

NHS Guidance

Higher Education Student Finance in Wales

Academic Year 24/25 – 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 certain NHS/healthcare Allied Health Profession (AHP) courses in Academic Year (AY) 24/25.

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 24/25. 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 Wales-domiciled students only.

Further Information

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Regulation references

Since AY 18/19 two sets of regulations govern undergraduate 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 2018/19), as amended.

Abbreviations

Abbreviation	Full
AY	Academic year
AHP	Allied Health Profession
DoH	Department of Health
DSA	Disabled Students’ Allowance
ELQ	Equivalent or Lower-Level Qualification
FT	Full-time
HCS	Health Care Specialist
HE	Higher Education
HEP	Higher Education Provider
NHS	National Health Service
NHSBSA	National Health Service Business Services Authority
NWSSP	NHS Wales Shared Services Partnership
PG	Postgraduate
PT	Part-time
RRML	Reduced Rate Maintenance Loan (for living costs)
SFW	Student Finance Wales

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2 General

2.1 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:

- 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 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)).
- From AY 24/25 onwards, new and continuing full-time students are eligible to apply to SFW for a non-income assessed maintenance loan for living costs (regulation 52(i) (2017)/regulation 55 (2018)). These students will no longer receive the reduced rate maintenance loan (RRML).

The amounts of loan for living costs available for AY 24/25 are:

2018 Cohort

Student study location	Maintenance Loan (NHS Bursary Years)
Parental home	£9,315
London	£14,170
Elsewhere	£11,150

2012 Cohort

Student study location – full-year rate	Maintenance Loan (NHS Bursary Years)
Parental home	£6,336
London	£11,465
Elsewhere	£8,185
Overseas	£9,759
Student study location – final-year rate	Maintenance Loan (NHS Bursary Years)
Parental home	£5,737
London	£10,440
Elsewhere	£7,582
Overseas	£8,488

New entrants to NHS-funded courses receive an income assessed healthcare bursary and a non-income assessed grant of £1,000 from NHS Wales. Eligible full-time students can apply for a non-income assessed maintenance loan from SFW.

3 Nursing, Midwifery and Allied Health Professions (AHP) and Healthcare Sciences (HCS) Students

3.1 Courses starting on or after 1 August 2017

Students Studying in Wales

The healthcare bursary package from NHS Wales is available to all eligible students studying qualifying pre-registration nursing, midwifery and AHP courses in Wales who commit in advance to work in Wales for two years* post qualification. The 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 work within the profession for which they have been trained in Wales, including the NHS following course completion in order to be eligible for the bursary.

**Note that different timescales can apply for courses longer or shorter than three years duration.*

In Wales students studying on the following programmes are supported by the bursary:

Course	Course Type	Current Provider
ALLIED HEALTH PROFESSIONALS		
Dental Hygiene	*PG Dip – Full time	Cardiff University
Dental Hygiene & Therapy	BSc – Full time	Bangor University Cardiff University
Diagnostic Radiography	BSc – Full time	Bangor University Cardiff University
Dietetics	BSc – Full time	Cardiff Metropolitan University Wrexham University
	*PG Dip – Full time	Cardiff Metropolitan University
Occupational Therapy	BSc – Full time	Cardiff University Wrexham University Swansea University
	BSc – Part time	Wrexham University Swansea University University of South Wales
	*PG Dip/MSc – Full time	Cardiff University
Operating Department Practice	BSc – Full time	Wrexham University Swansea University University of South Wales
Paramedic Science	BSc – Full time	Wrexham University Swansea University
Physician Associate	*PG Dip – Full time	Bangor University Swansea University
Physiotherapy	BSc – Full time	Cardiff University Wrexham University
	*BSc – Part time	University of South Wales
	*PG Dip/MSc – Full time	Bangor University Cardiff University
Podiatry	BSc – Full time	Cardiff Metropolitan University
Radiotherapy and Oncology	BSc – Full time	Cardiff University
Speech and Language Therapy	BSc – Full time	Cardiff Metropolitan University Wrexham University
HEALTH SCIENCE		
Audiology	BSc – Full time	Swansea University
Cardiac Physiology	BSc – Full time	Swansea University
Clinical Engineering (Rehabilitation, Radiation)	BSc – Full time	Swansea University
Life Science – Blood, Infection, Cellular and Genetics	BSc – Full time	Cardiff Metropolitan University

Medical Engineering	BSc – Full time	Swansea University
Neurophysiology	BSc – Full time	Swansea University
Nuclear Medicine and Radiotherapy Physics	BSc – Full time	Swansea University
Respiratory & Sleep Science	BSc – Full time	Swansea University
NURSING		
Adult	BSc/BN – Full time	Aberystwyth University Bangor University Cardiff University Wrexham University Swansea University University of South Wales
	*MSc/PG Dip – Full time	Cardiff University Wrexham University Swansea University University of South Wales
Child	BSc/BN – Full time	Aberystwyth University Bangor University Cardiff University Wrexham University Swansea University University of South Wales
	*MSc/PG Dip – Full time	Cardiff University Wrexham University Swansea University University of South Wales
Mental Health	BSc/BN – Full time	Aberystwyth University Bangor University Cardiff University Wrexham University Swansea University University of South Wales
	*MSc/PG Dip – Full time	Cardiff University Wrexham University Swansea University University of South Wales
Midwifery	BSc/BN – Full time	Bangor University Cardiff University Swansea University University of South Wales
Learning Disability	BSc/BN – Full time	Bangor University Swansea University University of South Wales

** Individuals undertaking a MSc/PG Dip level course or a part-time course will have access to the NHS Bursary package but no access to the undergraduate maintenance loan or postgraduate master's loan from SFW.

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 be able to access a non-income assessed maintenance loan from SFW.

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, subject to previous study rules.

Students will be informed by their university when they accept a place on the course to visit the NWSSP Student Awards Service website, where they will be asked to confirm 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 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 that 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 their funding route 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. 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 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.

Students Studying in England

Students starting study on pre-registration nursing, midwifery, AHP and HCS courses on or after 1 August 2017 are not 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, subject to previous study rules. This includes fee support, maintenance support, grants for dependants, travel grant and DSA. For more information on the products available please see the “AY 24/25 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, prosthetics and orthotics, radiography, radiotherapy, and speech and language therapy.

Students studying qualifying healthcare courses in England may also be eligible for the NHS Learning Support Fund from NHS England (via the NHSBSA). Receipt of the Learning Support Fund does not impact eligibility for support under the Regulations available to Wales-domiciled students studying in England. For more details on the Learning Support Fund, including eligibility requirements and financial support available, please consult the NHSBSA website.

Dental therapy and dental hygiene courses that started in AY 17/18 or earlier continue to attract the income assessed bursary and are subject to the same support arrangements as previously. Students starting dental therapy and dental hygiene courses (with the exception of courses run by certain Health Trusts detailed below) on or after 1 August 2018 are not 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.

Dental Therapy and Dental Hygiene Courses at Health Trusts starting on or after 1 August 2018

Students who began studying Dental Therapy and Dental Hygiene courses on or after 1 August 2018 but before 1 August 2019 (i.e. students starting these courses in AY 18/19) at the following Health Trusts remain eligible for the healthcare bursary from NHS England:

- 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

Dental Therapy and Dental Hygiene courses provided by Birmingham Community Healthcare NHS Trust and Bristol Dental School starting after 1 August 2018 are validated by registered HE providers and are therefore designated for student support. Students from Wales attending full-time courses at these trusts and receiving an NHS Bursary are entitled to apply for a non-income assessed maintenance loan from SFW. Dental Therapy and Dental Hygiene courses run by the other trusts starting in AY 18/19 are not designated for support under the Regulations due to the nature and structure of the courses, however they continue to attract NHS Bursary support for this cohort only.

From AY 19/20 onwards, new students studying at the Health Trusts listed above are no longer eligible to apply for the NHS Bursary. Dental Therapy and Dental Hygiene courses starting on or after 1 August 2019 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 respectively. Students who began their course at these HE providers from AY 19/20 are eligible for the standard package of support from SFW, subject to previous study rules 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 HE provider, and students who began a dental therapy or dental health course with these trusts from AY 19/20 are not eligible to apply for the NHS bursary or SFW funding.

Students Studying in Scotland

From AY 17/18, Wales-domiciled students studying on pre-registration nursing, midwifery, AHP and HCS courses in Scotland ceased to be eligible for any of the previously available healthcare bursaries. These students may be eligible to apply for the standard package of support from SFW only, subject to previous study rules.

Students Studying in Northern Ireland

From AY 17/18, bursaries for Wales-domiciled students studying on pre-registration nursing, midwifery, AHP and HCS 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.

3.2 Courses that started before 1 August 2017

For details on healthcare bursary support available to students who started their course before 1 August 2017 please refer to the [AY 21/22 SFW NHS guidance chapter](#).

4 Medicine and Dentistry Students

4.1 Undergraduate Students

Students undertaking standard a full-time 5 or 6 year undergraduate medical or dental course as their first degree are eligible under the Regulations to apply for support on the same terms as other 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 a non-income assessed maintenance loan.

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 an NHS Bursary until the fifth year of their course. During the NHS Bursary year, a non-income assessed maintenance loan 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 full-time second or subsequent degree, regulation 7(5)(a) (2017)/regulation 24(2), Case 2(a) (2018) provides that as an exception course the student can receive the maintenance loan from SFW and grants for dependants, travel grants and DSAs (supplementary grant are not subject to previous study or ELQ regulations.)

Graduates undertaking an undergraduate 5 or 6 year medical or dental course as a full-time second or subsequent UG degree do not qualify for tuition fee loan or fee grant ((regulation 7(1), (2017)/regulation 24(1), (2018)).

4.2 Intercalation on a Medicine/Dentistry Course

Certain courses which are not higher than first-degree level and that 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.

No undergraduate student funding is provided during a year that a master's/postgraduate level course is intercalated into an undergraduate degree. Eligible students can apply for a

postgraduate loan and grant from SFW should they wish. It should be noted however that if the student is awarded a master's qualification, they will only be eligible for a non-income assessed maintenance loan 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 non-income assessed maintenance loan only.

4.3 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. Graduate entry medical and dental students are required to self-fund up to the first £3,465 of the tuition charged in their first year with tuition fee 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 tuition fee loan of up to £5,785 (where the fee charged is £9,250) is available from SFW. Please note students cannot apply for additional student support if the fee charged exceeds the maximum fee support available; students will need to self-fund and/or seek alternative funding for the additional amount charged.

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

5 Other Courses and Exceptions

5.1 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. The foundation year must be an integrated part of an eligible designated 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 non-income assessed maintenance loan only from SFW for the remainder of their course.

5.1.1 Students Studying Paramedic Programmes in England

Students studying paramedic science courses at an English HE providers are not able to apply to the NHSBSA for support on similar terms to those students on other qualifying healthcare courses. However, they may be eligible to receive funding from different parts of the NHS (for example, Local Ambulance Service Trusts (LASTs) or Local Education and Training Boards (LETBs) / 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 HE provider 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 non-income assessed 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 by another body.
- If the student is not eligible to apply for any funding from the LAST or LETB / Strategic Health Authority they are entitled to full SFW support.

5.2 NHS Secondees

The Department of Health (DoH) has confirmed that healthcare 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 the standard eligibility criteria.

Seconded NHS employees will have their fees paid by the NHS.

5.3 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, who are eligible to apply for full support from SFW that is available for their cohort, subject to previous study rules.

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 a non-income assessed maintenance loan only from SFW. If the student is not eligible for the healthcare bursary from NHS Wales, they may be eligible to apply for the standard package of support from SFW, subject to previous study rules.

5.4 Postgraduate

Students studying qualifying postgraduate pre-registration programmes in Wales listed above may be eligible to apply for healthcare bursaries from NWSSP and are subject to the requirement to commit to working in Wales detailed in section 2.

However, Wales-domiciled students studying these courses at PG Master's level may be eligible to apply to SFW for postgraduate loan if they are not eligible for, do not apply for, or receive a healthcare bursary from NWSSP; they cannot apply for the loan if studying a PGDip/Cert.

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

5.5 General information

Most of the information required for dealing with applications from students who are eligible to apply for a healthcare bursary from NHS Wales in AY 24/25 is covered by the questions set out in the student finance 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,

- a medical or dental course,
- subject to the new or revised healthcare bursary from NHS Wales arrangements.

SFW 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 an NHS or DoH income assessed bursary should send the letter which confirms this. SFW may 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 non-income assessed maintenance loan outlined in section 1.1. Such students will be subject to the same eligibility criteria for loans as other students and will therefore need to be under 60 on the relevant date.

In respect of a pre-registration nursing, midwifery, AHP or HCS course, responsibility for handling student applications for bursaries is dependent on where the student studies. However, the student should apply to SFW for a non-income assessed maintenance loan. For example, a student ordinarily resident in Wales who is studying at an HE provider in England would apply to England for an NHS Bursary and to SFW for a loan. Further information on NHS eligibility rules for students studying in England 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 non-income assessed maintenance loan.

6 ELQ and Previous Study

For detailed guidance on students with previous study please refer to the 'AY 24/25 Assessing Eligibility' guidance.

Related Documents:

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

Annex B – Updates log

Date	Updates
19/01/2024	First draft created. Section 1 – updated to include references to the full rate of non-means-tested maintenance loan from 2024/25

	<p>Section 1 – 2018 and 2012 cohort maintenance loan rates updated in the tables.</p> <p>All sections - where applicable updated to include references to the full rate of non-means tested maintenance loan from 2024/25.</p>
12/03/2024	Further updates made following WG review

Annex C – Funding authorities

<p><u>Wales</u> NHS Wales Shared Services Partnership Floor 4 Companies House Crown Way Cardiff CF14 3UB</p> <p>Tel: 02920 903700 Website: http://www.nwssp.wales.nhs.uk/student-awards</p>	<p><u>England</u> NHS Business Services Authority Northgate Close Middlebrook Bolton</p> <p>Tel: 0300 330 1345 Website: http://www.nhsbsa.nhs.uk/students 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</p> <p>Tel: 028 9025 7498 Website: https://www.economy-ni.gov.uk/</p>	<p><u>Scotland</u> Student Awards Agency for Scotland Saughton House Broomhouse Drive Edinburgh EH11 3UT</p> <p>Tel: 0300 555 0505 Website: www.saas.gov.uk</p>