Funding for Care Leavers on NHS funded courses
BSc Midwifery; BSc Nursing; Master of Nursing Science; Master of Nutrition (Dietetics); BSc Physiotherapy

New UG home students entering from September 2015

If you require this document in an alternative format, please contact Financial Support:
t: +44 (0)115 823 2071
e: financialsupport@nottingham.ac.uk

This factsheet aims to give an overview of the funding available for care leavers who live in England, and are starting at university for the first time at The University of Nottingham.

As you are a care leaver the NHS should grant you ‘Independent Status’ and therefore not count the finances of any parent(s) when they assess your income. However, if you have a partner/spouse, the NHS will include their income when completing the income assessment. Their definition of a care leaver is as follows:

‘You were in the care of a local authority or voluntary organisation, or were under a custodianship order on the 18th birthday or immediately before their course if they are not 18 when it begins’.

1. Tuition fees
The NHS will pay your tuition fees if you fulfil the criteria for a “home” student, and usually live in England.

2. Living costs
There are several sources of help with your living costs. Grants, bursaries and allowances all provide you with money that you don't have to pay back. A loan is different – you do have to pay it back. An adviser in our Financial Support team can help you to work out what you are entitled to. The section below summarises the main sources of support, which are:

- Grants and means-tested bursary from the NHS
- Additional allowances from the NHS
- Student loan from the government
- Potential Bursary from the University of Nottingham
- Bursaries from your Local Authority
- Other financial support

2.1 NHS Grants and Bursaries
You will be eligible to apply for a grant of £1,000 that is not income assessed.

In addition, you may be eligible for an income assessed bursary of up to £4,491, depending on the number of weeks you will study each year. If your household income is calculated as being below £25,000 and your course is over 45 weeks long each year, you should be eligible for the full amount. For further information visit www.nhsbsa.nhs.uk/students and use the online calculator to determine how much bursary you may receive.

Support for placement costs – the NHS provide help with the cost of travel to placements but only where the cost is more than the usual cost of travel to University. Students must be entitled to at least the £1,000 grant to be eligible.
2.2 Additional Allowances

- **Dependants Allowance** – Students with dependants (both children and adult) may be eligible for a means tested allowance of £2,448 for their first dependant and an additional £549 for any other children.
- **Childcare Allowance** – This means-tested allowance is available to students with dependent children aged 15 or under (or 17 and under for children with special educational needs) on the first day of the academic year. This allowance pays up to 85% of actual childcare costs up to a maximum of £128.78 per week for one child and £191.45 per week for two or more children.
- **Parents Learning Allowance** – A means tested allowance, of up to £1,304.
- **Disabled Students’ Allowance (DSA)** – Home students who have a disability may be eligible to receive funding to help with extra costs incurred while attending their course which are a result of their disability. Advice is available from the University’s Disability Support team - see University contacts.

2.3 Student Loan

Nursing degree students can apply for a Reduced Rate Student Loan from Student Finance England (SFE). This is non-means tested but will need to be repaid once you have left University and are earning over £21,000 a year. In 2015/16 a student loan of up to £2,324 is available to eligible nursing students.

Please note the loan is reduced in the final year of your course.

2.4 Nottingham Potential bursary – you will receive £1,000 per year if you are under the age of 25 on entry to the University and are currently, or have been, in public care (for a minimum period of 3 months)

2.5 Local Authority bursary

Care leavers who start university under the age of 25 may be entitled to additional help from their Local Authority (LA); this should include, as a minimum, a one-off bursary of £2,000. To apply for this bursary and to investigate whether any further support is available, you should contact your personal adviser, social worker or case worker at your LA.

2.6 Other sources of income

- **Tax credits and benefits** – The Department for Work and Pensions will expect you to apply for all the student support you are entitled to. Please contact the Student Advice Centre for more details on benefits and your entitlement (see Useful Contacts).
- **Child Tax Credits (CTC)/Universal Credit (UC)** – Students with children under 16 (or under 18 in certain circumstances) can continue to claim CTC. We advise you to inform the Inland Revenue you are going into full-time education.
- **Council tax** - Full-time students are exempt from council tax. Students should inform their local council of their student status. Where this leaves one eligible person in a household a 25% discount may be claimed.
So what could you get all together for living costs?
Below is an example of support for living costs. This assumes that you are a first time undergraduate, aged under 25 at the start of the course and have been in care for at least three months, with a household income of below £15,000, and are studying an NHS-funded course at the University of Nottingham in student/rented accommodation or your own home.

**Package of support for courses 30 weeks long**
(Master of Nursing Science; Master of Nutrition (Dietetics); BSc Physiotherapy)

<table>
<thead>
<tr>
<th>Non means-tested grant</th>
<th>Means-tested bursary (maximum)</th>
<th>Non means-tested student loan</th>
<th>Nottingham Potential Bursary</th>
<th>LA Bursary (year 1 only if available)</th>
<th>Total (maximum)</th>
</tr>
</thead>
<tbody>
<tr>
<td>£1,000</td>
<td>£2,643</td>
<td>£2,324</td>
<td>£1,000</td>
<td>£2,000</td>
<td>£8,967</td>
</tr>
</tbody>
</table>

**Package of support for courses over 45 weeks long**
(BSc Nursing; BSc Midwifery)

<table>
<thead>
<tr>
<th>Non means-tested grant</th>
<th>Means-tested bursary (maximum)</th>
<th>Non means-tested student loan</th>
<th>Nottingham Potential Bursary</th>
<th>LA Bursary (year 1 only if available)</th>
<th>Total (maximum)</th>
</tr>
</thead>
<tbody>
<tr>
<td>£1,000</td>
<td>£4,491</td>
<td>£2,324</td>
<td>£1,000</td>
<td>£2,000</td>
<td>£10,815</td>
</tr>
</tbody>
</table>

**Applying for your NHS bursary**
Once the University has offered you a training place (either conditionally or unconditionally), you can apply for your NHS Bursary and Grant online via ‘BOSS’ (Bursary Online Support System). Go to [www.nhsbsa.nhs.uk/Students/4002.aspx](http://www.nhsbsa.nhs.uk/Students/4002.aspx) for further information and to apply.

**Applying for your student loan**
You can apply for your student loan from SFE either before or after you apply for your NHS bursary. Go to [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance) to apply online.

3. Repaying your student loans
You do not have to make any repayments to your student loans until you have left University and are earning over £21,000 per year. Repayments are taken directly from your salary in the same way as you pay tax and national insurance. The amount you pay is calculated at 9% of your earnings above the £21,000 per year threshold – see table below:

<table>
<thead>
<tr>
<th>Annual Income</th>
<th>Monthly Repayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>£21,000</td>
<td>nil</td>
</tr>
<tr>
<td>£25,000</td>
<td>£30</td>
</tr>
<tr>
<td>£35,000</td>
<td>£105</td>
</tr>
<tr>
<td>£45,000</td>
<td>£180</td>
</tr>
</tbody>
</table>

To find out more about repaying student loans, including current interest rates, go to [www.studentloanrepayment.co.uk](http://www.studentloanrepayment.co.uk)
Useful contacts

National contacts

NHS Business Services Authority
Advice on all elements of finance for NHS funded study.
t: +44 (0)300 330 1342
w: www.nhsbsa.nhs.uk/students

Gov.UK
Advice and information on all aspects of student finance including eligibility, entitlements and how to apply for the Student Loan via Student Finance England.
w: www.gov.uk/studentfinance

Student Loans Company
Information relating to Student Loans.
w: www.slc.co.uk

Her Majesty’s Revenue and Customs (HMRC)
Information on tax credits eligibility and application procedures.
w: www.hmrc.gov.uk

National Union of Students (NUS)
Advice and guidance on all aspects of student life.
w: www.nus.org.uk

University contacts

School of Nursing, Midwifery and Physiotherapy
The University of Nottingham, B Floor, Queen’s Medical Centre, Nottingham, NG7 2HA
e: nursing-enquiries@nottingham.ac.uk
w: www.nottingham.ac.uk/nursing

School of Biosciences (for Dietetics)
The University of Nottingham, Sutton Bonington Campus, Loughborough, LE12 5RD
e: biosciences-enquiries@nottingham.ac.uk
w: www.nottingham.ac.uk/biosciences

Financial Support, Student Services Centre
Advice on all aspects of student finance including Student Loans, Government grants, University scholarships, bursaries and support funds.
t: +44 (0)115 823 2071
e: financialsupport@nottingham.ac.uk
w: www.nottingham.ac.uk/financialsupport

Academic Support and Disability Support, Student Services Centre
Study support, support for students with dyslexia, dyspraxia and other specific learning difficulties and disabilities.
t: +44 (0)115 823 2070 or +44 (0)115 951 3710
e: dyslexia-support@nottingham.ac.uk or disability-support@nottingham.ac.uk
w: www.nottingham.ac.uk/studentservices

The University of Nottingham Students’ Union Student Advice Centre
A confidential service available to all University of Nottingham students, giving advice and information on a range of matters, such as housing, money and academic issues.
t: +44 (0)115 846 8730
e: SUAdvice@nottingham.ac.uk
w: www.su.nottingham.ac.uk/helpadvice

All information was correct at the time of writing and is based on data from Gov.UK, The University of Nottingham, the NHSBSA and the Department for Business, Innovation and Skills.

We make every effort to ensure the accuracy of the information we provide however it can only give general guidance. We would always advise you to contact the relevant funding bodies referenced in relation to your specific circumstances.

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