



Northern Ireland
Assembly

Research and Library Service Briefing Paper

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Scottish Medical Students Funding

1 Introduction

This paper was commissioned following queries raised regarding the funding system available to Scottish Medical Students. The paper will detail the systems currently in place for Northern Ireland and for Scotland.

2 Northern Ireland's System

For Years one to four, medical students in Northern Ireland can receive a non-means tested tuition fees loan, a means tested maintenance loan and a means tested grant (if they are applicable)¹. This is the same system that is available for every higher education student in NI.

In order to receive this funding a student must have been a resident in the UK and Islands for at least three years before the 1st day and 1st year of the course. They must also have applied to attend an approved college and course (first degree, foundation degree, higher national diploma, etc.).

¹ Student Finance NI Student Finance 2010/11 What Support is Available in 2010/11? Student Finance NI Presentation http://www.studentfinanceni.co.uk/portal/page?_pageid=54,1266217&_dad=portal&_schema=PORTAL#section6 (first accessed 02 July 2010)

The maximum amount of loan available to cover fees is £3,290 per year and this is paid directly to the institution via the Students Loan Company. For the Fees loan there is no assessment made of income.

The amount available for the maintenance loan for 2010/11 is:

- Max £6,780 if living away from parents' home and studying in London;
- Max £4,840 if living away from parents' home and studying outside London (elsewhere rate); and
- Max £3,750 if living at home.

A grant is also available for students who are from lower income households. This is up to a maximum of £3,475 per year.

In year five, medical students will have their tuition fees paid through their Education and Library Board but financed by the Department of Health, Social Services and Public Safety (DHSSPSNI). Please see Table 1 at the end of this paper for a full breakdown of the funding available for medical and dental students from across the UK in their fifth Year.

Additional support is available if a student has to travel for clinical training in the UK or Republic of Ireland.

A grant can be obtained towards reasonable costs for travel to and from:

- the place in the UK or Republic of Ireland where the clinical training takes place for medical and dental students; or
- the country a student has to go to if studying abroad.

The grant for travel costs is equal to the amount the student has to reasonably, pay less the first £309. The local ELB will decide whether the costs are reasonable. This assistance is income assessed and is paid directly to the student.

If the student is attending a college outside the UK or Republic of Ireland, for at least 50% of the term and they have to take out medical insurance, help is available to cover the cost of the insurance. The grant for medical insurance is equal to the amount of the premium.

3 Scotland's System

Scotland's funding system follows a similar method to that of the rest of the UK, with certain eligibility requirements needing to be met prior to funding being provided. The requirements mainly cover issues regarding residential status such as needing to be an EU National or having 'settled status' in order to access funding.

The level of support provided is also determined via certain requirements. For example:

- Dependant students, i.e. those whose parent's income will be taken into account when their support entitlement is calculated; and
- Independent students, where the Student Awards Agency for Scotland (SAAS) does not expect their parents to contribute towards fees (for example those over 25, are married, or whose parents are no longer alive).

Medical students receive the same support for the first four years of their course as other undergraduate students. From year five onwards support arrangements change.

From year five, medical students may be entitled to an income assessed 'Scottish Government Health Directorate' (SGHD) bursary, supplementary grants and free tuition². They may also have access to a non-income assessed student loan that is repaid on an income contingent basis³.

The amount of the SGHD bursary received is dependent upon the student's parent's/partner's level of income. For 2009 – 10 the basic level of the income assessed bursary (for a 30 week course) was:

- Up to £1,865 for students living with their parents; and
- Up to £2,455 for students living in a hall of residence or in lodgings.

If the course lasts for longer than 30 weeks and 3 days then additional payments become available, with a maximum of £48 per week if the student lives with their parents and up to £81 per week if living in lodgings or halls of residence.

The non-income assessed loan provides up to £1,275 if the student lives with their parents or £1,655 if they live in Halls of Residence.

It is also possible for medical students to make expenses claims as part of their elective placement which normally occurs in Year four or five and involves a placement at a medical institute. Travel expenses are income based with the amount a student is entitled to, determined by their household income⁴.

² Student Awards Agency for Scotland Degree Courses in Medicine and Dentistry http://www.student-support-saas.gov.uk/student_support/special_circumstances/med_dentistry.htm#health_bursary (first accessed 25th June 2010)

³ British Medical Association September 2009 Medical Student Financial Guide: Guidance notes and tips for accessing student support www.bma.org.uk/.../medicalstudentsfinanceguidescotland2009_tcm26-190551.pdf (first accessed 7th July 2010)

⁴ Student Awards Agency for Scotland Degree Courses in Medicine and Dentistry http://www.student-support-saas.gov.uk/student_support/special_circumstances/med_dentistry.htm#health_bursary (first accessed 25th June 2010)

Table 1: 5th Year Medical and Dental Students Funding

		Studying In NI	Studying In England	Studying In Scotland	Studying In Wales
Students domiciled in	Northern Ireland	Reduced rate loan paid through ELB	Reduced rate loan paid through ELB	Reduced rate loan paid through ELB	Reduced rate loan paid through ELB
		Means tested DHSS&PS Bursary paid through ELB. Tuition fees paid by ELB to HEI.	Means Tested DHSS&PS Bursary paid through ELB. Tuition fees paid by ELB to HEI.	Means Tested DHSS&PS Bursary paid through ELB. Tuition fees paid by ELB to HEI.	Means Tested DHSS&PS Bursary paid through ELB. Tuition fees paid by ELB to HEI.
	England	Reduced rate loan paid through LA	Reduced rate loan paid through LA	Reduced rate loan paid through LA	Reduced rate loan paid through LA
		Means tested NHS Bursary paid through NHS Student Grants Unit, Fleetwood	Means tested NHS Bursary paid through NHS Student Grants Unit, Fleetwood	Means tested NHS Bursary paid through NHS Student Grants Unit, Fleetwood	Means tested NHS Bursary paid through NHS Student Grants Unit, Fleetwood
	Scotland	Reduced rate loan paid through SAAS	Reduced rate loan paid through SAAS	Reduced rate loan paid through SAAS	Reduced rate loan paid through SAAS
		Means tested NHS Bursary paid through SAAS	Means tested NHS Bursary paid through SAAS	Means tested NHS Bursary paid through SAAS	Means tested NHS Bursary paid through SAAS

		Studying In NI	Studying In England	Studying In Scotland	Studying In Wales
	Wales	Reduced rate loan paid through LEA	Reduced rate loan paid through LEA	Reduced rate loan paid through LEA	Reduced rate loan paid through LEA
		Means tested NHS Bursary paid through NHS Student Awards Unit, Cardiff	Means tested NHS Bursary paid through NHS Student Awards Unit, Cardiff	Means tested NHS Bursary paid through NHS Student Awards Unit, Cardiff	Means tested NHS Bursary paid through NHS Student Awards Unit, Cardiff

Source: Student Finance NI What Support is Available in 2010/11 NHS/DHSSPS Student Funding 2010/11

http://www.studentfinancenl.co.uk/portal/page?_pageid=54,1266217&_dad=portal&_schema=PORTAL#section6 (first accessed 02 July 2010)