**Funding for Graduate Entry Medicine (GEM)**

New home students starting the GEM course from September 2019

If you require this factsheet in an alternative format please contact Funding and 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 usually resident 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 in 2019/20 will be £9,250. You are responsible for paying the first £3,465 to the University yourself. For the remaining £5,785 eligible students can 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 £8,944 from SFE. £4,168 of the loan is non means tested; the remainder is means tested on household income. You can apply online for both loans through SFE at: [gov.uk/studentfinance](https://www.gov.uk/studentfinance)

**Years Two, Three & Four**

In the second, third and fourth years the NHS will pay the first £3,715 towards the University tuition fee. For the remaining amount £5,535, you will be able to take out a tuition fee loan from Student Finance England.

In 2019/20 students received 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.)

In addition you may be eligible for a non means-tested loan from Student Finance England. This will be £2,389 in 2019/20 (or £1,793 for students living with their parents), and £1,862 for final year students (or £1,361 for students living with their parents). You can apply on-line at: [gov.uk/studentfinance](https://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 £9,250 fees in Year One and with a household income of £35,000 or below may be entitled to a bursary from the University of £1,000 to £2,000. For details of how to apply for this bursary please refer to [nottingham.ac.uk/financialsupport](http://nottingham.ac.uk/financialsupport) Bursaries and Scholarships tab. You must ensure you have been means tested by SFE. Payment is made in three instalments in November, January and April/May and is towards your living costs.

**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:
- have children or adult dependants and a residual household income figure of up to £35,000
- you are under 25 and 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 – [nottingham.ac.uk/financialsupport](http://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 you are experiencing financial difficulties the Funding & 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 Dependants 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, subject to eligibility. You should inform the Inland Revenue that you are going into full-time education.
- Universal Credit is a new benefit that replaces 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 [gov.uk/universalcredit](http://gov.uk/universalcredit)
Useful contacts

National contacts

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.
gov.uk/studentfinance

Student Loans Company
Information relating to Student Loans.
slc.co.uk

NHS Business Services Authority
Advice on all elements of finance for NHS funded study.
+44 (0)300 330 1345
nhsbsa.nhs.uk/students

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

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

University contacts

School of Graduate Entry Medicine & Health
Royal Derby Hospital, Uttoxeter Road, Derby, DE22 3DT
+44 (0)1332 724900
gem@nottingham.ac.uk
nottingham.ac.uk/gem

Funding & Financial Support, Student Services
Advice on all aspects of student finance including Student Loans, Government grants, University scholarships, bursaries and support funds.
+44 (0)115 82 32071
financialsupport@nottingham.ac.uk
nottingham.ac.uk/financialsupport

Accessibility, Student Services
Study support, support for students with dyslexia, dyspraxia and other specific learning difficulties and disabilities.
+44 (0)115 82 32070 or
+44 (0)115 95 15992
dyslexia-support@nottingham.ac.uk or disability-support@nottingham.ac.uk
nottingham.ac.uk/studentservices

University of Nottingham Students’ Union 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.
+44 (0)115 84 68730
SUAdvice@nottingham.ac.uk
su.nottingham.ac.uk/advice

All information was correct at the time of writing and is based on data from Gov.UK, The University of Nottingham, NHSBSA and the Department for Education (DfE).

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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