



**London
South Bank
University**

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Changes to funding for Undergraduate Health and Social Care courses

Introduction

As many of you will know, 2017 will see some major changes to the way that undergraduate Health and Social Care courses are funded.

With the removal of the NHS Bursary Scheme, these changes mean that students, in line with undergraduates on other courses, will now have to fund their studies through the standard support system.

Whilst this will no doubt affect many people, here at LSBU we believe that higher education should be accessible to as many people as possible and so have produced this booklet to explain more about the changes, what they mean and show how you will still be able to make coming to university affordable.

We hope that you will find this information useful, but we encourage you to get in touch if you have any questions, concerns or simply would like to know a little bit more.

We want all of our students to make informed decisions about their future, and so our experts are always available to help you choose the path that is right for you. By doing so, this ensures that as many people as possible will have the chance to become the health professionals of tomorrow and contribute to a career path that truly does transform people's lives.

Professor Warren Turner

Pro Vice Chancellor/Dean, School of Health and Social Care

How is funding changing?

As part of the 2015 Spending Review the government announced that from 01 August 2017 all new nursing, midwifery and allied health professional students will receive funding and financial support through the standard student support system, rather than through the existing NHS Bursary Scheme.

So, instead of having course fees paid by Health Education England or via an NHS Bursary from the NHS Business Services Authority, all new students will instead use the Student Loans Company to cover the cost of tuition fees, as well as means-tested support for living costs (just like all other undergraduate students).

This new system will enable universities to provide up to 10,000 additional nursing, midwifery and allied health training places by 2020, meaning more applicants will have the chance to become a health professional.

The change will only affect new students starting their courses after 01 August 2017, with no changes for those students already studying and in receipt of an NHS bursary who started their courses before this date.

Which courses are affected

The undergraduate courses we offer that will be affected by the changes are:

- [Adult Nursing BSc \(Hons\)](#)
- [Children's Nursing BSc \(Hons\)](#)
- [Mental Health Nursing BSc \(Hons\)](#)
- [Learning Disability Nursing BSc \(Hons\)](#)
- [Diagnostic Radiography BSc \(Hons\)](#)
- [Midwifery BSc \(Hons\)](#)
- [Occupational Therapy BSc \(Hons\)](#)
- [Operating Department Practice BSc \(Hons\)](#)
- [Physiotherapy BSc \(Hons\)](#)
- [Physiotherapy Integrated Masters](#)
- [Therapeutic Radiography BSc \(Hons\)](#)

How will courses be funded from 2017?

As previously stated, from August 2017 students will have to cover the cost of courses via the Student Loans Company support system.

If you are concerned that this will make coming to university unaffordable, please read on to find out more about the financial support available to you.

What is important to know is that you don't have to pay money upfront; instead, these tuition and maintenance loans work like a tax on earnings above a certain amount, and are written off 30 years after you graduate.

Here's how it works if you're thinking of joining us in 2017:

- You won't have to pay any money upfront
- The maintenance loan is paid in three instalments each year
- You only start to pay back the loan when you earn more than £21,000 (when you reach this threshold you pay back 9% of any income above £21,000)
- If you earn less than £21,000 (such as if you work part-time) you will not pay back your loan until you earn over this threshold
- The loan gets 'written off' after 30 years

So, as an example, if your first job after graduation has a starting salary of £21,700 (NHS Band 5), you would only pay back £5.25 per month (9% of £700/12).



Try out the Student Loan Calculator to see how much you could receive:
www.gov.uk/student-finance-calculator

Covering the cost of living

Maintenance Loans, also referred to as Student Loans or Living Cost Loans, are available from Student Finance England. The Student Loan is usually paid in three instalments, one at the start of each term, directly into your bank account. The loan is designed to help you with living costs such as course materials, accommodation, food and entertainment.

If you're joining us in 2017 you will be eligible for a range of means-tested loans, including a specific loan for students on programmes that exceed the standard number of weeks' study.



Did you know?

UK students can apply to Student Finance for living cost support that is significantly higher than the current level of NHS funding. For example, the maximum amount that a Midwifery student receives for maintenance in 2016/17 is £7,815 (of which £2,324 is repayable). Under the proposed changes, you would receive a £9,520 maintenance loan.

New loan packages from September 2017

- Under the new loan system students can apply for a range of means-tested loans, including a specific loan designed to support students on courses that have a longer-than-average student year.
- Students who have previously studied another first degree will be eligible for a second set of loans for these courses.
- If you are studying Social Work you can apply for the Student Finance England Maintenance Loan.
- During your second and third years of study you might meet the criteria to access the income-assessed NHS Social Work Bursary. These bursaries are available if you do not receive funding from your employer, you are studying an approved undergraduate or postgraduate course in Social Work, you do not already have a higher education social work qualification, and if you are nominated by the University.



Did you know?

Under the loans system, students on nursing, midwifery and allied health courses will typically receive around 25% more in the financial resources available to them for living costs than at present.

What additional support is available?

Alongside the Student Finance England support that covers your tuition fees and cost of living, there is a range of additional funding available during your time at LSBU.

Further details about many of these funding sources can be found on the www.gov.uk website.

<p>Students looking to re-train</p>	<p>In order to support students who are planning to undertake nursing, midwifery and allied health professional subjects as a second degree, the government will allow access to a loan, as per students studying for a first degree. Students who take out two undergraduate loans will not repay the second after the first, but instead have the second loan balance added on to the first, with loan repayments remaining income dependent.</p>
<p>Students with children</p>	<p>If you have children, then you may be eligible for extra help from two main sources: your local authority and HM Revenue and Customs (HMRC).</p> <p>Childcare Grant The Childcare Grant is available to full-time students in low-income households. To qualify, you must have a dependent child or children in registered or approved childcare. On qualifying you can receive up to 85% of your actual childcare costs, which doesn't have to be repaid. How much you get depends on your level of income and household income, how many children you have in childcare and your actual childcare costs.</p> <p>Parents' Learning Allowance (PLA) The Parents' Learning Allowance is available to full-time students receiving the Childcare Grant, as well as other full-time students from low-income backgrounds with children. The PLA helps you pay course-related costs such as books, materials and travel, and does not have to be repaid.</p> <p>Tax Credits Students with dependent children may also be entitled to claim Child Tax Credit from HMRC, with the amount you receive depending on your circumstances and income. You may also be able to claim Working Tax Credit, but if you get the childcare element of Working Tax Credit, you won't be able to claim the Childcare Grant as well.</p>
<p>Students with adult dependents</p>	<p>If you are a full-time student with an adult who depends on you financially, you could be entitled to the Adult Dependents' Grant, which you don't have to repay. An adult dependent can include a partner (of either sex) or another adult, usually a member of your family who depends on you financially. However, you can't count your grown-up children as adult dependents. How much you get depends on your income and the income of your adult dependants.</p>
<p>Students studying on a vocational course</p>	<p>Professional and Career Development Loans are a government scheme, operated in conjunction with three banks. They can assist with up to 80% of the cost of tuition fees and some living costs, or 100% if you have been out of work for three months or more before applying.</p>

	<p>A Professional and Career Development Loan is a bank loan designed to help you pay for work-related learning. You don't have to start paying your loan back until at least one month after you stop training.</p> <p>To have this funding in place at the start of your course you need to apply 8 to 10 weeks in advance. LSBU will need to certify your application, so contact the Fees and Bursaries Office. If you have already had your loan agreed in advance you will need to bring to enrolment confirmation of when the first payment will be released to the University, plus details of the full amount of loan that has been agreed. Any amount not covered by your loan will need to be paid at your face-to-face enrolment session.</p> <p>If you are in the process of applying for a Professional and Career Development Loan, LSBU will certify your application. While you are awaiting a decision on your loan to commence your studies you will need to pay at least 33% of your year's tuition fee.</p>
Students from the Armed Forces	LSBU is an approved learning provider for the Enhanced Learning Credits Scheme (ELCAS).
Students claiming benefits	The rules concerning students and benefits are complicated and depend on individual circumstances. There are also different rules for claiming benefits during term time and vacation periods. We therefore advise that all students receiving benefits, or who believe they may be eligible for certain benefits or tax credits, seek advice from their local Benefits Office, Citizen's Advice Bureau or one of our Student Services' advisors.
Students requiring dyslexia assessment	Support is available for all LSBU students with dyslexia, to assist with practical, academic and personal needs. If you think you would benefit from being assessed, please contact Disability and Dyslexia Support on 020 7815 6454 or email disability@lsbu.ac.uk . Financial support for assessment will only be considered if the referral is made by the University's Dyslexia Co-ordinators.
Students claiming travel expenses	Students who claim travel expenses under the standard higher education support system have to pay £303 of these costs themselves, before receiving non-repayable funding support. This is not the case for students on the NHS Bursary scheme, and so to ensure healthcare students can continue to access clinical placements, the Department of Health will cover the cost of the first £303 as a non-repayable grant. This will not affect healthcare students' ability to access funding from the standard higher education support system to pay for their essential travel costing over £303.

What else can LSBU do for you?

In order to make our courses as accessible to as many people as possible, all full-time undergraduate students starting in the School of Health and Social Care in September 2017 will receive a number of guaranteed opportunities and free additional products/services.

The School will provide:

- An iPad mini for every undergraduate full-time student
- Free uniforms (where required as part of your course)
- Free Disclosure and Barring Service (DBS) checks (where required as part of your course, or for work placements, etc)

In addition to this, the University will also provide:

- Guaranteed offer of a placement, internship, relevant professional experience or a study abroad opportunity (this offer applies to students studying at LSBU's London campus)
- Free off-peak gym membership for the first year of your study
- Free Microsoft Office 365 and SPSS software

Conditions and eligibility criteria do apply to these offers, so to avoid disappointment please read the University's benefits and guarantees at: www.lsbu.ac.uk/courses/undergraduate/why-choose-lsbu

Further information

If you have questions or would simply like to know more about any aspect of student finance, financial support or any of our sources of additional funding, please do get in touch at any time.

Fees and Bursary Team: 020 7815 6181

Student Services Advisors: studentlife@lsbu.ac.uk

Course Enquiries: 0800 923 8888

Below are some other sources of useful information:

Read the student loan myth busting feature from leading independent expert, Martin Lewis: www.moneysavingexpert.com

The Council of Deans of Health (the voice of the UK university faculties for nursing, midwifery and the allied health professions): www.thefundingclinic.org.uk

The Government services and information portal: www.gov.uk and www.gov.uk/studentfinance

The NHS Business Services Authority: www.nhsbsa.nhs.uk