

The 2015 Spending Review

Changes to Nursing, Midwifery and AHP Education – Background Information for Students

A quick health warning: This isn't official or definitive information but it is our best current understanding of the Government's proposals in the 2015 Spending Review. Our aim is to help current and prospective students get to grips with the proposed changes to nursing, midwifery and AHP pre-registration education in England announced on 25 November 2015.

What's changing?

From 2017/18, new students on nursing, midwifery and AHP pre-registration courses (which lead on to qualification with one of the health professional regulators) in England will take out loans like other students rather than getting an NHS grant.

Which courses does this affect?

This affects courses that lead to professional registration in: nursing (all four fields), midwifery, physiotherapy, occupational therapy, speech and language therapy, podiatry, radiography, dietetics, orthoptics, operating department practice, and prosthetics/orthotics. It may also affect paramedic courses currently funded through NHS grants but this is unclear at the moment.

If I'm already a student, does it affect me?

No. This change is for new students.

I'm applying for 2016/17, does it affect me?

No. This change will happen from the academic year that starts in September 2017.

Does this affect students in Scotland, Wales and Northern Ireland?

No. This is a decision about higher education funding in England. However, this may prompt debates in the future in the other UK home nations, so it's worth keeping an eye on it.

What will I get in terms of maintenance support under the loans system?

Under the loans system you would be eligible 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. There are also special allowances, for example childcare, adult dependants and

parents' learning allowance. The day to day 'cash in hand' is significantly higher under the loans system than the existing grants system. We've put the comparison table and the links to the information as an appendix to this document. We have used the 2016/17 figures for the loans based system even though the change of system will not take effect until 2017/18 as this is the most up to date information currently available. In summary, for the maximum claim under the two systems:

- **Students inside London and living away from the parental home:** the maximum amount per year would increase from **£8750 to £12054 (a 38% increase)**;
- **Students outside of London and living away from the parental home:** the maximum amount per year would increase from **£6975 to £9257 (a 33% increase)**;
- **Students living in the parental home:** the maximum amount per year would increase from **£6064 to £7592 (a 25% increase)**

What if I've already done a degree? Could I take out another loan to do one of these courses?

Under current rules, you can't usually access the student loans system if you've already done a degree at the same level. But we understand that the Government will make these courses exempt from this rule, so in the new system you could access student loans if you want. This is called an equivalent or lower qualification (ELQ) exemption.

Under the new system, what happens when I graduate?

As with other students, if you graduate and earn above a certain amount of money (currently above £21k) you start repaying the loan. This is usually taken out of your pay packet each month. The thresholds and amounts do change according to government policy but as an indication, at the moment on a Band 5 salary in the NHS of £21.7k (the usual starting salary for new nurses, midwives or AHPs) you would repay £5.25 per month.

Are there any special funds that I would be able to access to support me study?

Universities and employers sometimes have bursaries available to help students. We've called for funding to be allocated by the Department of Health to support the new system, for example financial support for professions that struggle with student recruitment and 'forgivable loans'. We'll be continuing to feed this in to Government over the coming months.

I've got views on this - can I contribute to the discussion?

There's a lot more detail to come on these plans. The Government has indicated to us that it will be running a full consultation on the plans, which we expect some time in the first few months of 2016. Keep an eye on the BIS website or contact us on Twitter/by email if you want more information in the new year.

Contact us

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Appendix: Student Support – the systems compared

Where the student lives/studies	Standard student funding per year (maximum claim, new full time students): 2016/17	NHS Bursary Scheme funding per year (maximum claim, new full time students) 2015/16
Inside London and living in lodgings/own home (away from parental home)	Maximum grant	
	£0	£4,191
	Maximum loan	
	£10,702	£3,263
	Long courses loan (42 week course)	Extra weeks allowance (42 week course)
	£1,352	£1,296
	Total	
	£12,054	£8,750
Under the BIS system these students would have an additional £3304 (38%) per year in day to day support		
Outside London and living in lodgings/own home (away from parental home)	Maximum grant	
	£0	£3,643
	Maximum loan	
	£8,200	£2,324
	Long courses loan (42 week course)	Extra weeks allowance (42 week course)
	£1,057	£1,008
	Total	
	£9,257	£6,975
Under the BIS system these students would have an additional £2282 (33%) per year in day to day support		
Living in the parental home	Maximum grant	
	£0	£3,207
	Maximum loan	
	£6,904	£2,185
	Long courses loan (42 week course)	Extra weeks allowance (42 week course)
	£688	£672
	Total	
	£7,592	£6,064
Under the BIS system these students would have an additional £1528 (25%) per year in day to day support		
Dependants' grant (NHS Scheme figures from 2014/15)	Maximum grant (Adult Dependants):	Maximum grant (Dependants - spouse or first child)
	£2,757	£2,448
		Maximum grant (other children)
	£549	
Childcare grant (85% of costs up to the maximum rate)	Maximum childcare grant (one child)	
	£155.24 per week	£128.78 per week
	Maximum childcare grant (two or more children):	
	£266.15 per week	£191.45 per week
Parents' learning allowance	Maximum allowance	
	£1,573	£1,204

Data sources

NHS Bursary figures: [NHS Bursaries Unit](#)

Loan figures: [Parliamentary Statement from the Department of Business Innovation and Skills](#)