

STUDENT FINANCE

NURSING AND MIDWIFERY

Here are more details of the student funding available to nursing and midwifery students.

This information applies to nursing and midwifery students who live in Wales and England, and are undertaking a course at University of South Wales.

If you plan to study a part-time, flexible nursing course, or if you live in a different country, please contact our Student Money Advice Team for funding information – their details are below.

WHAT ARE THE FUNDING OPTIONS FOR NURSING AND MIDWIFERY STUDENTS?

There are two funding options: NHS Wales funding, or standard student funding. You will have to choose which system is better for you, depending on your circumstances.

To receive the current **NHS Wales funding**, you need to commit to working in Wales for the first two years after you qualify. This work must be in the profession for which you have studied and you have to commit to this **before** you start your course.

Terms and conditions of the NHS Wales bursary option, including FAQs about fulfilling the work element, are on the NHS website: www.nwssp.wales.nhs.uk/new-students

All students considering this option should ensure that they have read these and know what they are signing up for.

Please note that the NHS bursary announced in England is only applicable to English-domiciled students studying at an English university.

If you don't want to commit to working in Wales and you are eligible, you can apply for **standard student funding** instead.

If you already hold a standard degree (non-NHS), you won't qualify for standard student funding for a nursing or midwifery degree. In this case, it is better to opt for the NHS Wales funding option, as long as you are happy to commit to work in Wales for two years.

PLEASE NOTE THESE FUNDING ARRANGEMENTS ARE FOR STUDENTS WHO WILL START THEIR COURSE IN SEPTEMBER 2020 OR JANUARY 2021.

OPTION 1: NHS WALES FUNDING

Tuition fees

Course tuition fees are paid by the NHS.

Maintenance Grant

There is a non-means tested grant of £1,000, which does not have to be repaid.

Clinical placement costs

Students may receive assistance with clinical placement costs, though this support is means-tested.

NHS WALES MEANS-TESTED BURSARY: BURSARY AMOUNTS AND INCOME THRESHOLDS

Residual income	Parental home rate	Elsewhere rate
Under £24,279	£2,879	£3,651
£27,500	£2,495	£3,267
£30,000	£2,232	£3,004
£35,000	£1,706	£2,478
£40,000	£1,180	£1,952
£45,000	£653	£1,425
£50,000	£127	£899
£55,000	£0	£373
£60,000	£0	£0

There are two different rates of bursary depending on whether you plan to live in your parental home while you study, or if you plan to live elsewhere.

Residual income is the household income for the most recent tax year (2019/20), though the student's income is disregarded in the assessment. As residual income increases, the amount of bursary available decreases. Those in the higher income thresholds will not receive any bursary.

Even if your household residual income is above the maximum threshold on the table above, it may still be worth applying to be means-tested because if you aren't means-tested at all, you won't be considered for any help with clinical placement costs.

Rates are based on an academic year of 42 weeks, so the maximum available is £3,651 (living elsewhere) or £2,879 (living in parental home). The amount of bursary you are entitled to is divided into 12 monthly payments and paid directly into your bank account.

NHS REDUCED RATE MAINTENANCE LOAN 2020/21

There is a standard, fixed amount of reduced rate maintenance loan that students who opt for NHS funding can receive. The reduced rate loan is paid directly into the student's bank account at the start of each term.

The amount of loan available to you will depend on whether you normally live in Wales or England, and whether you live with your parents while you study, or elsewhere.

	If normally live in Wales	If normally live in England
Living in parental home rate	£3,665	£1,845
Living elsewhere rate	£4,405	£2,458

The terms and conditions for the reduced rate maintenance loan are the same as for the standard funding maintenance loans, which are explained later in this factsheet.

Students who already hold a degree (non-NHS) are still eligible for the reduced rate loan when undertaking a nursing or midwifery course.

Students who opt for NHS Wales funding are not entitled to any other funding through Student Finance Wales or Student Finance England.

ADDITIONAL NHS WALES ALLOWANCES

Dependants allowances

- Spouse or other adult dependant, OR first child (if there is no adult dependant): £2,448 per year
- Children: £549 per year, per child
- Parent's Learning Allowance: £1,204 per year

If you have dependants, you may be eligible for additional allowances but these are means-tested, so your entitlement will depend on your partner's income. If you are a student who is a single parent, you will automatically qualify for the relevant dependants allowances and Parent's Learning Allowance.

NHS Childcare Grant

This grant can cover 85% of **registered** childcare costs:

- Up to £128.78 per week towards costs for one child
- Up to £209.95 per week towards costs for two or more children

Whether you qualify for this grant will depend on the level of your partner's income. If you are a student who is a single parent, you will automatically qualify for the NHS Childcare Grant.

The childcare allowance is paid monthly and you will need to send evidence of your childcare costs to NHS Wales.

OPTION 2: STANDARD STUDENT FUNDING

Standard student funding has two separate elements: one for tuition fees, and one for living costs (maintenance).

Tuition fees

Tuition fee charges for full-time undergraduate degree courses at USW are currently £9,000 per year, and are detailed on each individual course webpage. Welsh and English students can have a Tuition Fee Loan to cover the full fee charge. This money is repaid after graduation when you earn more than the threshold – currently £25,725 per year.

Living costs

Support is different depending on:

- Whether you live in Wales or England
- Your household income
- Where you will live while studying – with your parents or elsewhere

The total amount of support you are entitled to will be divided into three, roughly equal instalments. You will receive an instalment at the start of each term paid directly into your bank account. In your first year, it is worth remembering that the first term payment may take up to a week to come through.

HOUSEHOLD INCOME

Household income is based on the 2018/19 tax year for 2020 starters and is roughly based on gross income. You can ask for a current year assessment if your household income is now significantly different from the 2018/19 tax year, but you have to request this specifically.

When looking at household income, Student Finance Wales (SFW) and Student Finance England (SFE) will assess students as:

1. Independent

- If over 25 and single
- If you can evidence you have supported yourself financially for the three years prior to starting the course (this can't include periods in full-time education)
- If you have a dependent child of your own at the start of the academic year
- If you are officially recognised as a care leaver
- If your parents are deceased
- If you are recognised by SFE/SFW as being officially 'estranged' from your parents

If you are classed as independent, your income does not count when calculating your funding entitlement and you will be assessed at the lowest income threshold.

2. Dependent on spouse/partner

- If you are married or in a civil partnership
- If you are over 25 and living with a partner

3. Dependent on parents

- If you don't fall into either category above

Please note that if your parents have separated, SFW/SFE will look at the income of the parent you normally live with. If there is a step-parent who also lives in that house, they will count the income of the step-parent as well, so bear this in mind when looking at the following tables.

ANYTHING REFERRED TO AS A LOAN IS REPAYABLE. ANYTHING THAT IS A BURSARY, GRANT OR ALLOWANCE DOES NOT HAVE TO BE REPAYED.

SUPPORT FOR LIVING COSTS: WELSH STUDENTS LIVING IN PARENTAL HOME IN 2020/21

Household income	Welsh Government Learning Grant	Maintenance Loan	Total
<£18,370	£6,885	£1,450	£8,335
£20,000	£6,651	£1,684	£8,335
£25,000	£5,930	£2,405	£8,335
£30,000	£5,209	£3,126	£8,335
£35,000	£4,488	£3,847	£8,335
£40,000	£3,767	£4,568	£8,335
£45,000	£3,047	£5,288	£8,335
£50,000	£2,326	£6,009	£8,335
£55,000	£1,605	£6,730	£8,335
£59,200+	£1,000	£7,335	£8,335
Extra weeks' loan	/	£946	/
Special Support	£6,885	£3,665	£10,550

All students receive the same total amount of money (£8,335 per year) if living in the parental home. As household income increases, the amount of grant decreases and the amount of loan increases.

If a student is aged 60 or over on the first day of the first academic year of the course, they can get the grant element outlined above but no loan.

Extra weeks: Entitlement to extra weeks is means-tested and the figure shown is the maximum additional weeks' support you may be entitled to.

Special Support Grant: If you are eligible for the Special Support Grant, you will get the same level of grant, but a higher rate of loan as detailed in the bottom row of the table. If you get the Special Support Grant instead of the Welsh Government Learning Grant, the first £5,161 of the grant doesn't count as income when you work out other income-related benefits.

You may be eligible for the Special Support Grant if you:

- Have dependent children and do not have a partner
- Have dependent children and your partner is also a full-time student
- Are eligible for certain specified disability benefits

SUPPORT FOR LIVING COSTS: WELSH STUDENTS LIVING ELSEWHERE IN 2020/21

Household income	Welsh Government Learning Grant	Maintenance Loan	Total
<£18,370	£8,100	£1,710	£9,810
£20,000	£7,817	£1,993	£9,810
£25,000	£6,947	£2,863	£9,810
£30,000	£6,078	£3,732	£9,810
£35,000	£5,208	£4,602	£9,810
£40,000	£4,339	£5,471	£9,810
£45,000	£3,469	£6,341	£9,810
£50,000	£2,600	£7,210	£9,810
£55,000	£1,730	£8,080	£9,810
£59,200+	£1,000	£8,810	£9,810
Extra weeks' loan	/	£1,441	/
Special Support	£8,100	£4,405	£12,505

All students receive the same total amount of money (£9,810 per year) if living elsewhere. As household income increases, the amount of grant decreases and the amount of loan increases.

If a student is aged 60 or over on the first day of the first academic year of the course, they can get the grant element outlined above but no loan.

Extra weeks: Entitlement to extra weeks is means-tested and the figure shown is the maximum additional weeks' support you may be entitled to.

Special Support Grant: If you are eligible for the Special Support Grant, you will get the same level of grant but a higher rate of loan as detailed in the bottom row of the table. If you get the Special Support Grant instead of the Welsh Government Learning Grant, the first £5,161 of the grant doesn't count as income when you work out other income-related benefits.

You may be eligible for Special Support Grant if you:

- Have dependent children and do not have a partner
- Have dependent children and your partner is also a full-time student
- Are eligible for certain specified disability benefits

For further details on either of the above see:
www.studentfinancewales.co.uk/undergraduate-students/new-students/what-financial-support-is-available/help-with-living-costs.aspx

SUPPORT FOR LIVING COSTS: ENGLISH STUDENTS IN 2020/21 (SUBJECT TO PARLIAMENTARY APPROVAL)

Household income	Living elsewhere loan	Parental rate loan
<£25,000	£9,203	£7,747
£30,000	£8,544	£7,095
£35,000	£7,884	£6,442
£40,000	£7,225	£5,789
£42,875	£6,845	£5,414
£45,000	£6,565	£5,137
£50,000	£5,905	£4,484
£55,000	£5,246	£3,831
£60,000	£4,586	£3,410
£62,212 +	£4,289	£3,410
Extra weeks' loan	£1,089	£715
Special Support	£10,490	£8,882

Support for students living in England is all loan. Unfortunately, no grants are available for living costs. Students aged 60 or over on the first day of the first academic year of the course can get loan of up to £3,893.

Extra weeks: Entitlement to extra weeks is means-tested and the figure shown is the maximum additional weeks' support you may be entitled to.

Students who are entitled to Special Support, ie, those who are ordinarily entitled to benefits, may get a loan of up to £10,194 (if living elsewhere) or £9,140 (if living in parental home) and a proportion of this is disregarded for benefits purposes.

For further details see:
www.practitioners.slc.co.uk/products/full-time-undergraduate-education/full-time-maintenance-loan/whats-available/

EXTRA SUPPORT

Extra support may be available if you have dependants and/or a disability, depending on your circumstances:

- Adult Dependants Grant: £3,094
- Parent's Learning Allowance: £1,766
- Childcare Grant can cover 85% of **registered** childcare costs:
 - Up to £174.22 per week towards costs for one child
 - Up to £298.69 per week towards costs for two or more children

If you are a student who is classed as a single parent, you will receive the Parent's Learning Allowance and Childcare Grant (if using registered childcare). If you are a student who is classed as dependent on your spouse/partner, their income will be assessed to see if you qualify for the extra support listed above.

Find out more about the support available to you at:

- Student Finance Wales: www.studentfinancewales.co.uk
- Student Finance England: www.gov.uk/student-finance

LOAN REPAYMENTS

Annual income	Up to £26,575	£28,000	£30,000	£32,000	£34,000	£36,000
Monthly salary	Up to £2,214	£2,333	£2,500	£2,666	£2,833	£3,000
Monthly loan repayments	Nil	£10	£25	£40	£55	£70

- Repayments start once you are earning £26,575 per year.
- Repay 9% of earnings over threshold.
- Interest is based on the Retail Price Index.
- Repayments are collected through the tax system and are calculated monthly so if your income changes, so does your monthly repayment.
- If you have not repaid the total amount you owe within 30 years, the remaining balance is written off.

SUMMARY OF FUNDING OPTIONS

DO YOU WANT TO COMMIT TO WORK IN WALES FOR TWO YEARS AFTER THE COURSE?

YES: NHS WALES FUNDING

- Fees paid by NHS
- £1,000 grant
- Means-tested bursary
- Reduced rate maintenance loan
- Additional means-tested allowances for those with dependants, including NHS Childcare Grant
- Means-tested support for clinical placement costs

NO: STANDARD STUDENT FUNDING

- Tuition fee loan to pay fees
- Means-tested maintenance grant (if you live in Wales)
- Means-tested maintenance loan including extra weeks (if eligible)
- Additional means-tested grants for those with dependants, including Childcare Grant

APPLYING FOR STUDENT FUNDING

ALL STUDENTS

Register your funding choice at:

www.nwsspstudentfinance.wales.nhs.uk/register

OPTION 1: NHS BURSARY, GRANT, REDUCED RATE MAINTENANCE LOAN AND ADDITIONAL ALLOWANCES

- Applications usually open about 4 months before the start of your course and you must apply within 10 weeks of starting the course
- Apply online at: www.nwsspstudentfinance.wales.nhs.uk/boss
- Guidance and information on the application process is available at: www.nwsspstudentfinance.wales.nhs.uk
- You must also make a separate application to SFW/SFE for your reduced rate loan

OPTION 2: STANDARD FUNDING

Depending on where you live, you apply to either:

- Student Finance Wales: www.studentfinancewales.co.uk
- Student Finance England: www.gov.uk/student-finance

ADDITIONAL SUPPORT

Disabled Students Allowance

If you have a disability that means you incur extra costs to study, you may be able to access the Disabled Students Allowance (DSA). This support is not means-tested and is based on the individual student's need. The DSA could assist with things like specialist equipment, a support worker or help with travel costs. Help with applying for this is available from our Disability Service.

Council Tax

As a full-time student, you may be entitled to council tax exemption or a 25% discount.

Universal Credit

You may be able to claim Universal Credit, depending on your circumstances.

Student Support Fund

This is discretionary help from the University for students who need additional financial assistance. Any assistance given is usually in the form of a grant and you can apply once you have enrolled. The fund may also be able to assist if there are delays with your funding.

STUDENT MONEY ADVICE TEAM

For further information, advice and guidance please contact the Student Money Advice Team. Appointments are available for prospective students to talk through the funding options with a money adviser.

money@southwales.ac.uk | www.southwales.ac.uk/money