

Increase in amount of Student Finance Wales (SFW) Maintenance Loan for eligible, full-time, Welsh domiciled NHS Wales Bursary Students – FAQs

September 2024

These FAQs are in relation to the change announced to remove access to the SFW reduced rate maintenance loan and replace it with access to the full SFW maintenance loan for eligible NHS Wales Bursary students for academic year 2024/25.

1. Will the changes announced in September 2023 regarding the replacement of the reduced rate maintenance loan affect me?

It depends on your circumstances. The [announcement](#) made on 1 September 2023, made changes to the student support available for some NHS Wales Bursary students with effect from the academic year 2024/25, starting on August 1 or later.

The changes affect eligible, full-time, Welsh domiciled NHS Bursary students and enable them to access the full amount of SFW maintenance loan should they wish, regardless of any bursary monies they may receive.

The change is only applicable to those entitled to support from SFW, students who would be entitled to apply for support from other home nations, for example Student Finance England (SFE) will retain access to the reduced maintenance loan. The Welsh Government are unable to make decisions or influence student support policy provided by the other home nations.

Some students may not be eligible for the SFW maintenance loan due to previous study rules and/or if their course is part time. Any queries regarding your specific eligibility should be directed to [Student Awards Services](#)

Email: abm.sas@wales.nhs.uk

Telephone: 029 21 500 400

Opening hours: Monday to Friday, 8.30am to 4.30pm.

Students from the other home nations, studying in Wales are still able to apply for the NHS Wales Bursary, which if eligible, will give them access to tuition fees, a non-means tested grant and a means tested bursary, providing they commit to work in Wales in a health or social care setting, for up to two years following graduation.

Bursary Amounts and additional allowances (subject to eligibility)

i. Tuition Fees

Eligible NHS Wales Bursary Students will have their tuition fees paid in full, currently up to £9000.00 per academic year. This applies to

healthcare students and to Medical and Dentistry Students in certain bursary years.

ii. Non-Means Tested Grant

Eligible full-time NHS Wales Bursary Students will also be eligible for an annual non means tested grant of £1000.00.

iii. Means Tested Bursary

Eligible NHS Wales Bursary Students may also qualify for a means tested NHS Bursary; this depends on household income. The rates for a 30-week course are shown below. Additional payments are available subject to eligibility for courses that run beyond 30-weeks called 'Extra weeks allowance' also shown below.

Means Tested Bursary for full-time students:

Living Arrangements	Amount (per year)
Parental Home	Up to £2,207
Elsewhere	Up to £2,643
London (for Medical & Dental Students only)	Up to £3,191

iv. Extra Weeks Allowance

If your course runs for more than 30 weeks, you may also be entitled to the means tested Extra Weeks Allowance, as illustrated below:

Extra Weeks Allowance:

Living Arrangements	Amount per Extra Week
Parental Home	Up to £56
Elsewhere	Up to £84
London (Medical and Dental Students only)	Up to £108

v. Additional Allowances:

Additional allowances may be paid, depending on personal circumstances, such as funding to help disabled students and extra support for students with financially dependent adults and children.

Please also refer to the attached FAQs regarding additional allowances <https://nwssp.nhs.wales/ourservices/student-awards-services/student-awards-services-documents/faqs/additional-allowances/>.

Dependents Allowance

Dependants Allowance is a means tested allowance payable to students who are responsible for people who are wholly or mainly financially dependent on them during their time in training.

	Amount per year (covers 52 weeks)
Spouse / Civil Partner / Partner (or first child if there is no spouse / civil partner / partner)	Up to £2,448
Child	Up to £549

Parent Learning Allowance

Parent Learning Allowance (PLA) is a means tested allowance which is payable to students with dependent children, this can be up to a maximum of £1,204 per year.

Childcare Allowance

If eligible, the NHS Wales Childcare Allowance pays up to 85% of your actual registered or approved childcare costs to a net maximum amount of £128.78 per week for one child and £209.95 per week for two or more children. Any amount you are awarded is non-taxable.

Please also refer to the FAQs document which provides additional information [nwssp.nhs.wales/ourservices/student-awards-services/student-awards-services-documents/faqs/childcare-allowance/](https://www.nwssp.nhs.wales/ourservices/student-awards-services/student-awards-services-documents/faqs/childcare-allowance/)

Disabled Students' Allowance

Disabled students who need support over and above that provided by their course provider, and/or equipment to help complete their course, may be able to receive assistance under the Disabled Students' Allowance. Students should contact their university for advice on how to claim Disabled Students' Allowance and to request a formal assessment.

Clinical / Practice Placement Costs

Students may also be able to receive assistance with clinical / practice placement costs. Students should contact their university for advice on how to claim clinical / practice placement costs.

vi. Maintenance Loan

Eligible, full-time, Welsh domiciled NHS Wales Bursary Students may also be eligible to access to full amount of maintenance loan, as below:

Living Arrangements	Maximum amount of maintenance loan available £ for 2024/25 academic year
Parental Home	9,315
Elsewhere	11,150
London (for Medical and Dental Students only)	14,170

vii. If you are unsure about your eligibility, or need further guidance please contact [Student Awards Services](#)

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2. Will I be required to remain and work in Wales following graduation?

Yes, for all our NHS Bursary Healthcare students there is an expectation for you to work in Wales, in a Health or Social Care setting, for up to two years following graduation. This is a condition of the current NHS Wales Bursary terms and conditions remain unchanged. The amount of funding you receive from SFW will not affect your commitment to work in Wales, this is only associated with the NHS Wales Bursary.

3. Does the removal of the reduced rate of maintenance loan also apply to Medical and Dentistry Students?

Yes, our eligible medical and dental students can also benefit from access to the full amount of student support in their bursary years.

This applies to eligible Welsh-domiciled Medicine and Dentistry Students regardless of where in the UK they study, i.e. those eligible for SFW support. Currently there is no requirement for our Medical and Dental Students to work in Wales following graduation.

4. As a student, I currently claim universal credit, will my benefits be affected?

If you are eligible to access the full amount of student support, it is likely that your universal credit will reduce, regardless of whether you decide to accept the increased support.

We would suggest that you contact the Universal Credit Helpline, for further advice based on your personal circumstances.

Universal Credit helpline
Telephone: 0800 328 5644
Welsh language: 0800 328 1744
Monday to Friday, 8am to 6pm

5. I'm an existing NHS Wales Bursary Student going into my second or third year of university, can I access the additional support available?

Yes, all new and existing eligible, full-time, Welsh-domiciled NHS Bursary students who are eligible for support from SFW, can apply for up to the full amount of maintenance loan; you do not have to apply for the whole amount if you do not wish to do so.

6. As an existing NHS student who hasn't previously accessed the Bursary can I switch?

Unfortunately, students are only allowed to switch funding streams within the first 10 weeks of starting their course (i.e. in the first 10 weeks of their first year only). Switching after this period is only allowed in exceptional circumstances, which are defined within the appeals process below.

The current Terms and Conditions of the NHS Wales Bursary remain unchanged and can be accessed via this link.

nwssp.nhs.wales/ourservices/student-awards-services/student-awards-services-documents/sas-general-documents/nhs-wales-bursary-terms-and-conditions-pdf/

7. Why can't I change funding streams after this date?

Unfortunately, due to Welsh Government resource planning requirements, we cannot permit changes beyond the initial 10-week period.

We recognise this is disappointing news but unfortunately, outside the exceptional circumstance process, we cannot permit transfers outside of this timescale.

8. How are exceptional circumstances defined?

Exceptional circumstances generally refer to those students who find themselves in significant financial hardship. Any student in receipt of the maintenance loan from their home nation Student Finance service within the previous academic year, and who are still eligible to apply for this funding for the new academic year, will generally not be considered to be in significant financial hardship.

Any student who considers themselves as being in significant financial hardship would need to be progressed through an appeals process. This process is managed by the NHS Wales Shared Service Partnership (NWSSP) and is accessed via your university.

- Only students who are Welsh-domiciled (i.e. ordinarily resident in Wales and entitled to apply for SFW support), are studying full time, deemed eligible to apply for the NHS Wales Bursary and whose household income is below £50,000 will be considered.
- Household income is defined as a student's parent(s), spouse, partner's or civil partner's income – depending on personal circumstances.
- Households with an income of more than £50,000 would be means tested out of the NHS Bursary payments so will not qualify for any Bursary support.
- Students looking to transfer in for the purpose of having their tuition fees paid, would not be considered as being in financial hardship. This is because these fees are only repayable following graduation - once the graduate is earning over and above a set earnings threshold, currently £27,295 per annum in Wales.

Examples of evidence to demonstrate significant financial hardship include:

- Financial Statements: Providing bank statements, payslips, or other financial records that show a significant decrease in income or an inability to cover basic expenses.
- Eviction Notices or Foreclosure Documents: If the individual is at risk of losing their home, providing eviction notices or foreclosure documents can show the severity of the situation.
- Utility Shut-off Notices: Presenting notices from utility companies threatening to shut off services (such as electricity, water, or gas) due to unpaid bills.

If you feel your circumstances fulfil the exceptional circumstances and associated criteria above, you can ask your university to submit a change request, citing exceptional circumstances through the process.

Please note we cannot consider any appeals without the accompanying evidence. If we do not receive a request to appeal from your university, we will

assume you do not qualify under the circumstances detailed above and do not wish to appeal.

9. If I don't qualify under exceptional circumstances, where can I get further advice and support?

Please take advantage of the support and advice available to you. In the first instance, if you have any concerns around eligibility, please contact your university.

Your university will be able to offer advice and guidance and may be able to advise on other potential funding options such as scholarships, so please do contact your university directly for support.