

NHS Guidance

Higher Education Student Finance in Wales 2020/21 Academic Year – Version 1.0

Summary

The purpose of this document is to provide guidance for key delivery partners on Student Finance Wales (SFW) support for students undertaking NHS courses in Academic Year (AY) 20/21.

Disclaimer

This guidance is designed to assist with the interpretation of the Student Support Regulations (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 AY 20/21. 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 Welsh domiciled students only.

Further Information

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Regulation references

Since AY 18/19 two sets of regulations govern student support in Wales. As these regulations have mirroring provisions the regulation references throughout this guidance chapter will be followed by either (2017) or (2018) to denote which set of Student Support Regulations the regulation is in reference to.

'(2017)' will denote The Education (Student Support)(Wales) Regulations 2017 (SI 2017/47), as amended.

'(2018)' will denote The Education (Student Support)(Wales) Regulations 2018 (SI 2018/191), as amended.

Abbreviations

Abbreviation	Full
AY	Academic year
AHP	Allied Health Professions
DoH	Department of Health
DoH NI	Department of Health Northern Ireland
DSA	Disabled Students' Allowances
ELQ	Equivalent or Lower Level Qualification
FT	Full-time
HE	Higher Education
ISB	Independent Students' Bursary
NHS	National Health Service
NHSBSA	National Health Service Business Services Authority
NWSSP	NHS Wales Shared Services Partnership
PT	Part-time
RRML	Reduced Rate Maintenance Loan
SAAS	Student Awards Agency Scotland
SFW	Student Finance Wales
TG	Travel Grant
YSB	Young Students' Bursary

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1 General

1.1 Healthcare Bursaries

From AY 17/18 the availability of income assessed healthcare bursaries from NHS Wales* changed. However, the following guidance remains relevant to students on certain courses which lead to a qualification in healthcare roles and where healthcare bursaries from NHS Wales or Department of Health (DoH) 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))

Healthcare bursaries can be non-income assessed or income-assessed, which impacts the SFW products students can apply for. See below on the impact of healthcare bursaries:

- Students eligible to apply for a non-income assessed bursary are not eligible to apply for any SFW product.
- Students eligible to apply for an income assessed bursary will not be eligible to apply for support for tuition costs (regulation 19 (2) (2017)/regulation 39 (exception 2) (2018)) or any grants (regulation 23(3) (2017)/exception 3 of regulations 44, 62 and 69 (2018)), however such students are eligible to apply to SFW for the non-income assessed Reduced Rate Maintenance Loan (RRML) for living costs (regulation 52(i) and regulation 55(3) (2017) / Table 7 (2018)).

The reduced rates of loan for living costs for AY 20/21 are:

2012 Cohort

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (NHS Bursary Years)
Parental home	2,777
London	5,204
Elsewhere	3,702
Overseas	4,428
MAXIMUM RATES OF FINAL YEAR LOAN	
Parental home	2,111
London	3,980
Elsewhere	2,885
Overseas	3,237

2018 Cohort

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (NHS Bursary Years)
Parental home	3,665
London	5,630

Elsewhere	4,505
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From AY 12/13 all new entrants to NHS funded courses receive the income assessed healthcare bursary from NHS Wales and 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 healthcare bursaries were removed for the majority of students studying on healthcare courses, please see the sections below for more information.

2 Nursing, Midwifery and Allied Health Professions (AHP) Student

2.1 Courses Starting on or after 1 August 2018

2.1.1 Students Studying in Wales

The healthcare bursary package from NHS Wales is available to all eligible students studying eligible Nursing, Midwifery and AHP courses in Wales who commit in advance to work in Wales for 2 years post qualification. The bursary eligibility requirement was introduced for courses starting after 1 August 2017. Students studying an eligible healthcare course in Wales must sign an agreement committing to work within specified sectors in Wales, including the NHS following course completion in order to be eligible for the bursary.

In Wales the AHPs are Chiropodists, Dieticians, Healthcare Scientists, Dental Hygiene Therapists, Occupational Therapists, Paramedics, Podiatrists, Physiotherapists, Radiographers and Speech and Language Therapists.

If a Wales domiciled student agrees to the commitment to work in Wales 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 SFW (as per the guidance for pre AY 17/18 courses below).

Alternatively where a Wales domiciled student does not agree to the commitment to work in Wales, they will not be eligible to apply for the healthcare bursary from NHS Wales, however they may be eligible to apply for the standard package of support from SFW.

The commitment to work in Wales criteria will be the responsibility of the NHS in Wales to administer. Students will be informed by their university when they accept a place on the course to visit the NHS Wales Shared Services Partnership (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 healthcare bursary from NHS Wales. If the student does not want to access the healthcare bursary from NHS Wales 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 SFW to establish they have not taken up the bursary in order for SFW 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 their funding route will be considered through an appeals mechanism. If students do change and the NHS agrees, SFW 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.

SFW 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 make clear in their terms and conditions how breaching the agreement will impact the student and are responsible for any follow up actions.

A sample check will be carried out retrospectively between the SFW and NHS Wales to ensure students are not being double funded. Students who have not taken up the healthcare bursary may still be entitled to travel support from NHS Wales.

2.1.2 Students Studying In England

Students starting study on Nursing, Midwifery and AHP courses on or after 1 August 2017 are no longer eligible to apply for the healthcare bursary from NHS England. They may, however, be eligible to apply for the standard package of support under the Regulations from SFW. This includes fee support, maintenance support and supplementary grants. For more information on the products available please see the “Assessing Financial Entitlement” guidance.

In England the AHP courses which 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.

Dental Therapy and Dental Hygiene courses which commenced in AY 17/18 or earlier continue to attract the income assessed bursary and will be subject to the same support arrangements as previously. Students starting Dental Therapy and Dental Hygiene courses on or after 1 August 2018 are no longer eligible to apply for the healthcare bursary from NHS England, and therefore they may be eligible to apply for the standard support package from SFW. However, students studying Dental Therapy and Dental Hygiene courses on or after 1 August 2018 at the following Health Trusts are eligible to the healthcare bursary:

- 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

*Please note, Dental Therapy and Dental Hygiene courses by Birmingham and Bristol are provided by validated authority funded Higher Education Providers (HEPs) and are designated for student support. Students attending these trusts are therefore entitled to the RRML. Dental Therapy and Dental Hygiene courses run by the other trusts are not designated for support due to the nature and structure of the course, these providers cannot access wider financial support available to other HEPs.

From AY 19/20, new students studying at the Health Trusts (listed on page 7) are no longer eligible to apply for the NHS bursary. Dental Therapy and Dental Hygiene courses provided by the Birmingham Community Healthcare NHS Trust, Bristol Dental School and Greater Manchester DCP School are validated by Birmingham University, University of Bristol and Manchester University respective. Students who began their course from AY 19/20 are eligible for the standard package of support from SFW under the Regulations. King's College Hospital Foundation Trust and Eastman Dental Hospital's Dental Therapy and Dental Hygiene courses have not been validated by an approved HEP, and students who began a Dental Therapy or Dental Health course with these trusts are not eligible to apply for the NHS bursaries or SFW funding.

2.1.3 Students Studying in Scotland

From AY 17/18 Wales domiciled students studying on Nursing, Midwifery and AHP courses in Scotland ceased to be eligible for any of the previous healthcare bursaries. These students may be eligible to apply for the standard package of support from SFW only.

2.1.4 Students Studying in Northern Ireland

From AY 17/18 bursaries for Wales domiciled students studying on Nursing, Midwifery and AHP courses in Northern Ireland ceased to be available. The decision was made to prevent Wales domiciled students (as well as English and Scottish students) from accessing places on these courses and therefore also accessing support.

2.2 Courses Starting before 1 August 2017

2.2.1 Students Studying In Wales

Income assessed healthcare bursaries from NHS Wales are available to most students on full or part-time (PT) courses leading to professional registration in:

- Chiropody
- Dental Hygiene
- Dental Therapy
- Dietetics
- Healthcare Science

- Midwifery
- Nursing
- Occupational Therapy
- Paramedic Science
- Podiatry
- Physiotherapy
- Radiography
- Speech and Language Therapy

Under regulation 23(3) (2017)/exception 3 of regulations 44, 62 and 69 (2018), students are not eligible for grants for living and other costs for any AY during which they are eligible to apply for:

- healthcare bursaries,
- income assessed bursaries from NHS Wales 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 healthcare bursaries from NHS Wales or income assessed Healthcare awards from the DoH are not eligible to apply to SFW for support for tuition (or any grants). However, such students are eligible to apply to SFW for the reduced rate non-income assessed maintenance loan. The RRML for AY 20/21 can be found at [Section 1.1](#).

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

2.2.2 Students Studying In England

The funding arrangements for students studying healthcare courses in England that started before 1 August 2017 are the same as those in Wales detailed in section 2.2.1. However, the list of courses on which healthcare bursaries from NHS England are available is:

- 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

2.2.3 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 SFW. 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). These are income assessed bursaries that are available to all students in Scotland. Students from England, Wales and Northern Ireland studying AHP courses in Scotland can apply for these bursaries, which have stricter income assessing. Such students can apply to SFW for a RRML only as they remain in a bursary year, have their fees paid and can apply for a living costs bursary.

2.2.4 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 DoH NI. Therefore they are ineligible for funding from SFW.

3 Medicine and Dentistry Students

3.1 Undergraduate Students

First time students on standard 5 or 6 year undergraduate 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 4 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 healthcare bursary from NHS Wales and to SFW for the RRML.

There are some exceptions to this rule, students who intercalate on to another HE qualification during the first 4 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 RRML is available for the remainder of their medical or dental course. Where a graduate is undertaking an undergraduate 5 or 6 year medical or dental course, as a second degree, regulation 7(5)(a) (2017)/regulation 24(2), Case 2(a) (2018) provide that as an exception course the student can receive the maintenance loan from SFW, and the supplementary grants. (Please note that grants for dependants, travel grants (TG) and DSAs are not subject to previous study or ELQ regulations).

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 (regulation 5(6) and (7) (2017)/regulation 6(1) Condition 6(3) and (4) (2018)). These include:

- Medical and Dental courses which include an intercalated undergraduate first degree, such as a BSc.

There is no undergraduate student funding provided during a year that a master's/postgraduate (PG) level course is intercalated into an undergraduate degree. A student can apply for a Postgraduate Loan (PGL) from SFW should they wish. It should be noted however that if the student is awarded the master's qualification they will only be eligible for a RRML and supplementary grants from SFW when they return to the Medicine/Dentistry course before the fifth year of study. If during the fifth year of study a healthcare bursary from NHS Wales is available, the student can apply for a RRML.

PG qualifications can be intercalated during a medical or dental programme for which students may be eligible for PGL from SFW.

3.3 Graduate Entry Medicine

The Regulations provide that eligible students can apply for a tuition loan of up to £5,785 in all years of the course including the first year. Graduate entry medical and dental students are however still required to self fund up to £3,465 of the tuition charged in their first year with the tuition loan available for the remaining amount. In years 2 to 4 of the course, up to £3,465 is paid as part of the income assessed healthcare bursary from NHS Wales and a tuition loan of up to £5,785 (where the fee charged is £9,250) is available. Please note students cannot get support exceeding the fee charged.

In year 1, students can apply for an income assessed maintenance loan and supplementary grants. From year 2 to 4 of the course, as these students can apply for income assessed healthcare bursaries from NHS Wales, they become eligible for the RRML.

4 Other Courses and Exceptions

4.1 Foundation Years on NHS Courses (Year 0)

Students studying 'year zero', or the 'foundation year', of an NHS course (both degree and diploma level) do not receive a healthcare bursary from NHS Wales and therefore may be eligible to apply to SFW for full support. This is true as long as the foundation year is an integrated part of an eligible HE course.

Once the student progresses into year one of their diploma or degree, which is defined as a 'Bursary Year', they will become eligible for the income assessed healthcare bursary from NHS Wales (subject to the requirement to commit to a period working within Wales following course completion). As a result they are entitled to a RRML only from SFW for the remainder of their course.

4.2 Paramedic Courses

4.2.1 Students Studying in Wales

New students studying an eligible Paramedic course in Wales now must sign an agreement to work in the NHS in Wales following the completion of their course in order to be eligible for the healthcare bursary.

Where the student agrees to the post qualification employment period they are eligible to apply for the bursary, and will only receive the applicable RRML package from SFW. If the student chooses not to agree to the employment tie-in, they will not be eligible for the healthcare bursary and may qualify for the standard undergraduate package of support from SFW (subject to previous study rules).

Note: As this change is only affecting new students, students continuing on Nursing, Midwifery and AHP in AY 19/20 that started prior to the introduction of the employment tie-in arrangement will continue on the current healthcare bursary arrangements until they complete, abandon or withdraw from their course.

4.2.2 Students Studying in England

Students studying Paramedic Science at an English HEP are not able to apply to the NHS Grants Unit. However, they may be eligible to receive funding from different parts of the NHS (for example, Ambulance Service or Strategic Health Authority). See below for funding information:

- if the student is awarded non-income assessed funding under Section 63 of the Health Services and Public Health Act 1968, then it is equivalent to a non-income assessed healthcare bursary and therefore the student is ineligible for SFW support
- if the student is studying at an English HEP and is awarded income assessed funding under Section 63 of the Health Services and Public Health Act 1968, then it is equivalent to an Income Assessed NHS Bursary and the student is entitled to a Reduced Rate Maintenance Loan only from SFW
- if the student is awarded funding outside of the above regulation then they are eligible for SFW support, however the student's tuition fee may still be paid for them.
- if the student is not eligible to apply for any funding from the Ambulance Service or Strategic Health Authority they are entitled to full SFW support.

4.3 NHS Secondees

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

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.

4.4 Social Work Courses

Social work courses do not attract a healthcare bursary, instead they attract the Social Work Bursary.

Social Work Bursaries are not taken into account when assessing undergraduate social work students and they are eligible to apply for the full support from SFW 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 healthcare bursary from NHS Wales, they should receive RRML only from SFW. If the student is not eligible for the healthcare bursary from NHS Wales portion they will be eligible for the standard package of support.

4.5 Postgraduate

Postgraduate healthcare students who started courses on or after 1 August 2017 in Wales will continue to be eligible to apply for healthcare bursaries.

Note that from AY 18/19, healthcare bursaries are no longer available to new students starting courses in Nursing, Midwifery or AHP subjects at HEP's based in England. Subject to standard eligibility criteria, Wales domiciled students studying these courses at PG Master's level can apply to SFW for PG Master's loan.

4.6 General information

Most of the information needed for dealing with applications from students who are eligible to apply for a healthcare bursary from NHS Wales for the AY 20/21 year of their course is covered by the questions set out in the application form. The majority of that information will be relevant to a student's eligibility.

SFW will need to determine, in particular, the course subject, qualification and start date. This is in order to determine whether it is:

- a pre-registration course
- leads to a diploma in nursing, midwifery or operating department practice
- is a medical or dental course
- subject to the new or revised healthcare bursary from NHS Wales arrangements

They will also need to note the year of the course, in the case of a medical or dental course. Students who are eligible to apply for a NHS or DoH income-assessed bursary should send the letter which confirms this. SFW, if they wish, could ask the student for supplementary information about the bursary (such as a letter from the appropriate NHS grants unit) before determining their eligibility for the minimum amount of loan for a student with reduced entitlement. Such students will be subject to the same eligibility criteria for loans as other students. They will therefore need to be under 60 on the relevant date.

In respect of a Nursing, Midwifery or AHP course, responsibility for handling student applications for bursaries is dependent on where the student studies. However, the student should apply to SFW for a loan. For example, a student ordinarily resident in Wales who is studying at an institution in England would apply to England for an NHS bursary and to SFW a loan. Further information on NHS eligibility rules can be found on the NHS website at <http://www.nhsbsa.nhs.uk/students>.

Please note, Welsh Medicine and Dentistry students should apply to the NHS in Wales for the bursary and SFW for their loan.

5 ELQ and Previous Study

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

Annex A – List of applicable regulations

This guidance applies to FT students and those who are treated as FT students for the purposes of:

- The Education (Student Support)(Wales) Regulations 2017, as amended by:
 - The Education (Student Support)(Wales) Regulations 2018, and
 - The Education (Student Finance) (Miscellaneous Amendments) (Wales) Regulations 2018;
 - The Education (Student Support) (Wales) (Amendment) Regulations 2018;
 - The Education (Student Finance) (Miscellaneous Amendments) (Wales) Regulations 2019;
 - The Education (Student Support) (Miscellaneous Amendments) (Wales) Regulations 2020; and
 - The Education (Student Finance) (Amounts) (Miscellaneous Amendments) (Wales) Regulations 2020.
- The Education (Student Support)(Wales) Regulations 2018, as amended by:
 - The Education (Student Support) (Wales) (Amendment) Regulations 2018;
 - The Education (Student Finance) (Miscellaneous Amendments) (Wales) Regulations 2018;
 - The Education (Student Finance) (Miscellaneous Amendments) (Wales) Regulations 2019;
 - The Education (Student Finance) (Miscellaneous Amendments) (Wales) (EU Exit) Regulations 2019;
 - The Education (Student Finance) (Amendments to Student Eligibility) (Wales) Regulations 2019;

- The Education (Student Support) (Miscellaneous Amendments) (Wales) Regulations 2020; and
- The Education (Student Finance) (Amounts) (Miscellaneous Amendments) (Wales) Regulations 2020.

Related Documents:

<https://www.studentfinancewales.co.uk/practitioners/policy-information/guidance-chapters.aspx>

Annex B – Updates log

Date	Updates
1 st November 2019	Version 0.1 updated with rollover changes

Annex C – Funding authorities

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

<https://www.economy-ni.gov.uk/>

www.saas.gov.uk