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# NHS FUNDING & STUDENT FINANCE



# Who does this talk apply to?

This presentation applies to Welsh and English domiciled home (UK) students undertaking the **full-time Nursing, Midwifery and Operating Dept Practice** courses.

This presentation does not apply to students undertaking the part-time flexible nursing route, PG Diploma, part-time Physio or Occupational Therapy courses. Please contact us directly for relevant funding information.

This talk does not apply to international students undertaking any of the above courses.

If this talk doesn't apply to you, please contact us at [money@southwales.ac.uk](mailto:money@southwales.ac.uk) for information or if you are an international student [international.admissions@southwales.ac.uk](mailto:international.admissions@southwales.ac.uk).



# HOW MUCH WILL IT COST?

# FULL TIME HEALTH COURSES



MIDWIFERY



NURSING



Operating Department Practice (ODP)

# NHS COURSES

Have two options for funding the course

Can't change part way through the course

Have to commit to working in for two years  
Wales if you access Welsh NHS Bursary

Standard SFW  
or SFE Funding  
vs Welsh NHS  
Bursary

# PREVIOUS STUDY

Can impact on funding options for full-time undergraduate courses:

- Previous NHS degree, no NHS or standard funding (if Welsh).
- Previous NHS degree, no NHS but can access standard funding (if English).
- Previous standard degree, no standard funding (if Welsh) but can access NHS funding.
- Undertaken only 1 year of HE course, can still access NHS or standard funding.
- Undertaken more than 1 year of HE course, may have to self-fund (no fee support or grant) some of course if opt for standard funding if Welsh\*. Can still access NHS funding.

**Students studying in Wales who opt for the bursary will still have their previous study disregarded as long as their previous course was not an NHS funded course.**

# MEANS-TESTING

Some elements of funding will be means-tested i.e. depend on your parents or partner's or your income

Generally:

- If living with partner/spouse, will be assessed on their income
- If single and self-supported for 3 years prior to course = independent
- If have responsibility for child = independent
- Student's income does not count for full-time courses

# HOUSEHOLD INCOME



Combined parental  
income if student  
lives with both



Father Income if  
student lives with  
Dad



Mother Income if  
student lives with  
Mum



Dad and step-  
parent or new  
partner if living  
with student



Mum and step-  
parent or new  
partner if living  
with student



Partner Income if  
student is married  
or aged 25+ and  
living with partner



Independent student (supported  
themselves for 3 years or over  
25) and single.  
Single parents.

# NHS FUNDING



This information relates to the 2025/26 academic year for full time courses

- The NHS pay all course fees
- A non-means tested grant of £1,000
- A means tested bursary of up to **£3,651** (elsewhere rate) or up to **£2,879** (parental home rate). These figures are based on full-time healthcare courses being **42 weeks** in duration.
- From 2025/26 a maintenance loan of £11,345 (elsewhere rate) or £9,480 (parental home rate) plus extra weeks of loan for Welsh domiciled students or £2,753 (elsewhere rate) or £2,066 (parental home rate) for English domiciled students.
- In addition to the NHS bursary, students can apply for a number of means tested additional allowances if they meet specific criteria. These allowances provide support to disabled students and additional support for students with dependent adults and children.

# NHS FUNDING



	NHS
Fees	Paid by NHS
Support towards living Costs	£1,000 grant + means tested bursary + maintenance loan + means tested additional allowances (if applicable)
Total support towards living costs	£

# NHS FUNDING

WALES	NHS
Fees	Paid by NHS
Support towards living Costs	£1,000 grant + means tested bursary up to <b>£3,651</b> (elsewhere rate) or up to <b>£2,879</b> (parental home rate) + maintenance loan £11,345 (elsewhere rate) or £9,480 (parental home rate) + means tested additional allowances (if applicable)
Total support towards living costs	£

ENGLAND	NHS
Fees	Paid by NHS
Support towards living Costs	£1,000 grant + means tested bursary up to <b>£3,651</b> (elsewhere rate) or up to <b>£2,879</b> (parental home rate) + maintenance of £2,753 (elsewhere rate) or £2,066 (parental home rate) + means tested additional allowances (if applicable)
Total support towards living costs	£...

# NHS BURSARY

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

# STUDENT FINANCE

“

Tuition Fee Loan

“

Maintenance  
Support  
(Loan/Grant)

“

Means tested on  
household  
income

# STUDENT FINANCE

The Tuition Fee charge for full-time healthcare courses at USW for 2025 is £9,535 per year.

You may be eligible for support with:

- Tuition Fees, through a Tuition Fee Loan
- Loans and/or grants for Living Costs - up to £12,345 for Welsh Students and £10,554 for English Students
- Extra weeks maintenance loan
- Dependents grants if applicable
- Special Support Element if applicable
- Extra Weeks support through the long courses loan (42 weeks courses)

You would apply to Student Finance Wales or Student Finance England. It is best to apply on a Paper PN1 form to ensure you are assessed for the full entitlement.



# TUITION FEE LOAN

Available to all – up to  
£9,535



Paid directly to the  
University



It is a loan, so has to  
be repaid



MAINTENANCE SUPPORT

English domiciled students

How much you receive depends on **where you choose to live and study**.

The amount available will depend on your **household income**.

Some students may get **special support** instead of the standard maintenance support.

Where will you live whilst studying?	Maximum available*
In parental home	£8,877
Elsewhere in the UK (outside London)	£10,544

Extra weeks loan (means tested)	Living in parental home	Living elsewhere
	Up to £900	Up to £1,356
Special Support	Living in parental home	Living elsewhere
	£10,473	£12,019

\*Figures for students starting University in September 2025/26

# HOUSEHOLD INCOME



Combined parental  
income if student  
lives with both



Father Income if  
student lives with  
Dad



Mother Income if  
student lives with  
Mum



Dad and step-  
parent or new  
partner if living  
with student



Mum and step-  
parent or new  
partner if living  
with student



Partner Income if  
student is married  
or aged 25+ and  
living with partner



Independent student (supported  
themselves for 3 years or over  
25) and single.  
Single parents.

# MAINTENANCE SUPPORT ENG

Household Income	Elsewhere Loan	Parental Rate Loan
<£25,000	£10,544	£8,877
£30,000	£9,791	£8,132
£35,000	£9,038	£7,387
£42,875	£7,852	£6,214
£50,000	£6,779	£5,152
£55,000	£6,026	£4,407
£65,000 +	£4,915	£3,907

# LONG COURSE LOAN

Full time students whose course lasts longer than 30 weeks and 3 days in an AY may be able to get the Long Courses Loan (LCL) paid as part of their Maintenance Loan.

- Welsh domiciled students are automatically entitled to the long course loan
- For English students, this is a means tested product and will only be awarded to students who have a means tested application. Students will be assessed automatically for the LCL based the course details on their application.
- Extra weeks are worked out based on full weeks and then any additional days in attendance.
- Courses where the length exceeds 30 weeks and 3 days with a fixed amount per extra week/part week, up to 45 weeks of study
- Students studying for 45 weeks or more in any 52-week period are paid as if they are studying for the full 52 weeks.

	Welsh domiciled students	English domiciled students
Living in parental home	£96	£75
Living elsewhere	£144	£113

Welsh students who are in receipt of the NHS bursary are eligible for the long course loan.

English students who are in receipt of NHS bursary are not eligible for the long course loan.

# HOW TO APPLY NHS

ALL Students – Register your funding choice at:

<https://www.nhsstudents.wales/>

## **NHS Bursary, grant and additional allowances**

You can apply online as soon as you have accepted a firm offer to study. Must apply within 10 weeks of starting the course.

Guidance and information on application process can be found here:

<https://www.nhsstudents.wales/Account/HealthcareInfo>

## **Maintenance loan:**

Apply online for the maintenance loan you can access as part of the bursary funding route via:

## **Student Finance Wales**

<https://www.studentfinancewales.co.uk/>

## **Student Finance England**

<https://www.gov.uk/student-finance>



# SCENARIOS

**These may relate to your  
circumstances**

# Scenario – Lily

Lily is 19-year-old student from England  
Dependent on parents' income  
Parents earning £20,000 year

	NHS	SFE
Fees	Paid by NHS	£9,535 fee loan
Living Costs	£1,000 grant £3,651 bursary £2,753 reduced rate loan	£10,544 loan £1,320 extra weeks loan
Total support for living costs	£7,404	£11,864

# Scenario – Holly

Holly is 18-year-old student from England  
Dependent on parents' income  
Parents earning £55,000 year

	NHS	SFE
Fees	Paid by NHS	£9,535 fee loan
Living Costs	£1,000 grant £373 bursary £2,753 reduced rate loan	£6,026 loan £1,356 extra weeks loan
Total support for living costs	£4,126	£7,382

# STUDENT LOAN REPAYMENT ENGLAND

- Repayments start once earning above threshold £25,000 (SFE)
- Repay 9% of earnings over threshold
- Interest is based on Retail Price Index
- Loan lasts for 40 years

Annual Income	Up to £25,000	£27,295	£28,000	£29,500	£31,000	£33,000
Monthly salary	Up to £2,083	£2,274	£2,333	£2,458	£2,583	£2,750
SFE Monthly repayments	Nil	£17	£22.50	£33.75	£45	£60

# SUMMARY

Decide between NHS  
Bursary or Student  
Finance

Investigate scholarships  
and bursaries

Apply online/on paper in  
Spring 2025

All students are  
entitled to a mixture  
of loan and grant  
support.

\*blackbullion

University of  
South Wales  
Prifysgol  
De Cymru

# Join Blackbullion.

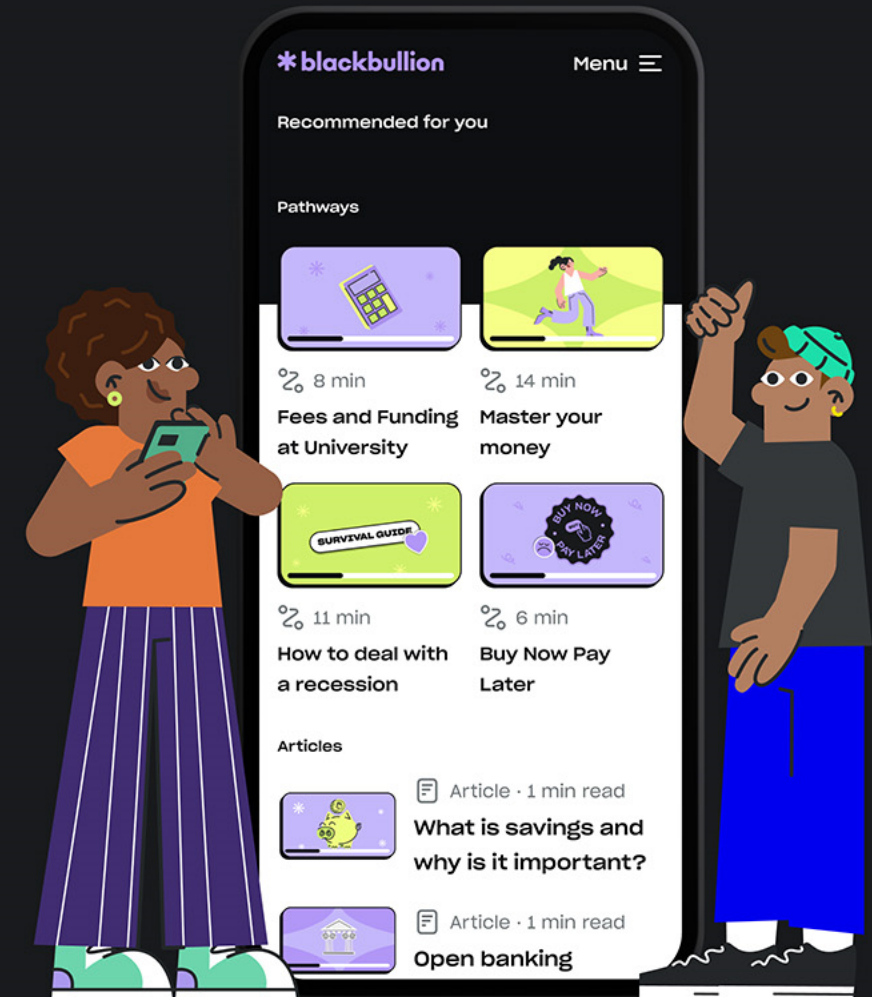
Free personal finance courses,  
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# GETTING READY FOR UNIVERSITY

The University is partnered with Blackbullion, who are the ultimate destination for students to master money management. It's the place to learn about money, find extra money, and manage your money with confidence.

You can register for free on their website [www.blackbullion.com](http://www.blackbullion.com)

To help prepare for starting university, have a look at their Money-Ready for Uni pathway

**You might also want to explore:**

- Budgeting
- The Funding Hub



# Contact details

## NHS Student Awards

**Bursary Enquiries - Tel: 029 2090 5380**

**Email: [abm.sas@wales.nhs.uk](mailto:abm.sas@wales.nhs.uk)**

## Student Finance Wales

**Tel: 0300 200 40 50**

**<https://www.studentfinancewales.co.uk/>**

## Student Finance England

**Tel: 0300 100 0607**

**<https://www.gov.uk/student-finance/apply>**

## Student Money Advice Team

**Tel: 01443 483778 (Mon- Fri, 9.00 – 12.00)**

**Email: [money@southwales.ac.uk](mailto:money@southwales.ac.uk)**

## USW Bursary Payments Team

**Email: [bursaries@southwales.ac.uk](mailto:bursaries@southwales.ac.uk)**

## USW Disability Team

**Email: [disabilityadviser@southwales.ac.uk](mailto:disabilityadviser@southwales.ac.uk)**

To work out what you would be entitled to, you can contact the Student Money Advice Team, who can provide a factsheet with more detailed information. You can also book in with a money adviser to discuss your likely entitlement if you so wish. On campus, telephone and Teams (video) appointments are available. Email [money@southwales.ac.uk](mailto:money@southwales.ac.uk)

**PN1 forms** for those opting for standard student finance who should apply on paper. Make sure to select the 24/25 version:

SFW - [Student Finance Forms | Student Finance Wales](#)

SFE - [Student finance - application form - Student finance forms - GOV.UK \(www.gov.uk\)](#)