

# NHS Guidance – England

## Higher Education Student Finance in England

Academic Year 2026/27 - Version 1.0

### Summary

This guidance describes the elements of student support that are available to students who are undertaking health-related courses, including those courses that may attract NHS Bursary funding.

### Disclaimer

This guidance is designed to assist with the interpretation of the Education (Student Support) Regulations 2011 (as amended) (“the 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) 26/27. 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.

## Abbreviations

Abbreviation	Full
AHP	Allied Health Profession
AY	Academic year
DfE	Department for Education
DH	Dental Hygiene
DHSC	Department of Health and Social Care
DSA	Disabled Students' Allowance
DT	Dental Therapy
ELQ	Equivalent or Lower 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
PC	Previous Course
PG	Postgraduate
PT	Part-time
PTML	Part-time Maintenance Loan
QAA	Quality Assurance Agency
RRML	Reduced-Rate Maintenance Loan
SFE	Student Finance England
SLC	The Student Loans Company Limited
UG	Undergraduate

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## 1. General

### 1.1 National Health Service (NHS)/healthcare bursaries

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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, including those courses where 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 of this kind can either 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 (regulation 4(3)(c)).
- 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 non-income assessed reduced rate maintenance loan (RRML) (regulation 68(e)(i)). The reduced rates of maintenance loan for AY 26/27 are:

<b>Table A4 - Financial Memorandum AY 26/27</b>	
<b>Loan rate</b>	<b>Maximum RRML (£) (bursary year)</b>
<b>MAXIMUM RATES OF FULL YEAR LOAN</b>	
Parental home	2,122
London	3,970
Elsewhere	2,828
Overseas	2,828
<b>MAXIMUM RATES OF FINAL YEAR LOAN</b>	
Parental home	1,609
London	3,039
Elsewhere	2,204
Overseas	2,204

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 RRML.

From AY 17/18, NHS and healthcare bursaries were removed for the majority of students starting healthcare courses. Please see below for more information.

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. Nursing, midwifery and Allied Health Profession students**

### **2.1 Courses starting on or after 1 August 2018**

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#### **2.1.1 Changes to support for dental hygiene/dental therapy (DH/DT) courses**

Students who start a DH/DT course in England or Scotland on or after 1 August 2018 are unable to apply for a National Health Service (NHS) Bursary. Instead, they can apply for the standard package of support from Student Finance England (SFE), subject to them satisfying all the usual eligibility criteria. For more information on the products available please see the 'Assessing Financial Entitlement' guidance.

The Learning Support Fund from the National Health Service Business Services Authority (NHSBSA) is also available to students studying DH/DT courses who are not eligible to apply for an NHS Bursary. Please see section [2.2.1 Students studying in England](#) for details of the additional support provided by the NHSBSA Learning Support Fund.

Students who started a DH/DT course in Wales on or after 1 August 2018 will continue to be subject to the requirement to commit to a post-graduation employment period that was introduced in AY 17/18, before they are eligible to apply for an NHS Wales Bursary. Where a student has not committed to the employment period, they will not be eligible to apply for an NHS Bursary and can apply for the standard package of support from SFE, subject to them satisfying all the usual eligibility criteria.

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

#### **2.1.2 NHS Learning Support Fund (LSF)**

In addition to the standard tuition fee loan and living costs support package from SFE, students studying qualifying healthcare courses in England may qualify for non-income assessed grants from the NHS LSF. Receipt of the LSF does not impact eligibility for support from SFE. For more details on the LSF, including eligibility requirements and financial support available, please consult the NHSBSA website.

#### **2.1.3 Changes to NHS Bursary support for part-time students**

As a result of the introduction of part-time maintenance loan (PTML) in AY 18/19, students who are entitled to the PTML are no longer eligible for the NHSBSA maintenance bursary.

Students undertaking an eligible PT course from on or after 1 August 2018 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**

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### **2.2.1 Students studying in England**

Students who started studying undergraduate nursing, midwifery and Allied Health Profession (AHP) courses on or after 1 August 2017 are unable to apply for the NHS Bursary and instead can apply for the standard package of support from SFE, subject to them satisfying all the usual eligibility criteria. 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.

Alongside the standard package of support from SFE, the NHSBSA continues to make 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 – additional funding 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 academic year), 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 long courses loan for extra weeks of study.

### **Part-time (PT) additional funds**

In AY 17/18, the NHS continued to provide maintenance bursary support for a capped number of PT students attending an applicable course in England for the duration of the PT 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 Disabled Students' Allowance (DSA).

This support package will not be available to students starting courses from AY 18/19 onwards following the introduction of PTML.

### **2.2.2 Students studying in Wales**

The NHS Wales bursary package remains available for England-domiciled students 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, committing to a period of time working within the NHS in Wales 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.

Where an England-domiciled student agrees to the commitment to work in the NHS in Wales they will be eligible to apply for the healthcare bursary from NHS Wales. As per the arrangements for students eligible to apply for an NHS Bursary detailed in section [1.1 National Health Service \(NHS\)/healthcare bursaries](#), these students will only be able to access the RRML package from SFE.

Alternatively, where an England-domiciled student does not agree to the commitment to work in the NHS in Wales, 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 commitment to work in the NHS in Wales criteria are the responsibility of the NHS in Wales to administer.

Students will be informed by the HE provider when they accept a place on the course to visit the NHS Wales Shared Services Partnership 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 which establishes that 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 their 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 reassess these

students for the relevant package from the next academic year, 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 requirement to work in Wales. 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 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**

England-domiciled students starting nursing, midwifery and AHP courses in Scotland in AY 17/18 or later are not eligible for a healthcare bursary. These students are eligible for the standard package of support from SFE only.

### **2.2.4 Students studying in Northern Ireland**

From AY 17/18, access to nursing, midwifery and AHP courses was restricted for England-domiciled students at HE providers in Northern Ireland. This decision was made to prevent England-domiciled students (as well as Scottish and Welsh students) from accessing places on these courses and therefore support. However, these courses remained designated under the Regulations

Although there is no expectation for England-domiciled students to be offered places on these courses, this does not mean these students are explicitly ineligible for funding. SLC have been made aware of instances where England-domiciled students have gained access to these courses and may qualify for support in line with the Regulations.

## **3. Medicine and dentistry students**

### **3.1 Undergraduate (UG) students**

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First-time students on standard five or six-year UG medical and dental courses are eligible under the Regulations to apply for support on the same terms as other full-time (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 National Health Service (NHS) for tuition support and an income assessed NHS Bursary and to Student Finance England (SFE) for the non-income assessed reduced rate maintenance loan (RRML).

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 an NHS Bursary until the fifth year of their course.

During the NHS Bursary year RRML is available for the remainder of their medical or dental course. Where a graduate is undertaking an UG five or six-year medical or dental course as a second degree, regulation 69(2) provides that as an exception course the student can receive the maintenance loan from SFE, supplementary grants and Disabled Student's Allowance (DSA) where applicable. Note supplementary grants and DSA are not subject to previous study or equivalent or lower qualification (ELQ) regulations.

Medical and dental courses may be listed as level 7 postgraduate level on the Quality Assurance Agency (QAA) Framework. However, the QAA Framework does not form part of the Regulations. Under the Regulations, qualifications higher than a first-degree, as set out in Schedule 2, are not funded. For the purposes of student support a course that leads to a qualification as a medical doctor or dentist is considered a first degree, and therefore maintenance loan and supplementary grants are funded exceptionally under ELQ rules.

2012 cohort students who are studying these courses as a second UG degree do not qualify for tuition fee loans or maintenance grants, and 2016 cohort students do not qualify for tuition fee loans (regulation 13(1)). For additional information on support available to students with a first degree studying graduate-entry accelerated programmes in Medicine or Dentistry, please see section [3.3 Graduate Entry Medicine](#).

### **3.2 Intercalation on a medicine/dentistry course**

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In accordance with regulation 13(1) of the Regulations, a student will not normally be eligible for fee support where the course leads to a qualification that is equivalent to, or lower than, a qualification that has previously been awarded to that student (subject to limited exceptions, which are outlined in section [6.1 Equivalent or lower qualification \(ELQ\) rules](#)).

Regulation 13(4) makes an exception to this rule. A course can be designated for fee support if it is a 'single course' and that course leads to an honours degree being conferred before the qualification for the first degree is awarded. Students registered on UG courses leading to a qualification as a medical doctor or dentist, who intercalate to obtain an honours degree, are not precluded from receiving student support for the remainder of their first degree, even when the honours degree is conferred prior to the award of the first degree. Funding is available for both the intercalated course and first degree.

Students who intercalate to undertake a postgraduate (PG) qualification will not be eligible to receive tuition fee loan for their first degree following conferment of the PG qualification. This is in accordance with regulation 13(1). The conferment of a PG qualification means that the student has a qualification higher than a first degree from that point. However, where the intercalated PG qualification is conferred by an institution at the same time, or later,

than the first degree (despite the PG course being completed at an earlier date), this will not preclude the student from being eligible for tuition fee loan for the entirety of their first degree.

Maintenance grant/Special Support Grant (2012 cohort only) and maintenance loan are not normally available post-intercalation of PG qualification where the PG qualification is conferred on the student prior to returning to the first degree, as the student would now be considered to hold an ELQ. The exception to this is where the course leads to a qualification as a medical doctor or dentist, in which case maintenance loan is available once the student returns to UG study on the first degree.

Please note, intercalating students will not be eligible for UG student support whilst studying a PG qualification, but may be eligible for a PG Loan for Master's Degrees or a PG Loan for Doctoral Degrees if the course that is being studied is either a full PG Master's, or a full PG Doctoral Degree, as applicable, subject to them satisfying all the usual eligibility criteria. For further information, see the 'SFE PG Master's' or 'SFE PG Doctoral' guidance.

### **3.3 Graduate Entry Medicine**

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The Regulations provide that eligible students can apply for a tuition fee loan of up to £6,125 for the first academic year of their course and £5,860 in all other years of the course (regulation 23(8)). Graduate entry medical and dental students are, however, still required to self-fund the remainder of the of the tuition fee charged in their first year. In years two to four of the course, an additional contribution towards tuition fees is paid by the NHS on the student's behalf, as part of their NHS Bursary award.

Further information on the amount of tuition fee contribution from the NHS can be found at: <https://www.nhsbsa.nhs.uk/nhs-bursary>

In year 1 students can apply for an income assessed maintenance loan and supplementary grants from SFE and from year 2 to 4 of the course, as these students can apply for income assessed NHS bursaries, they become eligible for the RRML (regulation 68(e)(i), (regulations 80(1)(a) and 80(2)(a))

This support package applies to 2012 and 2016 cohort students.

## **4. Postgraduate (PG) healthcare students**

### **4.1 Students starting courses on or after 1 August 2018**

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England-domiciled students commencing study on designated pre-registration PG healthcare courses after 1 August 2018 are no longer eligible to apply for National Health Service Business Services Authority (NHSBSA) Bursary support or Health Education England (HEE) tuition fee support. They are instead entitled to apply for the standard package of support available to undergraduate (UG) from Student Finance England (SFE). For more

information on the products available please see the 'Assessing Financial Entitlement' guidance. Eligible PG healthcare students will be eligible to apply for UG DSA.

PG healthcare students will not be eligible for support under The Education (Postgraduate Master's Degree Loans) Regulations 2016 (as amended) if they are studying a PG healthcare course that is also a PG master's degree. Any students transferring between a PG healthcare course designated under the Regulations and a PG master's course designated under the Education (Postgraduate Master's Degree Loans) Regulations 2016 (as amended) must re-apply for funding under the correct legislative framework as a new student.

NHS Bursary funding and Health Education England (HEE) tuition fee support are 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 academic year;
- 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 NHSBSA continue to make the following additional support available to students on these courses studying in England via the Learning Support Fund:

- NHSBSA Funding
  - Exceptional hardship grant.
  - Child dependants' grant.
  - Accommodation and travel grant.

Receipt of these additional sources of support will not affect eligibility for PG healthcare support from SLC. For additional information on the support available via the NHSBSA

Learning Support Fund, please refer to the NHSBSA website directly:

<https://www.nhsbsa.nhs.uk/learning-support-fund>

Given the standard length of PG nursing, midwifery and Allied Health Profession (AHP) courses (often exceeding 30 weeks and 3 days in an academic year), students on these courses are often entitled to long courses loan.

#### **4.2 Professional registration status (PG healthcare students)**

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While the rules in this section are broadly consistent with the rules detailed in section [6.3 Professional registration status – previous study](#), the impact of professional registration status on student finance eligibility differs between PG healthcare students (detailed below) and UG students studying on pre-registration nursing, midwifery and AHP courses..

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 (regulations 12(4B) and 13(2B)).

Students may already be professionally registered with either the Nursing and Midwifery Council (NMC) or the Health and Care Professions Council (HCPC). To be eligible for support under the Regulations, PG healthcare students must not be registered in the pursued subject area of study (regulation 4(6C)). For example, where a professionally registered podiatrist is starting a PG master's 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:

- Child nursing
- Adult nursing
- Mental health nursing
- 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 PG healthcare support for an adult nursing course, however they would remain eligible for PG healthcare support for a child nursing course (providing they have not previously accessed PG healthcare support and received a qualification).

See below table 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	<p>Although the student is pre-registered, they are not registered within the relevant discipline of the new course.</p> <p>This student is eligible for all PG healthcare products, including UG DSAs.</p>
MSc Child Nursing	MSc Child Nursing	Yes	No	Yes	<p>Student not registered within relevant discipline of new course, previous study does not affect eligibility.</p> <p>This student is eligible for all PG healthcare products, including UG DSAs.</p>
BSc Mental Health Nursing	MSc Mental Health Nursing	Yes	Yes (registered as a mental health nurse)	No	<p>Although student has no equivalent or higher-level qualifications, they are not eligible as they are already pre-registered within the relevant discipline.</p> <p>This student is ineligible for all PG healthcare products, including UG DSAs. This student is also ineligible for PG DSAs.</p>

BSc Adult Nursing	PgDip Specialist Community Nursing	No	Yes (registered as an adult nurse)	No	Course is a post-registration course and is not designated as a PG healthcare course for the purposes of student support.  Where applicable, these students can access any available PG support including PG DSAs.
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Students who are ineligible for PG healthcare funding (including UG DSA) due to prior professional registration will not be eligible to apply for PG DSA (regulation 4(6C)). 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 [6.4 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 will lead to a PG diploma or master's qualification are eligible for support under the Regulations.

\*Under regulation 2(1) 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 full-time only. Part-time courses are not eligible to attract funding (regulation 139(5A)).

Eligible PG healthcare courses must be at least two academic years in duration (regulation 5(1)(c)).

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 (regulation 5(2A)).

**Qualification level:** Under regulation 2(1) funding is available for the following types of PG healthcare course:

- PG Master's courses
- PG Diploma courses

These courses are all at Level 7 on the Quality Assurance Agency Framework of Higher Education Qualifications.

As noted in section [4.1 Students starting courses on or after 1 August 2018](#), PG healthcare courses that start after 1 August 2018 are excluded under the Education (Postgraduate Master's Degree Loans) Regulations 2016 (as amended), and therefore do not attract a PG Loan for Master's Degrees 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). PG healthcare students are subject to the relevant repayment terms and conditions for their repayment plan.

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 existing repayment plan 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 "SFE Repayment" guidance chapter.

#### **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 on these courses. While there remains bursary funded PG healthcare courses at Scottish HE providers, this support is administered by The Student Awards Agency Scotland (SAAS) and is only available to Scotland-domiciled students. England-domiciled students are not eligible to apply for support from SAAS.

The Welsh Government 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, studying in Wales, who start a PG healthcare course on or after 1 August 2018, who 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 reduced rate maintenance loan (RRML) from SFE (regulation 68(e)(i)).

England-domiciled students who start a PG healthcare course on or after 1 August 2018, studying in Wales, but do not commit to a period of working within Wales following graduation, can apply for the UG support package available to PG Healthcare students from SFE.

### **4.3 Students starting courses before 1 August 2018**

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#### **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 the Department of Health and Social Care (DHSC) via HEE. These students can apply for a bursary for living costs and other targeted allowances awarded by the NHSBSA.

Under regulation 3(3)(J) of The Education (Postgraduate Master's Degree Loans) Regulations 2016 (as amended) students are not eligible for a PG Loan for Master's Degrees 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. This includes payment for meeting additional expenditure incurred by the student by reason of the student'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 Education (Postgraduate Master's Degree Loans) Regulations 2016 (as amended):

- Students who started a PG healthcare course before 1 August 2018, who are continuing on their course.
- 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 by continuing their course.

\*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**

Since AY 17/18, England-domiciled students studying in Wales have been 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 who 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 HE providers 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)**

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Students studying an integral foundation year of an NHS course (both degree and diploma level) do not receive an NHS Bursary and therefore can apply to Student Finance England (SFE) for full UG support.

Prior to AY 17/18, once the student progressed into year one of their diploma or degree, they became eligible for the income-assessed NHS Bursary and, as a result, became entitled to the reduced rate maintenance loan (RRML) only from SFE for the remainder of their course.

From AY 17/18 onwards, returning students who progress from year zero to year one of their course can apply for the standard UG support package from SFE, as they are unable to apply for an NHS Bursary.

### **5.2 Paramedic courses (England)**

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Students on some paramedic courses may be eligible to receive funding through the Local Education and Training Boards (LETBS, formerly Strategic Health Authorities) 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 Department of Health and Social Care (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 Strategic Health Authorities) or Ambulance Service Trust the student is ineligible to apply for support under the Regulations (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 the student is entitled to a RRML only from SFE (regulation 68(e)(i)).

In some circumstances the LETB or Ambulance Service Trust may still pay the student's tuition fee. 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 will prevent additional fee payments from being scheduled to the student's HE provider. The student can still apply for the full package of living cost support, supplementary grants and Disabled Students' Allowance (DSA) where applicable, subject to them satisfying all the usual eligibility criteria.

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 Regulations.

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 HE provider, 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 Allied Health Profession (AHP) course and therefore, attract the NHS Wales bursary, subject to the support arrangements described in section [2.2.2 Students studying in Wales](#).

### **5.3 NHS secondees**

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The DHSC has confirmed that healthcare students who are employed by NHS trusts and seconded onto healthcare courses are not eligible for an NHS Bursary.

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 apply for the full package of living cost support, supplementary grants and DSA (where applicable), subject to them satisfying all the usual eligibility criteria. Note that NHS secondees are subject to the ELQ and previous study rules detailed in section [6 ELQ and Previous Study](#).

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 will prevent additional fee payments from being scheduled to the student's HE provider. The student can still apply for the full package of living cost support, supplementary grants and DSA (where applicable), subject to them satisfying all the usual eligibility criteria.

#### **5.4 Healthcare profession higher/degree apprenticeships**

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Higher/degree apprenticeships are a type of vocational training that allow students to combine periods of relevant paid employment with part-time study at a HE provider. Depending on the level of course pursued, students studying on higher/degree apprenticeships will (on successful completion of their course), receive a foundation degree, bachelor's degree or master's degree respectively. Degree apprenticeships are currently only available in England and Wales and take between three and six years to complete.

There are presently a large number of healthcare-based apprentice courses available, which on successful completion, lead to professional registration within a variety of healthcare disciplines, including:

- Midwifery
- Nursing
- Occupational therapy
- Operating department practice
- Paramedicine
- Physiotherapy
- Podiatry
- Nursing associate

Apprentices are employed and are therefore receiving a salary and their tuition fees will be paid by their employer and/or the Department for Education (DfE). Therefore, DfE have confirmed that, although the course may meet the regulatory definition of a designated course under the Regulations, students receiving this type of funding are not eligible for any funding from SFE, including DSA.

#### **5.5 Nursing associate courses**

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Nursing associate courses are Level 5 foundation degrees that allow the student on successful completion of their course to register professionally with the Nursing and Midwifery Council (NMC) as a nursing associate. As part of their programme of study,

students on nursing associate courses undertake academic learning one day a week and work-based learning for the remainder of the week.

The funding available to students on these courses under the Regulations is dependent on the student's pathway of study. To qualify for funding in the first instance, the course must meet the regulatory definition of a designated course contained within the Regulations. The most common pathways to study for students on nursing associate courses are via secondments or apprenticeships.

**Apprenticeships:** The DHSC have confirmed that they intend for the primary student base on these courses to be apprentices. Students studying nursing associate courses via apprenticeships are not eligible for support from SFE. For information on the financial support available to students on apprenticeships, please refer to section [5.4 Healthcare profession higher/degree apprenticeships](#).

**NHS secondment:** Students already employed within the NHS may choose to study their nursing associate course via a secondment. Students studying nursing associate courses via secondment are eligible to receive the standard package of support excluding fee support, as their tuition fees are paid by the NHS. For information on the financial support available to NHS secondees, please refer to section [5.3 NHS secondees](#).

Additionally, students may study nursing associate courses as a standalone foundation degree\*, as opposed to pursuing either of the pathways referenced above. While it is not currently anticipated that there will be students of this type studying nursing associate courses, students in this scenario may be eligible for full support, providing they meet the standard eligibility criteria. For information on the available financial support for foundation degrees, please refer to the 'SFE Assessing Eligibility' guidance.

\*Note that standalone foundation degrees are distinct from standalone foundation years. "Free-standing" foundation years that are not an integral part of a designated course are not designated for student support funding under the Regulations. For further information on Foundation Years, please refer to the 'SFE Assessing Eligibility' guidance.

## 5.6 Social work courses

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Social work courses do not attract an NHS or healthcare bursary. Instead, they attract the social work bursary.

Although administered by the National Health Service Business Services Authority (NHSBSA), social work bursaries are not taken into account when assessing social work students for undergraduate support. Therefore, students can apply for the full support package from SFE, subject to satisfying all the usual eligibility criteria.

Where students study a joint Honours course in nursing and social work and are eligible for an income assessed NHS Bursary, they should receive RRML only from SFE (regulation 68(e)(i)). If the student is not eligible for the NHS Bursary portion (post-August 2017), they

can apply for the standard package of support, subject to satisfying all the usual eligibility criteria.

## 6. ELQ and Previous Study

For detailed guidance on previous study please see the 'Assessing Eligibility' guidance.

### 6.1 Equivalent or lower qualification (ELQ) rules

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Under the Regulations, where a student already holds a previous Higher Education (HE) qualification, they will not qualify for a tuition fee loan or maintenance loan for a second HE course where the second HE course is an ELQ.

For example, a student with an honours degree cannot usually receive tuition fee loan and loan for living costs support for studying another honours degree. Note that ELQ rules do not affect a student's eligibility to apply for supplementary grants and Disabled Students' Allowance (DSA), subject to them satisfying all the usual eligibility criteria.

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 Allied Health Profession (AHP) subject\*\*, midwifery, nursing, nursing and social work or operating department practice, the student is exempt from the ELQ restrictions noted above and can apply for a tuition fee loan (regulation 13(2A)). Also, for full-time (FT) courses, students can apply for a maintenance loan (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 ELQ exception to apply. 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 – previous study](#).
- Where a student is studying on a healthcare course which attracts an income assessed National Health Service (NHS) Bursary or healthcare award from Department of Health and Social Care (DHSC) (regulation 68(e)(i)), they will remain eligible for a reduced rate maintenance loan (RRML), even when they hold a qualification that is equivalent to, or higher than, the course they are studying now. 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, they are exempt from the ELQ restrictions noted above, but only in respect of the maintenance loan (regulation 69(2)(a)).
- In addition to the above, where a student is undertaking a FT undergraduate (UG) five or six year medical or dental course and already holds a qualification that is equivalent to, or higher than the course they are studying, they do not qualify to

apply for a tuition fee loan (regulation 13(1)) in years one to four of their course. However, these students do qualify for a maintenance loan, supplementary grants and DSA (where applicable) from SFE (regulation 69(2)(a)), subject to them satisfying all the usual eligibility criteria. In years five and six of their course, the student is eligible to apply for an NHS Bursary and will only qualify for the non-income assessed RRML for living costs only from SFE (regulation 68(e)(i)) for those years.\*\*\*

- Where a student is studying a postgraduate (PG) pre-registration healthcare course and already holds a qualification that is equivalent to, or higher than the course they are studying, this does not impact the student's eligibility for PG healthcare support (regulation 13(2B)), unless the student also accessed PG healthcare funding from SFE to achieve the qualification they already hold (regulation 4(6D)). Please refer to section [6.4 Previous funding – PG healthcare students](#) for further information. For more general information on funding available for PG pre-registration healthcare courses, see section [4 Postgraduate \(PG\) 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 (regulation 2(1)):

- The Health and Care Professions Council
- The Nursing and Midwifery Council
- The General Dental Council

\*\*The Regulations define AHP subjects as follows (regulation 2(1)):

- Chiropody
- Dietetics
- Dietetics and nutrition
- Occupational therapy
- Orthoptics
- Orthotics and prosthetics
- Physiotherapy
- Podiatry
- Radiography
- Radiotherapy
- Speech and language therapy
- Dental hygiene and dental therapy (DH/DT). For students starting courses on or after 1 August 2018 – for further information on DH/DT courses, see section [2.1.1 Changes to support for dental hygiene/dental therapy \(DH/DT\) courses](#).

Note that only the above AHP subjects qualify for the ELQ exception – This applies even where the course did not previously attract NHS Bursary support. Other types of healthcare professions including healthcare sciences, art, music or drama therapies and paramedic courses do not qualify for the ELQ exception 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 Paramedic courses \(England\)](#).

The ELQ exception for pre-registration healthcare courses 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 that is equivalent to, or higher than, their new course, the student qualifies for the ELQ exception and can apply for a maintenance loan. 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 NHS secondees](#).

\*\*\* Graduates who started undergraduate (UG) medical or dental courses as a second degree before 1 August 2016 do not qualify for the maintenance grants or special support grant for years one – four of their courses.

## 6.2 Previous study disregard

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Under the Regulations, normally students can receive a tuition fee loan for the standard length of their HE course, plus an additional year (if needed). This is their standard entitlement (regulations 20, 21 and 22)). A student's standard entitlement to the tuition fee loan 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 17/18 and later\* that do not attract NHS bursaries will have years of previous study on an HE course disregarded when their entitlement to the tuition fee loan is calculated (regulation 12(4A)). Therefore, FT students qualify for a tuition fee loan for the full duration of these courses, regardless of whether or not they have studied on previous HE courses. For a definition of pre-registration courses and a list of AHP subjects, please see section [6.1 Equivalent or lower qualification \(ELQ\) rules](#).

\*With the exception of DH/DT courses, to be eligible for the previous study disregard students must commence these courses in AY 18/19 or later. For further information on DH/DT courses, please refer to section [2.1.1 Changes to support for dental hygiene/dental therapy \(DH/DT\) courses](#).

In order to have previous years of HE study disregarded when calculating the student's tuition fee loan 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 – previous study](#).

Maintenance loans are not subject to previous years of study calculations, however the ELQ rules detailed in section [6.1 Equivalent or lower qualification \(ELQ\) rules](#) apply.

Under the Regulations, there are specific provisions for students studying medicine or dentistry who already hold a qualification that is equivalent to, or higher than the course they are studying, or if they are studying a graduate entry programme. These are detailed in section [3 Medicine and dentistry students](#).

### 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 (regulation 12(4B) and regulation 13(2B)). 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 [6.4 Previous funding – PG healthcare students](#).

Under the Regulations, a students' standard entitlement for the tuition fee loan 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.

However, as per the Regulations (regulation 12(4B)), a course which would otherwise be a previous course (PC) is not treated as such if the current course is a PG 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

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In order to qualify for the ELQ and previous years of study exception noted in sections [6.1 Equivalent or lower qualification \(ELQ\) rules](#) and [6.2 Previous study disregard](#), 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/ previous years of study.

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

- Child nursing
- Adult nursing
- Mental health nursing
- Learning disabilities nursing

Students studying on nursing courses leading to a qualification in any of these specialties can qualify for the ELQ/previous study exception 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 exception 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, SFE 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**

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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 (regulation 4(6D)). 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 DSA (regulation 4(6E)).

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.

## 7. Annexes

### 7.1 Annex A: Funding authorities

<p><b><u>England</u></b>            NHS Student Bursaries            Ridgway House            Northgate Close            Middlebrook            Horwich            Bolton            BL6 6PQ            Tel: 0300 330 1345            email: <a href="mailto:nhsbsa.sbaccount@nhs.net">nhsbsa.sbaccount@nhs.net</a></p>	<p><b><u>Wales</u></b>            Student Awards Services            Floor 4            Companies House            Crown Way            Cardiff            CF14 3UB              Telephone: 020 2090 5380            Website:  <a href="http://www.nwssp.wales.nhs.uk/student-awards">http://www.nwssp.wales.nhs.uk/student-awards</a></p>
<p><b><u>Northern Ireland</u></b>            Department for the Economy (DfENI)            Student Support Branch            Adelaide House            39-49 Adelaide Street            Belfast BT2 8FD            Tel: 028 9025 7777  <a href="https://www.economy-ni.gov.uk/">https://www.economy-ni.gov.uk/</a></p>	<p><b><u>Scotland</u></b>            Student Awards Agency for Scotland            Saughton House            Broomhouse Drive            4<sup>th</sup> Floor, Room 407            Edinburgh EH11 3UT            Tel: 0300 555 0505  <a href="http://www.saas.gov.uk">www.saas.gov.uk</a></p>

### 7.2 Annex B: Professional registration examples

The below table details a number of examples of where prior professional registration will prevent students on Allied Health Profession (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	Yes	Previous study cannot be disregarded, as the student is already professionally registered as a radiotherapist

<b>New Course</b>	<b>Previous Study</b>	<b>Qualification Gained</b>	<b>Professionally Registered</b>	<b>Outcome</b>
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 mental health nursing course, they are not professionally registered as a mental health nurse

### 7.3 Annex C: Updates log

<b>Date</b>	<b>Updates</b>
09/01/2026	<p>First draft v0.1 created.</p> <p>The following updates have been incorporated into this guidance:</p> <ul style="list-style-type: none"> <li>• AY 26/27 rollover changes throughout.</li> </ul>
12/03/2026	Version 1.0 published following stakeholder signoff.