

A photograph of three medical students in a library. Two students, a man and a woman, are in the foreground wearing blue scrubs and looking at a tablet. A third student is partially visible in the background. The library shelves are filled with books.

NHS Bursary

**Funding for medical
and dental students**

2025/26

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Disclaimer

Students should not rely on the current NHS Bursary rules and allowances when planning for future academic years. These rules may be subject to review and as a result may change. Information about NHS Bursary funding is posted on the NHS Business Services Authority website and students are advised to check this on a regular basis.

The Department of Health and Social Care and NHSBSA Student Services will not accept responsibility for loss of any type suffered by students who have relied on a previous version of the rules.

Policy

The NHS Business Services Authority (NHSBSA) Student Services is responsible for administering the NHS Bursary Scheme to eligible medical and dental students on behalf of the Department of Health and Social Care.

The Department of Health and Social Care (DHSC) and the Department for Education (DfE) share responsibility for the financial support for medical and dental students who are ordinarily resident in England.

NHS Bursary funding is administered to eligible students under the arrangements set out in the **NHS Bursary Scheme** for the academic year from 1 September 2025 to 31 August 2026.

¹ (Fourteenth Edition) for the academic year 01 September 2025 to 31 August 2026.

Who is this guide for?

The information in this guide is intended for:

- ➔ **Undergraduate** or **graduate-entry** medical or dental students in the later years of their course who are applying for NHS Bursary funding for the first time in 2025/26.
- ➔ Continuing **undergraduate** and **graduate-entry** medical and dental students who have already received an NHS Bursary in the previous academic year or years.



1. Eligibility: residency and immigration status

Course eligibility

You must be occupying a place on a medical or dental course which is counted within the **Office for Students (OfS) medical and dental student intake target**.

If your university or course is not included in this, then it is not an eligible course for NHS Bursary purposes, and you will not be able to apply for bursary funding.

Continuing students

If you have applied for and received an NHS Bursary in a previous academic year or years you will normally have already demonstrated your eligibility for funding. However eligibility for the NHS Bursary can change, so you must re-apply each academic year to enable us to assess your entitlement not only for any maintenance award but also for your course tuition fee contribution.

New bursary applicants

If you will be entering an NHS Bursary funded course year for the first time in 2025/26 and this is the first time you are applying to us, please read the information below.

NHS Bursaries are generally only available to students who were ordinarily resident in England on the first day of the first academic year in which their medical or dental course began.

If you moved to England from elsewhere in the UK (including the Channel Islands or the Isle of Man) wholly or mainly for the purpose of undertaking full time education, you will not be eligible for NHS Bursary funding.

Instead, you should contact the relevant funding authority in Scotland, Wales, Northern Ireland or the Islands.

Example:

Student A was ordinarily resident in Scotland, but moved to England to undertake a foundation level science degree for a year. The student was funded by the Student Awards Agency for Scotland for that course. They remained in England for the following summer vacation period and then began their undergraduate medicine course at another English university in the autumn.

Student A would be regarded as being ordinarily resident in Scotland for NHS Bursary funding purposes, and would not be eligible for an NHS Bursary. They would be advised to contact the Student Awards Agency for Scotland (SAAS) instead.

- In general if your university is located in: **England:** medical or dental students should apply for help with tuition fee costs to: **NHSBSA Student Services.**
- If your university is located in: **Wales: Student Finance Wales.**
- If your university is located in: **Scotland: Student Awards Agency for Scotland.**
- If your university is located in: **Northern Ireland: Student Finance Northern Ireland**
- EU students studying at universities in **England** should apply to NHSBSA Student Services
- EU students studying at a university in **Scotland, Wales** or **Northern Ireland** should apply to the relevant national authority for the country in which they are studying

Changes to UK student support rules since the UK left the EU

Under UK legislation, as set out in the **Education (Student Fees, Awards and Support) (Amendment) Regulations 2021**, the eligibility rules for student support have been changed to reflect the UK's withdrawal from the European Union. These affect medical or dental students commencing courses from 1 August 2021 onwards.

UK residency

Medical and dental students are eligible for a bursary and/or payment of their tuition fees if they meet the relevant residence requirements detailed in the **NHS Bursary Scheme Rules**. Students are required to provide documentary evidence of their current immigration status when they apply for a bursary.

Where a student does not meet all the requirements in the relevant category, they will not be eligible.

Students attending undergraduate or graduate-entry medical or dental courses

If you were eligible for tuition fee and maintenance loan support from Student Finance England (SFE) in the earlier year(s) of your course, you may also be eligible for an NHS Bursary. You will be asked to upload a recent student loan award letter to confirm this when you apply.

If for any reason you did not apply for or receive SFE support in a previous academic year or years, you must satisfy the relevant UK residence conditions, summarised below, to receive NHS Bursary funding.

All students applying for an NHS Bursary in 2025/26

If you are living in England wholly or mainly because you have moved from another UK country for the purpose of undertaking your medical or dental course (or a further or higher education course immediately before that), you will be considered as being ordinarily resident in the country from which you moved and you will normally be advised to apply to the relevant funding body from your home country rather than for a NHS Bursary.

Your UK residency status

Your UK residency status may affect the type of NHS Bursary funding you can receive.

If you are eligible, you may be able to get help with:

- your tuition fees and living costs¹ (full support)
- your tuition fees only

Getting help with tuition fees and living costs whilst you study

The following must apply to you:

- you are studying on an undergraduate or graduate-entry medical or dental course in the UK; and
- you have been living in the UK², the Channel Islands or the Isle of Man for at least three years before starting your course; and
- England is your home, for example, you normally live and work in England, you did so before your medical or dental course began and have not moved there mainly for the purpose of study; and
 - you are a UK national or Irish citizen, or
 - you are settled in the UK (i.e., you have a right of permanent residence under the EU Settlement Scheme), or
 - you have been granted settled status in the UK for other reasons

If you are a UK national who was living in the EEA, Gibraltar, or Switzerland before the start of your course, and **your course started on or after 1 August 2021**, you may be eligible but you would need to show that you have been:

- living in the EEA or Switzerland immediately before the end of the EU-exit transition period (31 December 2020) or
- resident in the UK having moved back from the EEA/Switzerland after 31 December 2017 or
- resident in the UK, Gibraltar, the EEA, and Switzerland for three years immediately before the first day of the first academic year of the course; and you remained ordinarily resident in the UK, Gibraltar, the EEA, or Switzerland between the end of the transition period (31 December 2020) and the first day of the first academic year of your course³.

¹ NHS Bursary living costs include a non-means tested grant and a means-tested bursary.

² The UK means England, Scotland, Wales, or Northern Ireland only.

³ The first day of the first academic year means:

1 September for Autumn courses (courses starting from 1 September to 31 December) or

1 January for Winter courses (courses starting from 1 January to 31 March).

You can also apply for help with your living costs from the NHS Bursary if you have been living in the UK, the EEA, Gibraltar, or Switzerland for the three-year period before the start of your course and you're:

- the child of a Swiss national and you have settled or pre-settled status under the EU Settlement Scheme
- an EEA or Swiss worker, or the relevant family member of an EEA or Swiss Worker and you have settled or pre-settled status under the EU Settlement Scheme
- a family member⁴ of a UK National - both you and your family member must have lived in the UK, the EEA, Gibraltar, or Switzerland for the past three years
- the child⁵ of a Turkish worker

If you have one of the following Home Office statuses, you can also apply for help towards your living costs and tuition fees through the NHS Bursary:

- Humanitarian protection or you are the relevant family member⁶ of someone with this status
- Stateless Leave or the relevant family member⁷ of someone with this status
- Refugee status or the relevant family member⁸ of someone with this status
- Leave under the Afghan Relocations and Assistance Policy (ARAP) or the Afghan Citizens Resettlement Scheme (ACRS). Or you are the spouse, civil partner, child or step child of someone with this status.
- Calais leave or the dependent child of someone with Calais leave, and you started your medical or dental course on or after 1 August 2020.

- Indefinite leave to remain as a bereaved partner
- Indefinite leave to remain or the child of someone with this status as a victim of domestic violence or abuse (DVILR)
- Leave to remain under section 67 of the Immigration Act, or the dependent child of someone with this status
- you have been granted leave to enter or remain in the UK under Ukraine Family Scheme, the Homes for Ukraine Sponsorship Scheme, or the Ukraine Extension Scheme
- you have been granted Leave to Enter or Remain in the UK, such as Discretionary leave, and you are:
 - (i) under 18 on the first day of your course and you have lived in the UK for at least seven years
 - (ii) 18 or over on the first day of your course and you have lived in the UK for at least half your life or at least 20 years, whichever is applicable.

Students who may be eligible for tuition fee support only

You can apply for your course tuition fees to be met on your behalf if you've been living in the UK, the EEA, Switzerland, or the overseas territories⁹ for the three years immediately before the first academic year of your course and you:

- have pre-settled status under the EU Settlement Scheme or have temporary protection under the Withdrawal Agreements and you are an EU national or a relevant family member of an EU national
- have Irish Citizenship and were resident in the UK by 31 December 2020, or you are a

⁴ This means you are either the spouse or civil partner or the child or stepchild of that person. If you are their child or stepchild you must either be under the age of 21 or you are otherwise dependent on that person.

⁵ This means you are the natural, adopted or stepchild or ward of a Turkish national who is ordinarily resident in the UK, Islands and is or was lawfully employed in the UK, provided you are under 21 years of age or dependent on that Turkish national.

⁶ Means either the spouse, civil partner, child, or stepchild of the person with Humanitarian Protection.

⁷ Means you are either the spouse, civil partner, child, or stepchild of the person with Stateless Leave.

⁸ Means you are either the spouse, civil partner, child, or stepchild of the person with refugee status.

⁹ EU overseas territories refer to the Aland Islands, departments d'outre Mer of Guadeloupe, Martinique, French Guyana and Reunion, Heligoland, Madeira, The Azores, The Balearics, the Canaries, Ceuta and Melilla.

¹⁰ Means you are either the spouse, civil partner, child, or stepchild of the UK national.

¹¹ The CTA consists of the UK, Channel Islands, the Isle of Man, or Ireland.

family member of an Irish Citizen or Person of Northern Ireland and you have pre-settled status under the EU Settlement Scheme

- have resident status in Gibraltar as an EU or UK national or a family member of an EU or UK national
- are a person with settled status in the UK and you've been living in the UK, Islands and the British overseas territories for the past three years, with at least part of that time spent in the British overseas territories
- are a person of Chagossian descent and you have British citizenship
- are a person with settled status in the UK and have been living in the UK, Islands or Ireland for the past three years with at least part of that time spent in Ireland
- are a family member of a person with settled status in the UK and you have been living in the UK and Islands for the past three years
- are an Irish Citizen and you have been living in the EEA and Switzerland before 31 December 2020 and in the UK, Gibraltar, the EEA and Switzerland for the past three years
- are an EEA or Swiss worker, a family member of an EEA or Swiss worker, a child of a Swiss national or the child of a Turkish worker and you do not qualify for full support as you have lived in the overseas territories (other than Gibraltar) at some stage in the three years prior to the start of your course

You will not be eligible for NHS Bursary funding to help with any living costs.

What you may need to provide when you apply for an NHS Bursary

Depending on your residency status when you apply and if you have never received any loan funding from Student Finance England, you may be asked to upload:

- your passport and/or your current UK residence permit.
- a valid and current EU Settlement Scheme share code or evidence of your status under the EU Settlement Scheme, such as the decision letter issued to you when your EUSS application was finalised.
- details and/or evidence of where you have lived for the past three years

2. Course eligibility

Your medical or dental course

Only the later years of courses leading to professional registration as a Doctor or Dentist are eligible for an NHS Bursary. Details of which course years are bursary funded are set out in the table below.

Type of medical or dental pre-registration course	Part of course eligible for an NHS Bursary					
	1	2	3	4	5	6
Five or more years undergraduate pre-registration course (including any integral foundation or intercalating years at bachelor or master's degree level)	Not eligible	Not eligible	Not eligible	Not eligible	NHS Bursary	NHS Bursary
Accelerated four year pre-registration course for graduates with relevant prior learning	Not eligible	NHS Bursary	NHS Bursary	NHS Bursary		
Accelerated three year pre-registration course for graduates with relevant prior learning	Not eligible	NHS Bursary	NHS Bursary			

Undergraduate medical or dental courses taken as a second degree

If you are undertaking an undergraduate medical or dental course as a second degree, provided you meet the residency criteria described in **Section 2** and are in a bursary-eligible course year as set out above, you will still be able to apply for an NHS Bursary from your fifth year of study.

If you have been permitted to join the course from a later study year due to prior learning or qualifications, for example course year two- or three of a five-year undergraduate programme, you would be eligible to apply for a bursary from course year five.



Foundation year

A foundation year may be counted towards bursary funding, provided that the foundation year formed an integral part of the whole medical or dental course and you enrolled at the outset for the duration of the full course (that is, for the foundation year plus course years 1 to 5).

Intercalation

Intercalating years at bachelors or master's level (but not PhD) may be counted towards the qualifying fifth year of study for NHS Bursary funding, but the intercalation year **must be an integral part of your medical or dental course**.

This means an intercalation year that is a standard part of the academic programme for which every student on that course is expected or encouraged to undertake.

If you undertook an intercalation year during the earlier part of your undergraduate programme, you could be eligible for NHS Bursary funding from your fifth year of study. The examples below show in more detail how this might apply.

Intercalation undertaken in earlier years of the course		
Example	Eligibility	
A medical student undertakes an integral intercalation year after course year 2 of their 5 year undergraduate course.	They will be eligible to apply for NHS support from their fifth year of study, which, because of their intercalation year, will be course year 4.	
Timeline		
Academic year	Course year	Year of study for NHS Bursary purposes
2021/22	1	First
2022/23	2	Second
2023/24	Integral intercalation year	Third
2024/25	3	Fourth
2025/26	4	Fifth the student would be eligible to apply for an NHS Bursary funding from this year (i.e. for course years 4 and 5 in 2025/26 and 2026/27)

If you intercalate in your fifth year of study during an undergraduate course you will be eligible to apply for NHS Bursary funding and, if your application is accepted, you will receive a bursary for the intercalation year and course year 5. See the example below for more information.

Intercalation undertaken in the fifth year of study undergraduate programme	
Example	Student is eligible to apply for a NHS Bursary as follows:
A medical student undertakes an intercalation year in their fifth year of study in 2025/26	<ul style="list-style-type: none"> The intercalation year and; course year five

Academic year	Course year	Year of study for NHS Bursary purposes
2021/22	1	First
2022/23	2	Second
2023/24	3	Third
2024/25	4	Fourth
2025/26	Integral intercalation year	Fifth NHS Bursary funding applies
2026/27	5	Sixth NHS Bursary funding applies

Repeat study

Repeat years **do not** count towards the qualifying year of study for NHS Bursary funding purposes.

However, if you are required to repeat a later course year which is eligible for NHS Bursary funding, you may still be entitled to receive a bursary for up to a maximum of 12 additional months (i.e. one academic year).

No further bursary funding can be awarded to you if you need more than one 12 month period of repeat study to complete your course, regardless of your circumstances. The tables below provide further information.

Examples of repeat study patterns and corresponding NHS Bursary funding

Example 1: Repeat study in earlier part of undergraduate course – one occasion		
A medical student on an undergraduate five year programme was required to repeat course year 2 in 2022/23. Their eligible bursary funded years would be as follows:		
Academic year	Course year	Course year
2020/21	1	First
2021/22	2	Second
2022/23 (repeat year)	2	Not counted towards qualifying year for NHS Bursary funding
2023/24	3	Third
2024/25	4	Fourth
2025/26	5	Fifth Student now entitled to apply for NHS Bursary funding

Example 2 – graduate entry course: repeat study (one occasion)

A graduate entry medical student on a four year programme is required to repeat course year three in 2025/26. The student's eligible bursary funded years would be as follows:

Academic year	Course year	Year of study
2022/23	1	First (not bursary-funded)
2023/24	2	Second (NHS Bursary funding available)
2024/25	3	Third (NHS Bursary funding available)
2025/26	3 (repeat year)	Fourth (NHS Bursary funding available for one repeat year)
2026/27	4	Fifth (NHS Bursary funding available for final year)

3. Tuition fees

If you are eligible for an NHS Bursary, and you have completed the bursary application process by the required deadline, the NHSBSA will pay the standard tuition fee contribution to your medical or dental school on your behalf as listed in the table below.

You must normally be in attendance on your course on 1 December in the 2025/26 academic year for the tuition fee contribution to be made.

Information about applying for a bursary is detailed in **Section 4**.

If your university charges **less** than the maximum contribution rate for that academic year, the tuition fee contribution we will pay to your university will be limited to that cost.

If your tuition fee cost is **higher** than the maximum rate shown, you will be expected to pay the balance, although you may be able to apply for a tuition fee loan from Student Finance England (SFE) to cover the additional cost.

Tuition fee contribution rates 2025/26

Type of course	Maximum amount payable
Undergraduate course lasting five or six years	up to £9,535
Graduate entry course (three or four years)	up to £3,830 £4,047 for English-domiciled students attending an eligible course in Northern Ireland
Any final year of a course required to be completed after less than 15 weeks' attendance	up to £4,768

4. Applying for an NHS Bursary

You must firstly register for an online account using the NHS Bursary Application System on **our website**. Once registered, you will then be able to make a bursary application.

Step by step guidance on creating an NHS Bursary Application System account and submitting an application form is also available on **our website**.

All applications must be made **within 9 months** of the start of the academic year for which a claim for an NHS Bursary (including the tuition fee contribution) is being made. This includes any documentary evidence you are asked to send to us in support of your application.



Important information

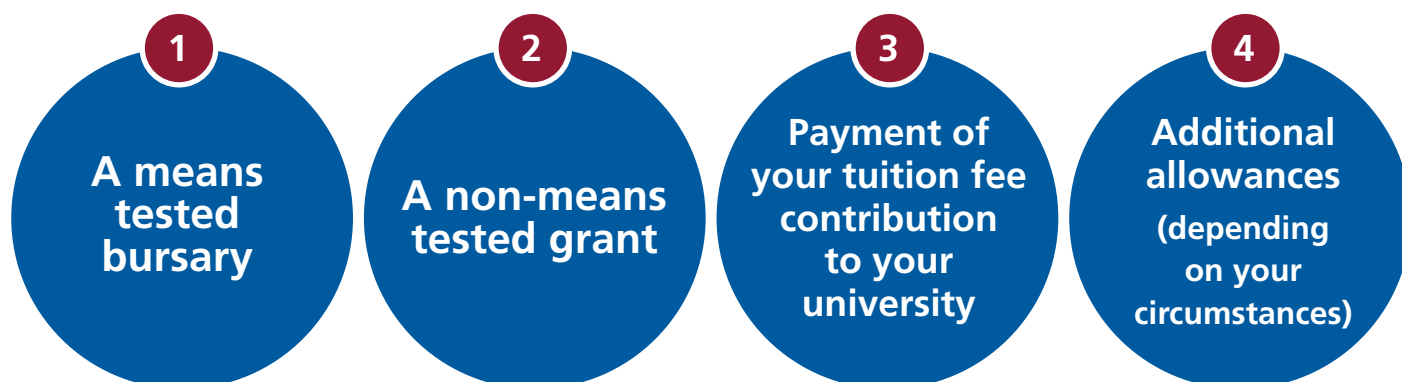
Your NHS Bursary application is your responsibility, and it is essential that you submit an application by the published deadlines. If you do not, you may not receive the funding you were entitled to for the academic year in question and you should be aware that you may be liable for the payment of your own tuition fees as a result.

Students can view information about the 2025/26 bursary application window deadlines **on our website**.



5. NHS Bursary award rates, calculation and assessment

The NHS Bursary may include the following elements:



NHS Bursary rates 2025/26

The maximum rates for the means tested bursary and the non-means tested grant payable to full-time students are as follows:

Attending a university in London and living in lodgings/own home

- **Means tested bursary**
Up to £3,356 per year
- **Non-means tested grant**
£1,052 per year



Attending a university outside London and living in lodgings/own home

- **Means tested bursary**
Up to £2,780 per year
- **Non-means tested grant**
£1,052 per year



Living in the parental home (all areas)

- **Means tested bursary**
Up to £2,321 per year
- **Non-means tested grant**
£1,052 per year



The means tested bursary

If you are a dependent student, we will use any taxable earned or unearned income that has been declared by your parent(s) on your online application to calculate your means tested bursary. If you are independent, the income of your spouse, partner or civil partner, (if applicable) will be used to assess your entitlement, if they choose to declare their income. The amount of means tested bursary you could receive will be reduced in proportion to that income, minus certain deductible expenses.

Your means-tested bursary will be assessed on parental income unless you can demonstrate you meet the criteria to be classed as an independent student, as outlined below.

1. You have supported yourself from your own earnings for an aggregate of 36 months prior to the first day of the first academic year of your course.

Earnings cannot include SFE (or equivalent) student loans funding or grants or any other form of mandatory award.

The 36 month period does not need to be continuous and it can include any periods where you were unemployed and receiving related benefits or were participating in unemployment-related training.

2. You have been in receipt of a State studentship or similar award.
3. You are in receipt of any pension, allowance or other benefit paid by reason of a disability to which you are subject, or by reason of maternity, injury or sickness.
4. You are or have been married, in a civil partnership, divorced or widowed.
5. You have no parents living.
6. You have been irreconcilably estranged (have no contact) from both of your parents for at least 12 months.
7. Your parents cannot be found or it is not reasonably practicable to get in touch with them.
8. You were in the care of a local authority or voluntary organisation, or were under a custodianship order on your 18th birthday or immediately before your course if you were not 18 when it began;
9. You are a member of a religious order who lives in a house of his or her order.
10. Your parents are residing outside the EU in circumstances where the assessment of a parental contribution would put them in jeopardy or that it would not be reasonably practicable for them to send any such contribution to the UK, for example, they reside in a country where there is political unrest.
11. You are responsible, or you have joint custody, for the care of a person under the age of 18 who is dependent on you.

If you have received loan support from SFE in a previous academic year and were assessed by them as an independent student, or you would have been classed as independent by SFE under **their criteria** had you applied to them for a mean-tested maintenance loan for the current academic year, we may be able to class you as independent for NHS Bursary means testing purposes. You will be asked to provide evidence of this from SFE, where applicable, in support of your application.

Continuing students

If you were assessed as being 'independent' or 'dependent' in a previous academic year this will usually remain the case for subsequent ones, unless your circumstances have changed since then.

If they do change at any point while you are receiving a bursary, you should submit a Change of Circumstances application via the 'Account details' screen of your online NHS Bursary account.

Student status can change from dependent to independent but not usually the other way around. Some typical examples are:

Marital status

You are married or have formed a civil partnership at the start of your academic year.

Both of your parents are deceased

You have no living parents.

Religious order

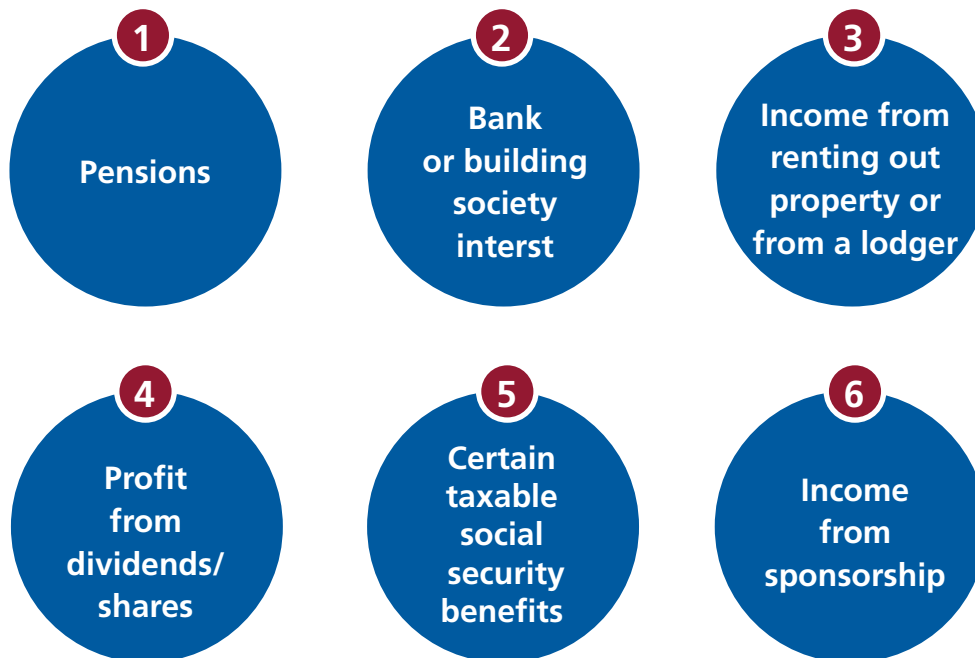
You have become a member of a religious order and you live in a house belonging to that order.

Care of a child

You have become responsible or now have joint custody for the care of a person under the age of 18 who is dependent on you for their day to day needs.

Means-tested bursary: student's own income

If you receive income from the following sources, these will be used to assess your means-tested bursary either in full or with some of the amount disregarded, if you have chosen to apply for the means-tested element.



If you declare any unearned income for the 2025/26 academic year on your application, this may be used when means testing your bursary, regardless of whether you are classed as independent or dependent.

However, income/earnings from work undertaken during evenings, weekends and vacation periods whilst you are in training are not considered, and you will not be asked to declare this type of income on your bursary application.

Income from sponsorship

If you receive additional unearned income due to sponsorship from another organisation (such as the UK armed forces or another future employer), your total yearly income from sponsorship and employment, minus any allowable expenses from the students income and expenses section of your application, is less than the maximum bursary (including the tuition fee amount) then a bursary may be payable.

However, if the total income is more than the total allowances plus tuition fee contribution, no NHS Bursary support (including tuition fees if you are a medical or dental student) will be available.

You should apply in the normal manner, giving details of your sponsorship and any other income you will have and provide any evidence requested.

We cannot advise whether you would be eligible for any support until your application and full supporting evidence has been assessed.

Parent(s), spouse, civil partner or partner's contribution

This section applies to students who will have another person's income considered for the calculation of their means tested bursary. This will normally apply to any students who are not independent and single.

Residual income

This is the amount of income that will be used to calculate your bursary, once any disregards and allowable expenses have been deducted. There is more information about disregards and allowable expenses below.

To calculate the residual income, the parent/s, spouse, civil partner or partner's gross taxable income for the previous financial year is used. For the 2025/26 academic year, the applicable financial year will be the period running from 6 April 2024 to 5 April 2025.

Expenses

The expenses that we can take into account to offset against a parent, spouse, partner or civil partner's income are as follows:

- employee pension contributions
- personal pension contributions (if they attract tax relief)
- loan interest - if allowed for tax purposes (self-employed persons only)
- professional subscriptions and any other tax relievable expenses.



Contribution rates

A 'contribution' to the means-tested element of your NHS Bursary is an amount that is calculated using your parental or spouse/partner/civil partner's residual income as declared on your on-line application, where applicable. This is calculated at £1 in £9.50 on residual income of £27,423 and over, plus £45.

This amount is then deducted from the maximum NHS Bursary amount that would be available to you.

Only residual income totaling £27,423 and over will result in a contribution.

Extra Weeks Allowance

If your course runs for more than 30 weeks and 3 days, you will be entitled to Extra Weeks Allowance, **subject to means testing**, as illustrated below.

If you attend your course for 45 weeks or more in an academic year, you will receive Extra Weeks Allowance to ensure your bursary covers all 52 weeks of the year.

Extra Weeks Allowance is automatically calculated and awarded when we assess your NHS Bursary application, you will not be required to apply for it separately.

London

● £113 per additional week



Outside London

● £89 per additional week



Parental Home

● £59 per additional week



The non-means tested grant

The non-means tested grant in 2025/26 is £1,052 per academic year. This is payable to all eligible students, and is paid in three termly instalments to your bank account at the same time as other bursary elements you may be entitled to, such as the means tested bursary and any dependants or childcare allowances.

If you are awarded a £0.00 means tested bursary when your application is assessed

The reasons for this could be as follows:

If your parents/partner have declared income on your application	If your parents/partner chose not to declare their income on your application
The assessed contribution to your award exceeds the maximum bursary entitlement.	Means testing could not take place so a £0.00 means tested bursary has been awarded.
In both cases, you will still be entitled to: <ul style="list-style-type: none">- the non-means tested grant- course tuition fee contribution paid on your behalf- claim for Travel and Dual Accommodation Expenses- Disabled Students Allowance	

Students classed as EU Fees only are not entitled to any NHS Bursary elements, but the standard course tuition fee bursary contribution will be met on their behalf by the NHS.

If you are eligible to apply for an NHS Bursary but believe you will be awarded a £0.00 means tested bursary after income assessment, **you must still make an application** in order for us to pay the tuition fees contribution and £1,052 non-means tested grant. You or your parent(s) or spouse/partner will not be required to declare any income if this is the case.

Case studies: Means tested bursary - basic award calculation

Basic Award: case study 1

Student A is currently studying at a university outside London and living in rented accommodation during term-time.

Student A's course will last for 42 weeks in the 2025/26 academic year.

They have been assessed as a dependent student and their parents have chosen to declare their income.

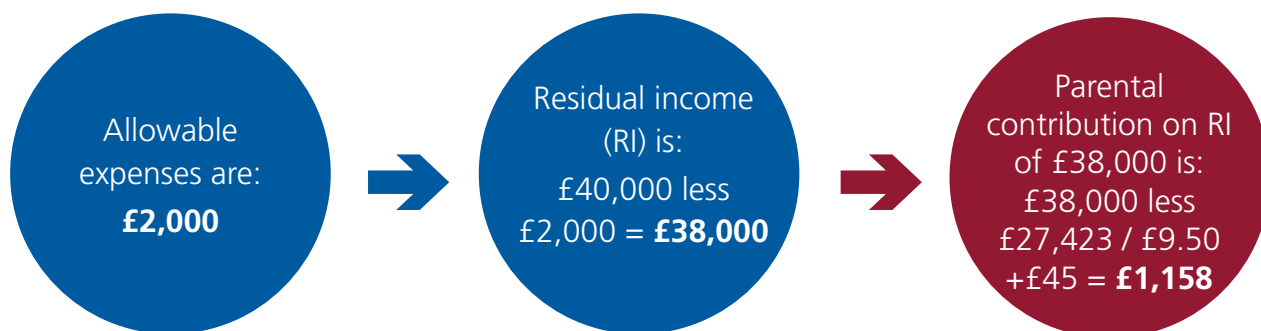
The total gross income of Student A's parents for the 2024/25 tax year was £40,000. Their allowable expenses were £2,000.

How much bursary will Student A receive in 2025/26?

1) The maximum NHS Bursary available to Student A **before** means testing is £3,315:



2) The parents' joint declared gross income is £40,000 in the 2024/25 tax year:



3) Student A's actual NHS Bursary entitlement will be:



Basic award: case study 2

Student B is living with their spouse whilst studying.

Student B's course will last for 46 weeks in the 2025/26 academic year. The spouse's gross income for the 2024/25 tax year was £31,250.

The spouse's allowable expenses for the same tax year are £4,500.

How much bursary will Student B receive in 2025/26?

1) The maximum means tested bursary available to Student B **before** means testing:



*Note: Courses lasting 45 weeks or more in an academic year are regarded as being 52 weeks in duration for NHS Bursary award purposes.

2) Spouse's gross income = £39,250:



3) Student B's actual NHS Bursary entitlement will be:



6. Additional allowances

These are extra payments which may be paid in addition to the non-means tested grant and any means tested bursary you may be entitled to. Most are subject to means testing.

Continuing students: If you have received any additional allowances in a previous academic year, you may continue to do so providing your financial or other circumstances have not changed, but you must re-apply for them each academic year.

Dependants Allowance

You can apply for this allowance if you have people who are wholly or mainly financially dependent on you during your time in training.

This is a means tested allowance, so any income and expenses declared by your spouse/civil partner/partner on your application, if applicable, will be used to determine how much you will be entitled to.

Dependants Allowance can be applied for as part of your main NHS Bursary application. Further information about applying can be found in our the [**additional guidance on our website**](#)

The maximum Dependants Allowance rates for the 2025/26 academic year are:

Spouse, civil partner, partner or first child

Up to £2,574 per year

Each subsequent child under the age of 19

Up to £577 per child

If your spouse, civil partner or civil partner is also a student

If your spouse/civil partner/partner is a full time student in 2025/26 and is receiving grants or loans relating to your dependants, you will only be entitled to a Dependants Allowance at 50% of the eldest or first child rate (plus 50% of the appropriate rate for any subsequent child or children).

If your spouse/civil partner/partner is receiving a NHS Bursary, you may both receive Dependants Allowance at 50% of the full rate, or one of you may opt to receive the full rate for each of your dependent children.

Parents Learning Allowance (PLA)

This means tested allowance will pay up to £1,266 per academic year to students who have a dependent child or children.

Examples of how Dependants and Parent Learning Allowances are calculated are shown below.

Case studies: Dependants and Parent Learning Allowances

Additional allowances: case study 1

Student D is a full-time dental student in receipt of an NHS Bursary.

Student D's partner receives a maintenance loan from Student Finance England, including a Parent Learning Allowance.

They have two children aged 7 and 3.

How much Dependants and Parent Learning Allowances will Student D be entitled to in 2025/26?

Partner: £0.00 (as they are a full-time student in receipt of statutory student support)

Child 1 (eldest child): £1,287 (50% of £2,574)

Child 2 (subsequent child): £288.50 (50% of £577)

Total Dependants Allowance awarded: £1,575.50

Total Parent Learning Allowance awarded: £1,266 (maximum rate)

Additional allowances: case study 2

Student E is a medical student who has applied for Dependants Allowance, Parent Learning Allowance and Childcare Allowance. They have a spouse and three children. The student is studying at a university outside of London.

Student E: Dependants Allowance entitlement 2025/26.

Step 1: Income and expenses for the 2024/25 tax year

Gross income of spouse before tax	£21,000
Expenses:	
Income Tax and national insurance	£2,529
Rent	£11,400
Total expenses	£13,929

Step 2: Maximum Dependants Allowances before means testing:

Spouse	£2,574
Three children @ £577 per child	£1,731
Total	£4,305

Step 3: Disregard of income

Each dependant (not including student) = £1,000	
Total disregards for spouse and three children	£4,000

Step 4: Residual income calculation:

Gross income	£21,000 minus
Total expenses	£13,929 minus
Total income disregards	£4,000
Total Residual income	£3,071

Step 5: Dependants Allowance entitlement

Maximum Dependants Allowance of:	£4,305
less total net residual income of £3,071	£1,234 (remaining residual income)
Actual Dependants Allowance entitlement for Student E is:	£3,071 (partial entitlement)

Step 6: Parent Learning Allowance calculation

Remaining residual income (from the Dependants Allowance calculation)	£0.00
Maximum Parent Learning Allowance (before means testing)	£1,266
Parent Learning Allowance (PLA) entitlement:	£1,266
Actual PLA entitlement for Student E in 2025/26	£1,266 (full entitlement)

Step 7: Student E can also apply for Childcare Allowance and receive the full 85% (or the capped maximum amount) of their annual costs as there is no remaining residual income to apply to any further allowances.

Childcare Allowance (CCA)

This allowance is available to students with dependent children aged under 15 on the first day of the academic year, or under 17 years of age if the child is registered with special educational needs. As this allowance is subject to means testing, the level of support you receive will be dependent upon your individual circumstances.

In 2025/26, the Childcare Allowance pays up to 85% of your actual registered childcare costs to a net maximum payable of £198.65 per week for one child and £340.57 per week for two or more children, **but the amount awarded will depend on your circumstances and the income available to you and your family.**

The Childcare Allowance must be applied for each academic year. This is done via a separate hard copy form which is available from **our website**.

Once you have completed your form, it should be uploaded to your NHS Bursary account for assessment.



Travel and Dual Accommodation Expenses (TDAE)

This allowance provides some reimbursement towards travel and accommodation costs that may be incurred whilst undertaking a practice placement.

Depending on your circumstances you may be able to claim for...			
The cost of return journeys between your normal term time address and your placement site LESS...	...the normal daily cost of your return journeys between your term time address and your university	in addition...	If you have to pay for temporary accommodation in order to attend your placement, this may also be reimbursed - up to a maximum nightly rate of £82.50

Detailed guidance on the types of placement expenses that can be claimed, applicable rates and how to apply is available in our separate publication [**available on our website.**](#)

Disabled Students Allowance (DSA)

Students are eligible to apply for NHS Bursary DSA if they satisfy the definition of a disabled person as defined in the Equality Act 2010. A person has a disability if they have a physical or mental impairment and the impairment has a substantial and long term effect on the student's ability to carry out normal day to day activities.

DSA pays up to a maximum of £27,648 per student per academic year for all disability-related course costs, such as specialist equipment, non-medical help, printing/consumables and assistance with travel.

If you have not applied for DSA via NHS Bursaries before and have recently been diagnosed with a disability or specific learning difficulty, you can apply at any time but the sooner in the academic year you apply the sooner any recommended support through DSA can be put in place. The link to apply for DSA will appear on your NHS Bursary Application System account homepage once you have submitted your application for an NHS Bursary.

If you received DSA from Student Finance England (SFE) in the earlier years of your medical or dental course, you should apply to us for your NHS Bursary funded year(s) so your existing DSA can continue. You will be asked to provide your most recent study needs assessment report and your last SFE DSA funding letter in support of your application.

7. Changes in circumstances

It is essential that you inform us as soon as possible if your circumstances change, to ensure that you are receiving the correct amount of bursary. This can be done via your NHS Bursary Application System account. If you don't tell us, you could receive an incorrect amount and you will have to pay some money back to us if this results in an overpayment.

The table below includes some of the most common reasons your NHS Bursary award (including additional allowances) could be affected if your circumstances change.

Personal details
<ul style="list-style-type: none">• a change of address• a change to your bank details
Changes to living arrangements
<ul style="list-style-type: none">• moving away from or back to your parental home• moving in with or away from a partner
Changes in marital or parental status
<ul style="list-style-type: none">• a change in your marital status (separated/divorced/widowed)• a change in your parents' marital status (separation/divorce) (dependent students only)• loss of a parent or parents (dependent students only)
Changes in course attendance
<ul style="list-style-type: none">• withdrawal from your course• any other change to your course attendance, such as going from full time to part time attendance or vice versa, or transferring to another university
Changes that may affect Dependants or Childcare Allowances
<ul style="list-style-type: none">• a change of childcare provider• using an additional childcare provider• starting or ceasing to use a childcare provider• a change to the number of your dependants• becoming responsible for a dependent child or adult
Changes in income
<ul style="list-style-type: none">• all students - any changes to unearned income you receive or received• part time students - any changes to your earned income• a reduction in your parental, spouse or partner's income of 15% or more when compared to the previous financial year. To apply for a reassessment, click the link in your NHS Bursary Application System account.

To inform us of any changes, please contact our Student Helpline on **0300 330 1345**. Staff will be able to advise you what you need to do next, depending on the nature of the change.

Temporary absence from your course

Illness or injury

Medical or dental students may continue to receive their NHS Bursary for up to 60 days in an academic year during periods of authorised absence as a result of a medically certified illness or injury.

If you have an illness or injury which requires more than 60 days' sick leave to be taken in an academic year, your NHS Bursary award will then be suspended from your 61st day of absence until you return to your course.

Maternity, maternity support and adoption leave

Maternity/adoption leave

Eligible students may be entitled to a maternity or adoption award for up to 12 months, as long as the period of leave for this has been authorised by their university.

The maternity/adoption award will normally include all elements of the student's existing bursary award except those relating to actual attendance on the course such as:

- TDAE
- Childcare Allowance
- Elements of DSA which relate to course attendance.

It is for the student and the university to agree when the authorised absence for maternity/adoption leave should begin, taking into account the point in the course when it would be best for the student to begin the break.

Maternity/adoption support

A bursary award will continue to be paid to a student for up to four weeks authorised leave to enable a student to provide support to a mother and child during and after childbirth or for adoption.

8. Additional sources of help for medical and dental students

Student loans

You may be entitled to a reduced student loan to provide an additional source of income while you study.

You should contact **SFE** for information on the type of student loan or other statutory funding that may be available to you.

University hardship funds

If you are experiencing financial difficulties and you have exhausted all other forms of support, your university may be able to help you, either through hardship funds or by finding other sources of support for you. You should contact your university for further information.

NHS Low Income Scheme

If you have a low income, the **NHS Low Income Scheme** could help you pay for:

- NHS prescription charges
- NHS dental treatment charges
- the cost of sight tests, glasses and contact lenses
- the cost of travelling to receive NHS treatment
- NHS wigs and fabric supports.

The amount of help you are entitled to depends on your household income and outgoings.

The NHS Bursary Hardship Grant

This is a grant of between £100 and £3,000 (awarded at the discretion of the NHSBSA) and is intended to assist medical and dental students in genuine financial hardship.

To be eligible you must be:

1	On a course leading to registration as a Doctor or Dentist
2	Eligible for a full bursary (tuition fees, non-means tested grant and any means tested bursary)
3	In genuine hardship
4	Have exhausted all available funds, such as student loans*, the NHS Bursary and any university hardship support
5	Unable to manage any shortfall between income and expenditure by your own actions.

*Except for students for whom interest-accruing loans is not an option owing to their religious belief.

Applying for the NHS Hardship Grant

Information on how to apply for the NHS Hardship Grant is available on our website:

www.nhsbsa.nhs.uk/nhs-bursary/nhs-bursary-hardship-grant

9. Complaints and appeals

Complaints

If you are concerned about the way you or your NHS Bursary application has been dealt with, you should contact the NHS Business Services Authority student helpline on 0300 330 1345 in the first instance. This is usually the fastest way to resolve any issues about a current payment or application.

If you remain dissatisfied with the way in which your NHS Bursary application, bursary payment or any other matter in relation to your NHS Bursary has been dealt with, you can send a complaint by email to bursarycomplaints@nhsbsa.nhs.uk

Or by post to:
NHS Bursary Complaints
NHSBSA Student Services
Hesketh House
200-220 Broadway
Fleetwood
FY7 8SS

All complaints are handled in line with the **NHSBSA Complaints Policy**.

If you have exhausted all stages of the NHSBSA formal complaints procedure and you still feel that your complaint has been inappropriately or unfairly dealt with by the NHSBSA, you may complain to the Department of Health and Social Care (DHSC) via email to educationandtraining@dhsc.gov.uk .

To ensure compliance with the Data Protection Act, you should include in your email your explicit consent that the DHSC may share the necessary personal information regarding your NHS Bursary application with the NHSBSA, NHS England or the relevant Local Office of NHS England in order to investigate your complaint fully.

If you are unable to access email services, you can send a letter outlining the nature of your complaint to:

NHS Bursary Complaint
NHS Workforce Supply Department of Health and Social Care
Quarry House
Quarry Hill
Leeds
LS2 7UE

Reviews

If you believe a decision made by us in relation to your NHS Bursary is incorrect - you can ask us to look at this again. We can review such matters as the outcome of your bursary application, the decision on the amount of bursary we have said you are entitled to or any other matters such as the suspension, reduction or termination of your bursary.

You should ask us to review your Bursary within 28 days of being notified of the decision.

You can ask for a review by emailing us at bursarycomplaints@nhsbsa.nhs.uk. You should include your NHS Bursary reference number and your full name in your email.

You can write to us at:

The Review Section
NHSBSA Student Services
Hesketh House
200-220 Broadway
Fleetwood
FY7 8SS

This should normally be requested within 28 days of receiving the initial decision.

Appeals

If after being informed of the result of the review you still believe the decision we have made in relation to your NHS Bursary 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 Bursary-related appeals to the DHSC. If you are unable to access email services for any reason, you can write to:

NHS Bursary Appeal
NHS Workforce Supply Department of Health and Social Care
Quarry House
Quarry Hill
Leeds
LS2 7UE

Important:

- You should only submit an appeal to the Department of Health and Social Care after the review process has been completed by the NHSBSA.
- To ensure compliance with the Data Protection Act, you must include in your email or letter your explicit consent that the DHSC may share your necessary personal information with the NHSBSA, NHS England or the relevant Local Office of NHS England in order to investigate your appeal fully.