



Financial support for healthcare students

2024/25



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Disclaimer

Students should not rely on the arrangements described in this guide when planning for subsequent academic years. The rules may be subject to review by the Department of Health and Social Care (DHSC) in the future and as a result may change.

Further information on the NHS Learning Support Fund (NHS LSF) will be posted on our website, which students are advised to check on a regular basis. The DHSC and NHSBSA Student Services will not accept responsibility for loss of any type suffered by students who have relied on out-ofdate rules

Policy

You can view the NHS LSF rules relevant to the 2024/25 academic year on the **gov.uk website**.

Who is this guide for?

The information in this guide applies to new and continuing nursing, midwifery and allied health professional students who are:

- attending a higher education institution in England in the 2024/25 academic year
- in active study, whether academic or practice learning
- eligible for both maintenance and tuition fee loan support from the Student Loans Company;

Students who are not eligible for the NHS LSF

You will not be eligible for any NHS LSF payments if you are:

- eligible for an **NHS Bursary** in the 2024/25 academic year; or
- paid for time off by your employer to attend your course and you continue to receive a wage or salary whilst you train; or
- in receipt of salary support as provided by an NHS trust or other NHS entity, including NHS England, during any part of your course.

1. What is the NHS Learning Support Fund?

The NHS LSF provides additional funding for eligible healthcare students. It is supplementary financial support to the mainstream student loans system and is intended to support students whilst they train and gain professional registration.

It is made up of the following allowances:



Training Grant (non-income assessed) £5,000 per student per academic year.



Specialist subject payment (non-income assessed) £1,000 per student per academic year



Parental Support (non-income assessed) £2,000 per student per academic year, for students with parental responsibility for at least one child



Travel and Dual Accommodation Expenses (non-income assessed) Reimbursement of excess travel and temporary accommodation costs incurred as a result of attending a practice placement.



Exceptional Support Fund (income-assessed)

Up to £3,000 per academic year for students who find themselves facing unexpected financial hardship which they are unable to manage by their own actions.

NHS Learning Support Fund

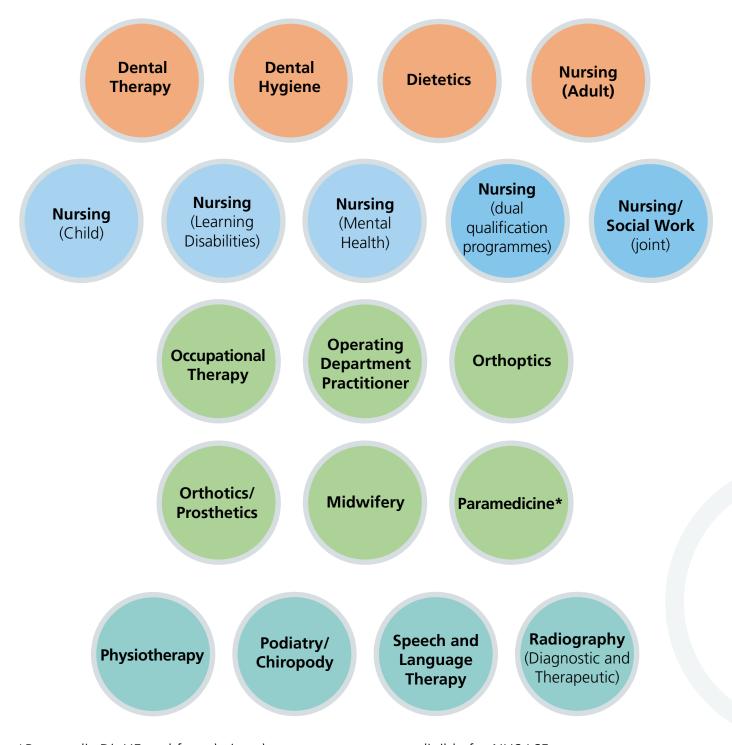


Am I eligible to apply?

To apply for any of the NHS LSF allowances, you must meet **all** the criteria detailed below. In addition, each of the allowances has its own specific requirements which are explained in more detail further on.

You must be in attendance on one of the following **pre-registration** healthcare courses at a university in England: Please note that if you are undertaking a **foundation** year, you will not be able to receive NHS LSF until you enter Year 1 of your course.

The NHS LSF is not available for any post-registration or Continuing Professional Development courses.



*Paramedic DipHE and foundation degree courses are not eligible for NHS LSF.

General eligibility requirements

Residency

You must meet the eligibility criteria defined by one of the following depending on where you normally live in the UK:

- Student Finance England (SFE)
- Student Finance Wales (SFW)
- The Student Awards Agency for Scotland (SAAS) or
- Student Finance Northern Ireland (SFNI)

This will usually be demonstrated by your student loan award notification letter.

Student loan eligibility

Applicants for any of the NHS LSF allowances must be eligible for tuition fee **and** maintenance loan support from the Student Loans Company (SLC).¹

When you make an application, you will be asked to provide your student loan award notification² for the relevant academic year to show that you meet their eligibility criteria.

Exception to the student loan requirement

Students who choose not to claim a student loan may still be able to access the NHS LSF; however, their eligibility will be assessed on a case by case basis.

Non-loan applicants for NHS LSF will be asked to show they would still meet the eligibility criteria defined by either SFE, SFW, SFNI or SAAS, if they had applied for a student loan.

Students studying paramedicine as a second degree

New and continuing students who are studying paramedicine as a second degree, may be eligible for the NHS Learning Support Fund (NHS LSF).

This applies to those paramedic students who do not qualify for full maintenance and tuition fee loan support from the Student Loans Company because they already have a previous equivalent or lower-level qualification.

Eligibility will be determined on a case-by-case basis.

How do I apply for the NHS LSF allowances?

You should register for an online account via the **NHS Learning Support Fund application system**, which you can access from our website.

Please be aware there is a **six month application deadline** applicable for each academic year from the month you start active study in the 2024/25 academic year.

Please note that registering for an NHS LSF account is not a guarantee that you will receive any of the allowances. You must meet the eligibility criteria outlined in this guide and your personal eligibility will not be fully determined until you actively submit an application and supporting evidence.

The NHS LSF allowances are supplementary funding only and you should not base your financial plans for the academic year on receiving any of them.

¹ 'The Student Loans Company covers Student Finance England (SFE), Student Finance Wales (SFW), Student Finance Northern Ireland (SFNI), or the Student Awards Agency for Scotland (SAAS), depending on your usual place of residence in the UK. ² Issued by SFE, SFW, SAAS or SFNI.

2. The Training Grant



If you are attending one of the courses listed in Section 1 and you are an eligible new or continuing student from 1 September 2024 you can apply for the Training Grant.

The Training Grant is a payment of up to £5,000 per academic year to help with maintenance and associated study costs.

It is not means tested and won't affect any student loan payments you may be receiving.

If you are in receipt of any social security benefits you should check your position with the relevant agency.

When can I start to receive the Training Grant?

The Training Grant is assessed from 1 September each academic year. If your academic year starts in September / October it will be regarded as being the 12 month period from September to August.

If your academic year begins in January, it will be the 12 month period from January to December, and so on.

New academic year commences between:	Academic year classed as beginning from:
1 September and 31 December 2024	September 2024
1 January to 31 August 2025	Relevant course start month

Payment

Training Grant payments will be paid in three instalments over the full academic year and will intermit with any termly student loan payments you may be receiving. This is to provide you with a consistent flow of funding throughout the academic year as far as possible.

If your academic year commences in Autumn 2024, Training Grant payments will normally be credited to your bank account in November 2024 and March and July 2025.

You must be in attendance on a specific date to receive Training Grant payments. These will not be released to you until we receive confirmation of attendance from your university.

The relevant dates of attendance are as follows:

Academic year start month	You must be in active study on
September/October 2024	1 November 2024
January / February 2025	1 March 2025
March / April 2025	1 May 2025

You will be required to reapply for the Training Grant each academic year of your course. You should use your original NHS LSF account throughout your studies. There is no need to create a new account each year.



Part-time students

If you are attending a designated part-time course, you will receive the Training Grant *pro rata* of the full-time amount, depending on your attendance pattern.

Part-time course attendance	% of full-time rate
Over four years	75% - £3750 per academic year
Over five years	60% - £3000 per academic year
Over six years	50% - £2500 per academic year

This will be paid in instalments over three terms per academic year, the same as for full-time students.

If you leave university or transfer to a course that is not eligible for NHS LSF

You must inform us as soon as possible if you stop attending your course for any reason.

When we receive notification we will stop any further instalments of the Training Grant which may have been due to you in the current academic year, and will work out if you are owed any payment or part-payment or whether an overpayment has occurred.

If you transfer to a course that is not eligible for NHS LSF, you will no longer be entitled to any payments and these will be stopped from the month in which you transfer.

If you are overpaid, we will contact you to advise of the amount and how to repay it.

The sooner you let us know that you are no longer attending your course, the sooner we can take action to help prevent overpayment.

3. Additional funding



Specialist subject payments

For courses starting on or after 1 September 2020, all eligible students studying on a course that leads to professional registration in one of the subjects below can receive an additional £1,000 per academic year on top of the Training Grant.

- Mental Health Nursing
- Learning Disability Nursing
- Radiography (Diagnostic and Therapeutic)
- Prosthetics and Orthotics
- Orthoptics
- Podiatry

Students on a dual qualification course that incorporates at least one of the above subjects from the beginning of the course will also be eligible for the specialist subject payment.

If you are eligible for the additional £1,000 this will be automatically applied when you make a successful application for the Training Grant.

It will be paid to you in termly instalments at the same time as the Training Grant throughout the academic year.

If you withdraw or transfer from or to another course

If you are not originally on one of the courses identified as a shortage profession, but you later transfer onto a course which is, you may be entitled to the additional amount(s) as applicable from the month in which you transfer.

If you withdraw from your course or you transfer to another eligible healthcare course that is not a specialist subject, you will no longer receive the additional payment(s). These will be stopped from the month in which you withdraw or transfer.

4. Parental Support



Eligible new and continuing students with parental responsibility for one or more children may receive a £2,000 Parental Support payment per student, per academic year.

This grant does not affect your access to childcare support and other means of funding available through the higher education support system.

Part-time courses

Eligible students studying on a designated parttime course will receive a pro rata amount of the £2,000. Typical amounts are set out below:

Length of your part-time course	Parental Support amount per academic year
Four years	£1,500
Five years	£1,200
Six years	£1,000

Eligibility

You must:

- meet all the general eligibility criteria at Section 1 of this guide; and
- have parental responsibility³ for a child who is under 15 years of age at the start of the academic year, or under 17 years of age if the child is registered with special educational needs.

If you are eligible, the £2,000 will be paid to you per academic year, regardless of whether you are responsible for one or more children.

Parental responsibility

Parental Support payments can only be awarded to students who have legal parental responsibility for one or more children. This exits where a person has the same legal rights, duties, powers, responsibilities and authority as a parent for a child and for the child's property and you should only make an application for Parental Support if this applies to you.

Under UK law, a mother automatically has parental responsibility for her child from birth.

A father usually has parental responsibility if he's either:

- married to the child's mother
- listed on the birth certificate (after a certain date, depending on which part of the UK the child was born in).

Further information is available from **gov.uk**. This also provides additional advice for those who are step parents, who do not automatically have legal parental responsibility unless this is awarded through a court order.

³ This exists where a person has the same legal rights, duties, powers, responsibilities and authority as a parent for a child and for the child's property

Application and payment

If you are eligible for Parental Support, it will be available from the start of your next full academic year which falls on or after 1 September 2024. Application and payment arrangements are the same as for the Training Grant. **See Section 2** of this guide for further information.

When you make an application for the Training Grant, you will be able to apply for Parental Support at the same time.

If you are eligible for both allowances, your payments will be made together on the same payment dates in three termly instalments throughout your academic year.

If you leave your course

You **must** inform us as soon as possible if you stop attending your course for any reason. When we receive notification we will stop any further instalments of Parental Support and any other NHS LSF elements you may be receiving which may have been due to you in the current academic year, and will work out if you are owed any payment or part-payment or whether an overpayment has occurred.

If you are overpaid, we will contact you to advise of the amount and how to repay it. **The sooner** you let us know that you are no longer attending your course, the sooner we can take action to help prevent overpayment.





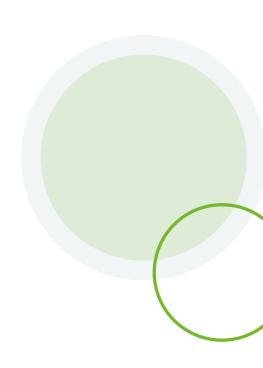
5. Travel and Dual Accommodation Expenses (TDAE)

Students who meet the general eligibility criteria in <u>Section 1</u> are entitled to have some of the additional costs of attending a practice placement reimbursed, provided a valid claim is made within six months of the cost being incurred.

How do I claim reimbursement of TDAE?

You can claim TDAE by accessing the claim form through your online NHS LSF account.

Our guidance booklet **Completing your TDAE claim – a guide for students and universities** is available to guide you through this process. You are strongly advised to refer to the guide when completing your claim to ensure you provide the correct information when you complete your claim. We will normally arrange payment to you within 20 working days of receiving your form. Payment will be made via the bank account you nominated when you registered your NHS LSF account, so please ensure your bank details are correct and kept up to date.



What can I claim?

Travel costs

You can claim for the cost of some of your expenses for travel to practice placement if these are over and above your usual daily travel costs to attend university. You will be reimbursed for the cheapest form of transport available to you. Below are examples of how excess travel is determined.

Example 1

You will be reimbursed for the cheapest method of transport that would normally be available to you.

Student A's daily travel costs are as follows:

Journey	Cost of daily return journey
Travel from term time address to university/ normal place of study:	£5.75
Travel from term time address to practice placement site	£9.00

Student A can claim reimbursement of £3.25 per day (£9.00 less £5.75) via TDAE towards their placement travel costs for the duration of this placement. This is because their placement travel costs are in excess of their normal daily travel to and from university.

Example 2

Student B's daily travel costs are as follows:

Journey	Cost of daily return journey
Travel from term time address to university/ normal place of study:	£10.00
Travel from term time address to practice placement site	£8.50

Student B cannot claim reimbursement via TDAE towards their placement travel costs for this particular placement. This is because it does not cost them an excess amount to travel to their placement site when compared to their normal daily return travel to university⁴.

If you do not have any associated costs for travelling to university, for example, you are attending a blended learning course where the majority of this is delivered online, you would not have any normal daily travel costs deducted from your placement expenses when you claim reimbursement.

⁴ If Student B is later required to attend another placement during the academic year and their daily travel costs for that placement were in excess of their normal daily travel to university, they would then be able to receive reimbursement for the new claim.

TDAE maximum rates 2024/25

Cost	Claim limited to
Public transport	Actual cost
Travel in or on the student's own vehicle Pedal Cycle Motor vehicle Parking, Tolls and Ferries	30p per mile 42p per mile Actual cost

Temporary placement accommodation

If it is not practicable to travel to your placement from your normal term-time accommodation, you may be able to claim some of the cost of temporary accommodation near the clinical practice site, provided that the temporary accommodation is not the parental home. If you move to your parents' home for the purpose of attending your placement, you wont be able to claim for any accommodation costs, but you may still be able to claim the excess cost of one weekly return journey between your parental home and your normal term time address.

Placement accommodation rates

Commercial accommodation	Non-commercial accommodation
Up to £82.50 per night	Up to £37.50 a night
 If you need to stay in temporary accommodation whilst you attend your placement, you may also claim for travel costs as follows: any excess cost arising from one weekly return journey between your normal term time accommodation and your temporary placement accommodation, (as described in the example below) and; 	 any excess cost arising from daily travel between your temporary placement accommodation and your practice placement site. Your placement travel costs must still be in excess of normal daily travel to university
Overseas placements	
If you are required to attend a part of your course outside the British Isles you may be reimbursed for some ⁵ of your additional costs to travel to your placement site, providing these:	• are in excess of the normal daily return cost of travel between your normal term-time accommodation and your university.
 have been necessarily incurred (either within or outside the UK) and; 	In addition, essential associated costs for accommodation, medical insurance, tests and any fees for visas may also be reimbursed to you.

⁵ You can't claim for the cost of any air fares to/from any country outside the British Isles.

6. Exceptional Support Fund (ESF)



What is the ESF?

This is a means tested allowance intended to assist students who find themselves facing unexpected financial hardship during their course.

To apply for the ESF you must:

- show that the financial hardship you are claiming for is due to sudden and unexpected circumstances.
- provide evidence that you have taken up all the student loan funding to which you are entitled, where applicable
- show that you have applied to your university's own hardship fund
- fully detail and provide evidence of your day to day income and expenditure

The income available to you, as well as your day to day expenses will be used in the ESF assessment, along with that of your partner, if you have one. The following types of income and expenses are considered in the ESF assessment:

- Student support from the government for higher education, including your student maintenance loan, tuition fee loan and other allowances such as a Childcare Grant or Adult Dependants Grant.
- The income available to you and/or other members of your family if you live with a partner and/or any children
- Your available annual income from the NHS Learning Support Fund (the Training, Grant and any applicable Parental Support and/or Specialist Subject Payment).
- Income you may receive as an individual, such as part-time or casual employment, means tested benefits, contributions from parents, savings etc.
- Essential expenditure, which includes rent or mortgage payments, travel costs, council tax, regular medication, loan repayments and any priority debts.

Who can apply for ESF?

To be eligible for assistance you must:

be an **eligible student** under the general criteria set out in Section 1 of this guide.



Show that the financial hardship you are experiencing is due to unexpected circumstances which you are unable to manage by your own actions.

demonstrate that there is a shortfall between your income and expenditure, which you are unable to manage by your own actions.



demonstrate that you have exhausted all other available avenues of funding support, including student loans, benefits and university funds, including hardship.

have received at least your first term's Student Loan payment, where applicable.

What is not covered under the ESF?

We cannot award ESF funds to:



Cover any increase in day to day expenses that are the result of general 'cost of living' increases.

cover emergency payments, for example repairs to essential household equipment, replacing stolen items or non-routine car repairs.



help meet the costs of your course tuition fees if you are eligible for, but have not taken out, a tuition fee loan.

substitute funds where there is evidence of money mismanagement, such as overspending on holidays, gym memberships, luxury items, gambling, etc.





make good a default in any assessed contribution to a student loan by a parent, spouse, civil partner or partner.

meet a **temporary** shortfall in your income, such as where you are waiting for payment of a maintenance award, university hardship funds, reimbursement of travel expenses or a bridging loan.



How much is available?

If your claim meets the general eligibility criteria and you are found to have a shortfall between your available income and expenditure, you will receive a lump sum payment relative to the shortfall amount, up to a maximum amount if £3,000 per academic year.

Please be aware that not all applications are successful and we cannot guarantee you will be awarded a payment.

When can I apply?

You can claim ESF by accessing the claim form through your online NHS LSF account.

You can make an ESF application at any point during your academic year, providing you have received at least your first term's instalment of your student loan and your first term instalment of the NHS LSF, where applicable.

Students can apply for ESF more than once within an academic year if they are still experiencing financial hardship and they have not already been awarded the maximum amount.

What evidence will I need to provide?

All ESF applicants are asked to send their last three months bank statements in support of their claim.

Depending on the financial information you provide when you make a claim, you may also need to provide other supporting documentation in addition to your bank statements. Information about what to send is detailed on the ESF claim form itself. Further information on **making an ESF claim can be found on our website**.

Your university must authorise your form to confirm you have applied for their hardship support first.

Payment

If your application for ESF is successful we will contact you by email to notify you how much you have been awarded. Payment will normally be made in a lump sum within 15 days. You can log into your NHS LSF account to see when the payment will be made to you.

7. Changes to your circumstances

Access to the NHS LSF allowances is typically available only for the time that it normally takes to complete your course and you must generally be in active study to receive NHS LSF payments. However, in certain limited circumstances we may be able to continue to award funding to you. See below for further information.

If your circumstances change in any way that may affect your eligibility for any of the NHS LSF allowances, or you are unsure, **you should seek advice from us as soon as possible.**

Changes that might affect your NHS LSF entitlement and which you **must** tell us about can include:

Reason for the change	Additional information
Withdrawal from your course (whether permanent or temporary)	You are obliged to contact us as soon as possible so that any future payments that may be due to you can be stopped. Your university must then officially advise us of your last date of attendance and you will be advised of any over or underpayment by email.
Rejoining your course after a period of absence	You may be entitled to payment from the month in which you resumed training, subject to you continuing to meet the general NHS LSF eligibility criteria.
Transfer to any other course at the same or a different university	We would need to determine whether your new course is eligible for NHS LSF. NHS LSF may not be available if you start the same course and course year again, whether at the same or a different university. You may be advised to wait until you enter your next course year to apply.
Interruption to training due to maternity or adoption	Students who are on an authorised period of maternity or adoption leave from their course may be considered for continued payments of the Training Grant, Parental Support and the Exceptional Support Fund for up to 52 weeks. Your university will need to notify us of the dates of your authorised absence for any payments to continue being made to you.
Absence from your course due to certified illness or injury	Where students are absent from their course for more than 60 days and are no longer in active study, NHS LSF will be withdrawn from the 61st day. If you return to your course at a later date, funding may be reinstated once we have received notification of this from your university. If you return in a new academic year, you will need to re-apply for NHS LSF.

Reason for the change	Additional information
Requiring extra time to complete your course	If you cannot complete your course in the time normally required, or you are required to repeat part of it at any point, NHS LSF payments may be extended in exceptional circumstances, providing you continue to meet all of the general NHS LSF eligibility criteria. Academic failure on its own will not be considered grounds for additional funding. Your university must submit a notification to us on your behalf if they are satisfied exceptional circumstances apply. NHSBSA Student Services retains the final discretion on whether additional NHS LSF can be awarded.
Maternity leave	If you are eligible for, and in receipt of, NHS LSF when you a start a period of maternity leave, you may be entitled to continue to receive your NHS LSF payments up to a maximum period of 12 months until you return to your course. This must be authorised by your university before the maternity leave starts. Retrospective applications for maternity absence may not be accepted. Please note that the latest that a period of maternity leave can start is the day immediately following the birth of your child.
You are in receipt of Parental Support but cease to have parental responsibility.	You would no longer be entitled to Parental Support, so your payments would be stopped from the month in which the change took place.
You gain parental responsibility for one or more children partway through the academic year and you are not already in receipt of Parental Support	If you apply for Parental Support for a child born partway through an academic year, you may be eligible to receive a pro-rata award of the allowance, which will be payable from the month that the change occurred.
A change to your personal contact details	Please log on to your NHS LSF account and update your details as soon as possible.
A change to your bank account details	Please ensure any bank details you submit are correct or this could result in late or non-payment. Changes to bank details are solely the responsibility of the student. NHSBSA staff are not able to amend students' bank details.

Fraud

If you knowingly withhold information, or provide false information, in order to receive more funding than you are entitled to, you will be committing fraud. If at any time we suspect that a claim is fraudulent a referral will be made to our Loss and Fraud Prevention team for further investigation.

Students are reminded that if they commit fraud, and it is found at a later date, as well as repaying any NHS LSF payments, they may be removed from the register by their professional body.

Reporting suspected fraud

If you suspect that someone may be claiming funding support from the NHS LSF fraudulently, you can use the Freephone NHS Fraud and Corruption Reporting Line (FCRL) to pass on information anonymously. All calls are treated in confidence and investigated by professionally trained staff. Alternatively, you can **report suspected fraud online anonymously.**

If a person is found to be guilty of fraud following an investigation, they may be liable to prosecution and/or civil proceedings.



8. NHS LSF complaints and appeals

Scenario First step Next steps	
concerned about the way in which your NHS LSF application or payment has been dealt withrelay service or online form. Our full contact details can be found at <u>www.nhsbsa.nhs.</u> uk/learning-support-fund/ contact-us.complaints proce complaint has be of Health and Sc to educationanAlternatively, you may make a written complaint to us, under the NHSBSA's formal complaints procedure by email: Isfcomplaints@nhsbsa.nhs.ukYou should inclue explicit consent to necessary persor NHSBSA to investOr by post: NHS Learning Support Fund Complaints NHSBSA Student Services Hesketh House 200-220 BroadwayIf you are unable you can alternat following addrest	upport Fund Complaints

Scenario	First step	Next steps
If you disagree with the actual outcome of your NHS LSF application (For example, you disagree with the decision on the amount of funding payable, or you believe your funding has been incorrectly suspended, reduced or terminated without good reason)	Request a review by email to: Isfcomplaints@nhsbsa.nhs.uk Or write to us at: NHS Learning Support Fund Complaints NHSBSA Student Services Hesketh House 200-220 Broadway Fleetwood FY7 8SS This should normally be requested within 28 days of receiving the initial decision.	If after being informed of the result of the review you still believe the decision we have made in relation to your Learning Support Fund award is incorrect, you can appeal to the Department of Health and Social Care. This must be done within 28 days of receiving the NHSBSA's decision . Email: educationandtraining@dhsc.gov.uk Please note this email address is only for NHS LSF related appeals to the DHSC. If you are unable to access email services, write to: NHS Learning Support Fund Appeal NHS Workforce Supply Department of Health and Social Care Quarry House Leeds LS2 7UE

Student Services

NHS Learning Support Fund



Financial support for healthcare students 2024/25

- www.nhsbsa.nhs.uk/LSF
- f /LearningSupportFund
- X @NHSBSA_LSF