fee support, and are therefore ineligible to apply to SFE for support under the regulations or the The Education (Postgraduate Master's Degree Loans) Regulations 2016:

- Students who started a PG healthcare course before 1 August 2018, who are continuing their course in AY 18/19
- Students who enter year two or above of an eligible PG healthcare course that started on 1 August 2018 or later and remain eligible for an NHS Bursary, having transferred from a PG healthcare course that started before 1 August 2018*
- Students who started a PG healthcare course before 1 August 2018, suspended study and are now resuming study in AY 18/19 by continuing their course

*Please note: Students who enter year one of an eligible PG healthcare course on 1 August 2018 or later, having transferred from a PG healthcare course that started before 1 August 2018 do not retain their NHS bursary eligibility and are eligible for support and are considered to start their course as a new student after 1 August 2018 for the purposes of student support under the Regulations.

4.3.2 Students Studying in Wales, Northern Ireland and Scotland

From AY 17/18, England domiciled students studying in Wales will be required to commit to a period of working within Wales in suitable employment after completion of the funded course to be eligible for NHS Bursary support. England domiciled students studying PG Healthcare courses that started before 1 August 2018 in Wales and have committed to the tie-in, are therefore eligible for an NHS bursary and are not eligible for any support from SLC (including the RRML).

England domiciled students studying PG healthcare courses that started before 1 August 2018 in Wales and have not committed to the tie-in may be eligible for a PG Master's loan under **The Education (PG Master's Degree Loans) Regulations 2016 (as amended)**.

There are no NHS bursaries available to PG students studying healthcare courses in Northern Ireland. England domiciled students studying PG Healthcare courses that started before 1 August 2018 in Northern Ireland may be eligible for a PG Master's loan under The Education (Postgraduate Master's Degree Loans) Regulations 2016 (as amended).

NHS bursary support for courses studied at Scottish HEPs is only available to Scotland domiciled students on commissioned NHS courses. England domiciled students studying PG healthcare courses that started before 1 August 2018 in Scotland may be eligible for a PG Master's loan under The Education (Postgraduate Master's Degree Loans) Regulations 2016 (as amended).

5. Other Courses and Exceptions

5.1 *Foundation Years on NHS Courses (Year 0)*

Students studying a foundation year of an NHS course (both degree and diploma level) do not receive an NHS bursary and are therefore able to apply to ourselves for full support. Prior to AY 17/18, once the student progressed into year one of their diploma or degree they became eligible for the means tested NHS bursary and as a result be entitled to a reduced rate maintenance loan only from SFE for the remainder of their course. Returning students, who progress from year zero to year one in AY 17/18 onwards, will continue to receive full support from SFE as they are no longer eligible for an NHS bursary.

5.2 *Paramedic Courses (England)*

Students on some Paramedic courses may be eligible to receive funding through the Local Education and Training Boards (LETBS which is former Strategic Health Authority) or Local Ambulance Service Trusts. Students who receive funding from these sources are deemed to be in receipt of a healthcare award and fall within the definition of a healthcare bursary (regulation 2 (1)) and whether they are eligible to apply for support from SFE depends on if the funding they receive from the DHSC is income assessed or non income assessed.

- Where the student is awarded non income assessed funding for the paramedic course from their LETBS or health authority (see comment above re SHA) or Ambulance Service Trust the student is ineligible to apply for support under the SSR (regulation 4(3)(c)).
- Where the student is awarded income assessed funding for the paramedic course via their LETBS or Ambulance Service Trust the student is ineligible to apply for support under the SSR the student is entitled to a Reduced Rate Maintenance Loan only from SFE.

In some circumstances the LETB or Ambulance Service Trust may still pay the student's tuition fee, in these cases the tuition fee should be set to zero on the LA portal and the student can apply for the full package of living cost support.

Where the student is not eligible to apply for any funding from the LETBS or Ambulance Service Trust they are eligible to apply for full support under the SSR.

Because of the varying types of support packages in place for paramedic courses, to determine what funding is being received by the student SFE will write to the student at application and request a letter from the HEI/LETBS or Ambulance Service Trust confirming;

- Whether they receive any funding from the LETBS or Ambulance Service Trust
- Whether the LETBS or Ambulance Service Trust pay the student's Tuition Fee
- Whether the funding awarded is income assessed or non income assessed

Note that paramedic courses in Wales are considered to be an AHP course and as such attract the standard bursary and will be subject to the support arrangements described in section [2.2.2](#) above.

5.3 NHS Secondees

The DHSC has confirmed that health care students who are employed by NHS trusts and seconded onto health care courses are not eligible for NHS bursaries.

These students continue to receive their salary and have their tuition paid by the NHS. The payment of their fees is outside of the NHS bursary scheme or Section 63 of the Health Services and Public Health Act 1968. As such these students are not excluded from the student support provisions and can therefore receive grants and loans for living costs on the same basis as other students, subject to them satisfying all the usual eligibility criteria.

Seconded NHS employees will have their fees paid by the NHS. In order to prevent double funding of fee support, applications will be processed in the usual way by SFE. However, when approving the application SFE should manually over-ride the tuition fee amounts and set them to zero. Setting the 'public contribution to fees' box to zero will ensure the HEP is not paid a fee contribution by the SLC. Setting the 'student contribution to fees' box to zero will ensure the HEP does not invoice the student for a contribution to fees.

5.4 Social Work Courses

Social work courses do not attract an NHS or health care bursary, instead they attract the social work bursary.

Although administered by the NHSBSA, social work bursaries are not taken into account when assessing social work students and they are eligible to apply for the full support from SFE that is available for their cohort.

Where students study a joint Honours course in nursing and social work and are eligible for an income assessed NHS bursary, they should receive reduced rate maintenance loan only from SFE. If the student is not eligible for the NHS bursary portion (post August 2017) they will be eligible for the standard package of support.

5.5 Diplomas in Nursing, Midwifery or Operating Department Practice (before AY 11/12)

NHS funded students on diploma level courses in nursing, midwifery or operating department practice, who started their course prior to AY 11/12, will receive a non income assessed NHS Bursary to cover fees and maintenance and therefore will be ineligible for support under the Regulations.

Diploma level courses are being phased out and most nursing, students will be studying on degree level subjects.

6. ELQ and Previous Study

For detailed guidance on previous study please see the "Assessing eligibility guidance AY 18/19".

6.1 ELQ Rules

Under the Regulations, the standard rule is that where a student already holds a previous HE qualification, they will not qualify for further fee loans for a second HE course, where the second HE course is an equivalent or lower level qualification (ELQ). Additionally, this restriction also applies to students on FT courses who wish to apply for further loans for living costs.

For example, a student with an honours degree cannot usually receive fee loan and loan for living costs support for another honours degree. Note that ELQ rules do not apply to FT dependants' grants and DSAs.

However in certain circumstances, the Regulations provide that the general ELQ rules are not applied to support for students undertaking second HE courses in certain subjects. This provision applies to certain healthcare related courses:

- From AY 17/18, where the student's new course is a **pre-registration* course in an AHP subject****, **midwifery, nursing, nursing and social work or operating department practice**, the student is exempt from the ELQ restrictions noted above, and can qualify for fee support (regulation 13 (2A)) and, for FT courses, loans for living costs (regulation 69 (2)(e)). Note that students must not already be professionally registered in the profession of the subject being studied to qualify for the disregard. Students who are already professionally registered and studying a further course in their registered profession are subject to the standard ELQ rules. For further information on prior professional registration on student funding eligibility, see section 6.3 Professional Registration Status.
- Where a student is studying on a **healthcare course which attracts an income assessed NHS Bursary or Healthcare award** from DHSC (regulation 68(e)(i)), they will remain eligible for a reduced rate loan for living costs, even when they hold a qualification that is equivalent or higher in level than their second course. This is applicable to all courses which attract NHS/Healthcare bursaries starting before, on or after 1 August 2017.
- Where a student is studying on a **course that leads to a qualification as a social worker, medical doctor or a dentist**, the student is exempt from the ELQ restrictions noted above, but only in respect of loans for living costs (regulation 69 (2)(a)).
- In addition to the above, where a graduate is undertaking a **FT UG 5 or 6 year medical or dental course as a second degree**, the student does not qualify for fee loans in years 1 – 4 of their course, but does qualify for a loan for living costs and supplementary grants (grants for dependants, travel grants and DSAs) from SFE. In years 5 and 6 of their course, the student is eligible to apply for an NHS bursary and qualifies for the reduced rate non-income assessed loan for living costs only from SFE.***
- Where a student is studying a **postgraduate pre-registration healthcare course** and has a previous equivalent or higher level qualification, this does not impact the student's eligibility for PG Healthcare support, unless the student also accessed PG Healthcare funding from SFE to achieve the qualification (please refer to section 6.3 Previous Funding – PG Healthcare Students for further information). For more general information on funding available for postgraduate pre-registration healthcare courses, see Chapter 4 – Postgraduate Healthcare Students.

*A course is considered to be a pre-registration course if it leads to the award of a qualification that is required for the student to be included on the professional register of any of the following bodies:

- a) The Health and Care Professions Council
- b) The Nursing and Midwifery Council
- c) The General Dental Council
- d) The Health and Care Professions Council

**The Regulations define AHP subjects as follows:

- Chiropody
- Dietetics
- Dietetics and Nutrition
- Occupational Therapy
- Orthoptics
- Orthotics and Prosthetics
- Physiotherapy
- Podiatry
- Radiography
- Radiotherapy
- Speech and Language Therapy
- Dental Hygiene and Dental Therapy (for students starting courses on or after 1st August 2018 – for further information DHDT courses, see section 2.1.1)

Note that only the above AHP subjects qualify for the ELQ disregard – other types of healthcare professions including Healthcare sciences, Art, Music or Drama Therapies and Paramedic courses do not qualify for the ELQ disregard under the Regulations. However students with equivalent or higher level qualifications studying on Paramedic courses that attract an NHS Bursary may still qualify for a RRML under the regulations - for additional information on funding available for Paramedic courses see section 5.2.

The new ELQ exception applies in relation to a student's course, rather than their funding package, and therefore also extends to NHS Secondees. Where a student is seconded by the NHS to a pre-registration course in an AHP subject, midwifery, nursing, nursing and social work or operating department practice, and that student holds an HE qualification equivalent to or higher in level than their new course, the student qualifies for the ELQ disregard and can qualify for loans for living costs. (NHS Secondees do not qualify for fee support as their tuition fees are paid by the NHS – for further information on NHS Secondees, see section 5.3.)

*** Note that graduates who started UG medical or dental courses as a second degree **before 1 August 2016** do not qualify for Maintenance Grants or Special Support Grants for years 1 – 4 of their courses in AY 18/19.

6.2 Previous Study Disregard

Under the Regulations, the standard rule is that students can have tuition fee support for the standard length of their HE course, plus an additional year if needed; this is their standard entitlement. A student's standard entitlement to tuition fee support will be reduced by the number of years that a student has studied on a previous HE course. For more information on the standard entitlement of students with previous years of HE study, see the [Assessing Eligibility Guidance Chapter](#). However, new FT students starting a pre-registration course in an AHP subject, midwifery, nursing, nursing and social work or operating department practice in AY 18/19 that do not attract NHS bursaries will have years of previous study on an HE course disregarded when their entitlement to fee loans is calculated (for a definition of pre-registration courses and a list of AHP subjects, please see the previous section). FT students therefore qualify for fee loan support for the full duration of these courses, regardless of whether or not they have studied on previous HE courses.

Please note that in order to have previous years of HE study disregarded when calculating the student's tuition fee entitlement, students must not be professionally registered in the profession of the subject being studied. Students who are already professionally registered and studying a further course in their registered profession are subject to the standard previous study arrangements. For further information on the impact of prior professional registration on student funding eligibility, see section 6.3 Professional Registration Status.

Loans for living costs are not subject to previous years of study calculations, however the ELQ rules detailed in the previous section apply.

Under the Regulations there are specific provisions for students studying medicine or dentistry as a second undergraduate degree or on a graduate entry programme; these are detailed in the medicine and dentistry section above.

6.2.1 Previous study disregard – PG healthcare students

PG healthcare students' eligibility for support is not affected by previous study at a lower, equivalent or higher level, regardless of whether or not the student achieved the qualification. However, previous PG healthcare funding may affect the students' eligibility for future support. For further information on how previous funding affects PG Healthcare student eligibility, please refer to section 6.3 Previous Funding – PG Healthcare Students.

PG healthcare students' standard entitlement for tuition fee support is calculated as $(OD + 1) - PC$, where OD is the number of years that make up the ordinary duration of the course and PC is the number of AYs that the student has spent on previous courses. As per the 2011 regulations, a course which would otherwise be a previous course (PC) is not treated as such if the current course is a pre-registration course in an AHP subject, midwifery, or nursing. As a result, PG healthcare courses represent previous study exception courses under the regulations.

6.3 Professional Registration Status – Previous Study

In order to qualify for the ELQ and previous years of study disregard noted in sections 6.1 and 6.2, students studying on a pre-registration course in an AHP subject, midwifery, nursing, nursing and social work or operating department practice must not be professionally registered in the profession of the subject being studied. Students may be professionally registered with either the Nursing and Midwifery Council (NMC) or the Health and Care Professions Council (HCPC).

For example, where a professionally registered physiotherapist is starting a new honours degree in Physiotherapy, they would not qualify for the disregards detailed above, and would be subject to the standard ELQ and previous study rules applicable to HE students with a previous qualification / years of study.

Note that nursing students may further specialise in four distinct areas:

1. Child nursing
2. Adult nursing
3. Mental health nursing
4. Learning disabilities nursing

Students studying on nursing courses leading to a qualification in any of these specialties can qualify for the ELQ/previous study disregard **providing they are not already professionally registered within the specific area of speciality**. For example, a professionally registered mental health nurse can study a course leading to a qualification in any of the three other nursing specialties as they are not considered to hold professional registration in any of these areas. However, the student could not qualify for the ELQ/previous study disregard if they wished to study a further course in mental health nursing.

Where an applicant for support towards a nursing course is already a professionally registered nurse, SLC may carry out further enquiries to clarify that the student is not already registered in the specific discipline of the new course.

Professional registration in any AHP subject, midwifery, nursing, nursing and social work or operating department practice area normally requires the student to hold a previous HE qualification, therefore it is likely that in practice these students will already have previous years of study and an equivalent or higher qualification when undertaking any future HE course.

For further information, see **Annex C**.

6.4 Previous Funding – PG Healthcare Students

PG healthcare student's eligibility for support is not affected by previous study at a lower, equivalent or higher level, regardless of whether or not the student achieved the qualification. However, previous PG healthcare funding may affect the student's eligibility for future support.

Students who have received PG healthcare funding from SFE for a previous PG healthcare course, and received a qualification during that period of eligibility, are not eligible for future PG healthcare funding from SFE. This is the case even where the student did not previously receive the full payment of support. Where applicable, students who are ineligible for future PG healthcare funding due to having previously accessed this package of support and received a qualification, **will be eligible to apply for PG DSAs**.

Where a student has previously received PG healthcare support to the end of a period of eligibility (for example, where the student has withdrawn from or abandoned their course) but did not receive a qualification, they will remain eligible for PG healthcare funding for future periods of eligibility.

Annex A

Date	Updates
25 July 2018	Version 1.0
03 January 2019	Version 2.0

Annex B

<p>England NHS Student Bursaries Ridgway House Northgate Close Middlebrook Horwich Bolton BL6 6PQ Tel: 0300 330 1345 email: nhsbsa.sbaccount@nhs.net</p>	<p>Wales NHS Wales - Student Awards Services 6th Floor Churchill House 17 Churchill Way Cardiff CF10 2TW Telephone: 029 2037 6854 Website: www.wales.nhs.uk</p>
<p>Northern Ireland Department for the Economy (DfENI) Student Support Branch Adelaide House 39-49 Adelaide Street Belfast BT2 8FD Tel: 028 9025 7777 https://www.economy-ni.gov.uk/</p>	<p>Scotland Student Awards Agency for Scotland Saughton House Broomhouse Drive 4th Floor, Room 407 Edinburgh EH11 3UT Tel: 0300 555 0505 www.saas.gov.uk</p>

Annex C

The below table details a number of examples of where prior professional registration will prevent students on AHP, midwifery, nursing, nursing and social work or operating department practice courses from having any previous study / previous qualifications disregarded.

New Course	Previous Study	Qualification Gained	Professionally Registered	Outcome
BSc Adult Nursing	BSc Geography	Yes	No	Student's previous study can be disregarded, as the student is not professionally registered as an adult nurse
BSc Midwifery	BSc Nursing	Yes	Yes – Student is professionally registered as a nurse	Previous study can be disregarded, as although the student holds professional registration, they are not professionally registered as a midwife

BSc Radiotherapy	MSc Chiropody	Yes	Yes – student is professionally registered as a chiropodist	Previous study can be disregarded, as although the student holds professional registration, they are not professionally registered as a radiotherapist
BSc Radiotherapy	BSc Radiotherapy	Yes		Previous study cannot be disregarded, as the student is already professionally registered as a radiotherapist
BSc Child Nursing	BSc Child Nursing	Yes	Yes – Student is professionally registered as a child nurse	Previous study cannot be disregarded, as the student is already professionally registered as a child nurse
BSc Mental Health Nursing	BSc Mental Health Nursing	No	No	Previous study can be disregarded – although the student has previous study on a child nursing course, they are not professionally registered as a child nurse