

## STUDENT FINANCE: MEDICAL STUDENTS 2011/12

There are two main routes to a medicine degree at Oxford; a 6 year undergraduate entry course, and a 4 year graduate entry course.

The funding available to study medicine is very different for each course, and also varies by where you are from, whether you choose to be financially assessed, and the year of the course you are in.

Students should be aware of what funding, if any, is available to pay their tuition fees, college fee (if applicable) and support their living costs during each year of their course.

Please note the following information is for Home students only. If you are not a Home student, please be aware that there is very limited funding available.

### Six year undergraduate entry course (A100)

#### Information for students from England, Wales, Scotland and Northern Ireland.

During the first four years of the 6 year medicine course you can apply to your relevant funding body (see 'Useful websites' below) for tuition fee and living costs support.

#### YEARS 1 - 4

All Home students can apply for a tuition fee loan, paid directly to the University by the Student Loans Company, regardless of their household income.

All students are entitled to a minimum maintenance loan regardless of income, with the remaining component means-tested on the basis of household income.

To be eligible for a maintenance grant you must be financially assessed. If you are financially assessed your household income will be calculated to determine the level of support to which you are entitled. This takes into account the total gross taxable income earned by members of the house in which you live for the majority of the time, minus some small deductions for other dependent children, private pension plans etc.

The amount of grant you receive can affect the level of maintenance loan to which you are entitled.

Type of support	England	Northern Ireland	Scotland	Wales
Tuition Fee Loan (repayable and non-income assessed)	£3,375	£3,375	£3,375	£3,375
Maintenance Grant (non-repayable and income assessed)	Max. £2,906	Max. £3,475	Max. £2,150	Max. £5,600
Maintenance Loan (repayable and income assessed)	Max. £4,950	Max. £4,840	Max. £5,417	Max. £4,745

YEARS 1 - 4 (continued)

The Oxford Opportunity Bursary is only available for the **first four years** of the six year Medicine course.

The Oxford Opportunity Bursary aims to help UK students from lower income households with their living costs whilst at university. You do not have to complete a separate application form for the bursary, but you and your parents/sponsors need to give permission for the University to have access to your household income figure in your application for student support. Bursary amounts for different income threshold bands are detailed below:

Household Income	Support Available 2011/12	Start-up (first year only)
£0 - £18,000	£3,225	£875
£18,000 - £25,000	£3,225	£0
£25,000 - £50,000	£3,225 - £500	£0

YEARS 5 - 6

After year 4, students will no longer be entitled to receive the maintenance grant from the government but will be eligible to apply for the NHS Bursary. This is also means-tested on the basis of household income. The maintenance loan is still available, but at a reduced rate than that in years 1 to 4.

Tuition fees are now paid directly to the University by the NHS in the form of a grant, and are non-income assessed and non-repayable.

The Oxford Opportunity Bursary is not available for students in years 5 and 6.

Type of support	England	Northern Ireland	Scotland	Wales
NHS Tuition Fee Grant (non-repayable and non-income assessed)	£3,375	£3,375	£3,375	£3,375
NHS Bursary (non-repayable and income assessed)	Max. £2,810 *	Max. £2,810 *	Max. £2,455 **	Max. £2,810 *
Maintenance Loan (repayable and non- income assessed)	Reduced loan available (approximately 50%)	Reduced loan available	£2,265 (£1,655 final year)	Reduced loan available

\* Rates for 30 weeks with £82 for each additional week

\*\* Rates for 30 weeks with £81 for each additional week

Information for students from England, Wales, Scotland and Northern Ireland.YEAR 1

Students enrolled on the four year graduate entry medicine course pay the same level of tuition fee as undergraduates (£3,375 in 2011/12). However, *tuition fee loans are not available for year 1 and all students are expected to cover the cost of the first year's fees themselves.*

For each year that the student is expected to cover the tuition fee themselves, a separate college fee will also be payable. College fee loans are available from the Student Loans Company to cover this cost for students from England, Wales and Northern Ireland only. These students will be sent an application form by Student Financial Support at the University of Oxford. Scottish students must cover this cost themselves.

All students are entitled to a minimum maintenance loan regardless of income. However, entitlement to any further living costs support is based on your household income and is dependent upon the region of the UK the student normally resides in.

Students should apply to their relevant funding body (see 'Useful websites' below) for living costs support during year 1 of this course.

Type of support	England	Northern Ireland	Scotland	Wales
Tuition Fee Loan	No loan available	No loan available	No loan available	No loan available
College Fee Loan (repayable and non-income assessed)	£5,920	£5,920	No loan available	£5,920
Maintenance Loan (repayable and income assessed)	Max. £4,950	Max. £4,840	Max. £5,417	Max. £4,715

The Oxford Opportunity Bursary is only available for the **first year** of the four year graduate entry Medicine course.

The Oxford Opportunity Bursary aims to help UK students from lower income households with their living costs whilst at university. You do not have to complete a separate application form for the bursary, but you and any parents/sponsors need to give permission for the University to have access to your household income figure in your application for student support. Bursary amounts for different income threshold bands are detailed below:

Residual Household Income	Support Available 2011/12	Start-up
£0 - £18,000	£3,225	£875
£18,000 - £25,000	£3,225	£0
£25,000 - £50,000	£3,225 - £500	£0

YEARS 2 - 4

Students who normally reside in England or Wales will have their fees paid by the NHS during years 2 to 4. Students who normally reside in Northern Ireland or Scotland are expected to cover the cost of their tuition fees, and therefore college fees, themselves for all four years.

YEARS 2 - 4 (continued)

All UK students can apply for living costs support from their funding body in years 2 - 4. The amount depends on where you are from, the year of study you are in and your household income.

Students who normally reside in England or Wales can also access an income assessed NHS Bursary during years 2 - 4.

The Oxford Opportunity Bursary is not available during years 2 - 4.

Type of support	England	Northern Ireland	Scotland	Wales
NHS Tuition Fee Grant (non-repayable and non-income assessed)	£3,375	No grant available	No grant available	£3,375
NHS Bursary (non-repayable and income assessed)	Max. £2,810 *	No bursary available	No bursary available	Max. £2,810 *
Maintenance Loan (repayable and non-income assessed)	Reduced loan available (approximately 50%)	Max. £4,840	Max. £5,417 (includes grant as well)	Reduced loan available

\* Rate for 30 weeks with £82 for each additional week

Due to the reduced amount of funding available for the graduate entry medicine course, these students should ensure they have sufficient funding in place before they begin their course.

## ALL STUDENTS

### Practice Placement Costs

If you are a full NHS bursary holder and undertake a practice placement you may be entitled to have the cost of journeys between your term time residence and the practice placement site (which is not part of your University) reimbursed. The cost of travel to the practice placement site must be greater than the normal travel cost from your term time residence to college for you to receive any reimbursement.

You can claim Excess Accommodation costs if you live away from your term-time address whilst on placement and are obliged to meet both the costs of your placement accommodation and of retaining your term-time accommodation.

### Further support

The Access to Learning Fund is available for students who need extra help to meet living or course costs. Grants are discretionary and the level of award depends on the student's individual circumstances; however an award cannot be used to provide core funding which the student did not have in place before entering Oxford. For more information about the Access to Learning Fund, please contact the relevant officer in your college or email [student.funding@admin.ox.ac.uk](mailto:student.funding@admin.ox.ac.uk).

### **Further support (continued)**

The University Hardship Committee accepts applications from all students who are in financial hardship due to unforeseen difficulties and who wish to apply for the University Hardship Fund. Those eligible must have applied to the Access to Learning Fund before their application can be considered. The Committee meets termly and students should check with their College the deadlines for each term. Students who wish to apply to the fund must first discuss their application with their College who will forward the application to the Committee. Application forms should be obtained from and submitted through college offices, where the result of applications will also be sent. Further information can be obtained from [student.funding@admin.ox.ac.uk](mailto:student.funding@admin.ox.ac.uk).

If, after you've exhausted all other sources of financial help, you are still in financial hardship you may be eligible for an NHS Hardship Grant. All medical and dental students who are holders of an income-assessed NHS bursary, except those holding fees only awards, are eligible to apply for additional assistance from this grant. You must have taken up your full student loan entitlement and any Access to Learning Fund entitlement.

### **Students with Dependants**

Medical student with dependants who are in their non-NHS-supported years may be eligible to apply for additional grants from the government. Please visit the University's targeted support pages for further information (see 'Useful websites' below).

Students in receipt of a full NHS Bursary with adult or child dependants could be eligible to apply for the following additional NHS grants, which are all means tested:

#### **Dependants' Allowance**

This covers both adult and child dependants, but the dependant must be neither in receipt of any additional student support nor be a partner with whom the student no longer lives.

#### **Single Students with Dependants Allowance**

Single students who began their course before 1 September 2007 could receive an additional sum of support in addition to the NHS Dependants' Allowance.

#### **Parent Learning Allowance**

This is an additional grant for students who began their course on or after 1 September 2007 and who receive the NHS Dependants' Allowance for a child.

#### **Childcare Allowance**

Full NHS Bursary holders can get up to 85% of their childcare costs (up to £126.65 per week for one child, or £187.85 for two or more children) paid for by the NHS, provided the child is under 15 (or 17 if the child is registered with special educational needs) and in approved childcare. If you (or your partner) are in receipt of the childcare support portion of the Working Tax Credit, you will not be eligible for the Childcare Allowance.

### **Students with Disabilities**

There is no specific funding available for medical students with disabilities. However medical students may apply for standard government support such as the Disabled Students' Allowance, and should visit the University's targeted support pages for more information (see 'Useful websites' below).

### Useful websites

<a href="http://www.ox.ac.uk/feesandfunding">www.ox.ac.uk/feesandfunding</a>	University of Oxford's webpages detailing government and University student support, living cost estimates and targeted support information
<a href="http://www.oxfordopportunity.com">www.oxfordopportunity.com</a>	University of Oxford's bursary scheme
<a href="http://www.medsci.ox.ac.uk/study/medicine">www.medsci.ox.ac.uk/study/medicine</a>	Oxford University Medical Sciences website with full details of both medicine courses
<a href="http://www.direct.gov.uk/studentfinance">www.direct.gov.uk/studentfinance</a>	Information about support available to students from England and online application for student finance
<a href="http://www.studentfinancenir.co.uk">www.studentfinancenir.co.uk</a>	Information about support available to students from Northern Ireland and online application for student finance
<a href="http://www.saas.gov.uk">www.saas.gov.uk</a>	Information about support available to students from Scotland and online application for student finance
<a href="http://www.studentfinancewales.co.uk">www.studentfinancewales.co.uk</a>	Information about support available to students from Wales and online application for student finance
<a href="http://www.nhsbsa.nhs.uk/Students/816.aspx">www.nhsbsa.nhs.uk/Students/816.aspx</a>	Information about NHS bursaries for students from England
<a href="http://www.nliah.wales.nhs.uk">www.nliah.wales.nhs.uk</a>	Information about NHS bursaries for students from Wales
<a href="http://www.money4medstudents.org">www.money4medstudents.org</a>	Information about financial support available to medical students
<a href="http://www.studentcalculator.org.uk">www.studentcalculator.org.uk</a>	UNIAID calculator to help budget income and expenditure