

# Health Education Funding in England *from 2017/18:*

## What's changing?

From 1 August 2017, new students in England on nursing, midwifery and most allied health professional (AHP) pre-registration courses will have access to the standard student support package of loans for tuition fees and living costs, rather than getting an NHS grant.

We understand that some students and their parents or carers may be concerned about these changes; however, it's important to note that you will not need to pay anything until you finish your course and are earning at least £21,000 per year. At the same time, there's much that isn't changing: the process for getting on a course, the standards of education and the reasons for going into a career in health remain the same.

## Which courses does this affect?

This change affects a wide range of courses that lead to professional registration, including:

- Nursing
- Midwifery
- Physiotherapy
- Speech and Language Therapy
- Diagnostic Radiography and Radiotherapy
- Dietetics
- Operating Department Practice.

These reforms do not currently cover funding for paramedic courses or post-registration education (including salary-supported programmes such as Health Visiting, District Nursing, clinical psychology and child psychotherapy).

## Will I be able to afford to go to university?

Lots of people worry about whether university is affordable. It's important to know that you don't have to pay money up front; tuition and living cost loans work like a tax on earnings above a certain amount, not a commercial loan:

- Payment for tuition fees is transferred from the Student Loans Company to the university automatically.
- You only start paying back the loans when you earn above £21,000 and pay nine per cent of any income above that figure, and payments stop if your income drops below that threshold. For example, if you started on a Band 5 salary in the NHS of £21,700, you would repay £5.25 per month (nine per cent of £700, divided by 12).
- Deductions are made from your pay packet automatically, so you don't have to worry about missing repayments.

## What help can I get with living costs?

You are eligible for a range of means-tested loans, including a specific loan designed for students on courses that have a longer than average student year. Students living away from home outside London get a maximum of £9,256 per year, while those living at home get a maximum of £7,588. There are also special allowances – for example for childcare, adult dependents and parents' learning – which do not have to be repaid.

## What about other expenses, like travel to placements?

If you incur additional travel and accommodation expenses while on placement, any costs over a set figure (currently around £300) are reimbursed.

## I've got children: what about help with childcare?

The Childcare Grant, which does not have to be paid back, pays a maximum of £155.24 per week for one child, or £266.15 per week for two or more children.

## What about access to loans for Muslim students?

The Government has been looking at the possibility of an alternative way of funding higher education for students who cannot take out interest-based loans for religious reasons. Following a public consultation in 2014, the Government has agreed to offer an alternative finance product that would be Sharia compliant and is planning to introduce legislation to implement this.

## What happens if I've already got a student loan?

The Government has said health-related courses will be exempt from the rule which usually prevents students who have already taken out loans for a degree to access support for a second degree at the same qualification level or lower. The nine per cent repayment figure applies even if you've got more than one set of loans, so if you take out loans for two degrees you will still pay back nine per cent of earnings over the threshold, not 18 per cent.

## What if I have other student loans?

Repayments for student loans have changed over time. If you took out a loan for a course starting before September 2012, this is a 'Plan 1 loan'; if the course started from September 2012, it is a 'Plan 2 loan'. According to the Government, you will only start repayments for your second degree once your first degree has been paid off.

## More information

Staff from our Student Services team are able to provide information and advice regarding student finance, along with any other queries you may have regarding health and wellbeing, job prospects, and visas and immigration.

You can also access [www.thefundingclinic.org.uk](http://www.thefundingclinic.org.uk), a website launched by the Council of Deans of Health to provide the latest information on student funding.

If you are attending an Open Day, please visit one of our student finance talks; times and location can be found in the Open Day programme.

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