Funding for Graduate Entry Medicine (GEM)
New home students entering from September 2015

If you require this factsheet in an alternative format please contact Financial Support on 0115 823 2071 or email: financialsupport@nottingham.ac.uk

The information in this factsheet is applicable to students with 'home' status, who normally live in England. If you are resident (but for your course) in Northern Ireland, Scotland or Wales, you should approach the appropriate agency in your country for student support rather than NHS Business Authority (NHS BSA) – see Useful Contacts overleaf.

Year One
The annual tuition fee is £9,000. GEM students are responsible for paying the first £3,465 to the University themselves. For the remaining £5,535 you will be able to take out a tuition loan from Student Finance England (SFE). This loan is not means tested.

You may also be eligible to take out a living cost loan of up to £5,740 from SFE. 35% of this amount is means tested once household income is assessed as over around £43,000. You can apply online for both loans through SFE at: www.gov.uk/studentfinance

You are not entitled to receive a grant for living costs.

Years Two, Three & Four
In the second, third and fourth years the NHS will pay the first £3,465 towards the University tuition fee. For the remaining amount you will be able to take out a tuition fee loan from Student Finance England.

In 2015/16 students will receive a non means tested Grant of £1,000, plus a means tested Bursary from the NHS. The maximum bursary available for a 30 week academic year is £2,643. A further £84 per week is available for any weeks above 30, meaning the maximum Bursary is £4,491. (A lower rate Bursary is offered if you live with your parents during term time.) The figures for 2016/17 are not yet available but an updated version of this factsheet will be available on our website when they are published.

In addition you may be eligible for a non means-tested loan from Student Finance England. This will be £2,324 in 2015/16 (or £1,744 for students living with their parents). You can apply on-line at: www.gov.uk/studentfinance

Additional allowances:
Additional allowances or grants may be available for students who have adult and/or child dependants. Refer to SFE for information on this support in Year 1, for Years 2-4 refer to the NHS BSA website – see Useful Contacts.

Disabled Students’ Allowances (DSAs) – These are discretionary awards for full and part time Home (UK) students who incur additional costs whilst attending their course, as a result of their disability, dyslexia or long-term medical condition. They are distributed by SFE and the NHS BSA.

International students are not eligible for a DSA however the University will assess their needs on a case by case basis and seek appropriate funding to pay for support.
**Additional Help from The University of Nottingham**

**University of Nottingham Core Bursary (Year One Only)**
Home (UK) students liable for £9,000 fees in Year One and with a household income of £42,600 or below may be entitled to a bursary from the University of between £750 and £3,000. There are no application forms to complete to apply for this bursary, but you must ensure you have been means tested by the SLC and that you contact the Financial Support team by email when you start your course. The email address for this is: bursaries@nottingham.ac.uk. Further details are available at: www.nottingham.ac.uk/studentservices/financialsupport/bursariesandscholarships/guaranteedbursaries2014.aspx

**Nottingham Potential Bursary (Year One only)**
A Nottingham Potential Bursary provides an additional £1,000 in year one. To be eligible you must meet at least one of the following criteria:
- you have children or adult dependants and a residual household income figure of up to £42,600
- you are under 25 and are currently in or have been in public care for a minimum of three months.

**GEM School Scholarships**
The University offers Graduate Entry Medicine Entrance Scholarships. Details of the schemes are available on the Financial Support website – www.nottingham.ac.uk/financialsupport – under the section 'Bursaries & Scholarships'.

**Further Support**
GEM students are expected to have made realistic provision at the start of the course to fund both their tuition fees and living costs. However, if a student has made reasonable provision but is faced with unexpected essential costs or an unforeseen change of circumstances the Financial Support team may be able to help. We offer support and advice to students and can also make referrals to other support services.

**Council Tax, Benefits and Universal Credit**

**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.

**Benefits, Tax Credits and Universal Credit**
- If you are a lone parent, disabled or part of a student couple with children, you may be entitled to benefits. The Department for Work and Pensions will expect you to apply for all the student support you are entitled to. The student loan and Adult Dependents Grant will be taken into account as income in any benefit calculation.
- Child Tax Credits (CTC): if you have children under 16 (or under 18 in certain circumstances) you will still be able to claim CTC for your children. You should inform the Inland Revenue that you are going into full-time education. Receiving the maximum CTC will entitle you to free school meals for children, as well as help with NHS costs, such as prescriptions.
- Universal Credit is a new benefit that has started to replace six existing benefits with a single monthly payment. Universal Credit will eventually replace: Income-based Jobseeker’s Allowance, Income-related Employment and Support Allowance, Income Support, Working Tax Credit, Child Tax Credit and Housing Benefit. For more information see www.gov.uk/universalcredit
Useful Contacts

**National contacts**

**NHS Business Services Authority**
- t: 0300 330 1345
- w: [www.nhsbsa.nhs.uk/students](http://www.nhsbsa.nhs.uk/students)

**Gov.UK**
Advice and information on all aspects of student finance including eligibility, entitlements and how to apply for Student Loans via Student Finance England.
- w: [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)

**Student Finance Wales**
- w: [www.studentfinance.wales.co.uk](http://www.studentfinance.wales.co.uk)

**Student Finance NI**
- w: [www.studentfinanceni.co.uk](http://www.studentfinanceni.co.uk)

**Student Awards Agency for Scotland**
- w: [www.saas.gov.uk](http://www.saas.gov.uk)

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

**National Union of Students (NUS)**
Advice and guidance on all aspects of student life.
- w: [www.nus.org.uk](http://www.nus.org.uk)

**University contacts**

**School of Graduate Entry Medicine & Health**
Royal Derby Hospital, Uttoxeter Road, Derby, DE22 3DT
- t: +44 (0)1332 724900
- e: gem@nottingham.ac.uk
- w: [www.nottingham.ac.uk/gem](http://www.nottingham.ac.uk/gem)

**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](http://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](http://www.nottingham.ac.uk/studentservices)

**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](http://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 NHS BSA 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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