

Nursing and Midwifery Students - 2018 entry

This leaflet is for undergraduate Nursing and Midwifery students and for Postgraduate Diploma Nursing students who commence their studies after 1st September 2018.

I am studying on the degree (BSc)/PG Diploma. What money am I entitled to?

If you are an eligible Home student you will have to apply to Student Finance England (SFE) for a fee loan to cover your fees and a maintenance loan to cover your living costs.

The Maintenance Loan is for your day-to-day living costs including rent, course costs and travel to university for example. The first part of it isn't based on your household income, but you can apply for more than this. There are different rates of Maintenance Loan based on your individual circumstances:

- For those not eligible for Welfare Benefits
- Students eligible for Welfare Benefits

How much Maintenance Loan will I receive?

For students who are not eligible for Welfare Benefits the following amounts of Maintenance Loans are available:

2018-19	Main Rate 100%	Non-income Assessed	Income Assessed
Living away from parents: studying in London	£13,994	£5,654	£8,340
Living with parents	£8,666	£3,224	£5,442

Note: If your Household income is below £25,000 you will receive the maximum amount of Maintenance Loan. A proportional payment will then be made to students with a certain Household income; income above this level will receive the Non-Income assessed amount of Loan only.

I am in receipt of Welfare Benefits. How much will I receive?

A very small group of students may maintain their eligibility for Welfare Benefits whilst studying on a full time course, (such as lone parents). If you think this applies to you, seek advice from the Student Welfare Advice Team. See below for the amount of Maintenance Loan available:

2018-19	Main Rate 100%	Non-income Assessed	Income
Living away from parents: studying in London	£15,002	£5,654	£9,368
Living with parents	£9,982	£3,224	£6,758

Can I claim money for my dependants?

Yes. There are additional allowances paid by SFE each year for students who have dependants. These include the following:

- **Adult Dependant Allowance (non repayable)** This is a means-tested grant for students who have a partner or another adult who is financially dependent on them. Max £2,925 per year.
- **Childcare Grant (non repayable)** This is a means-tested grant for students who have to pay for childcare. The grant covers a large proportion of the cost of 'registered' or 'approved' childcare. The maximum grant payable is £164.70 for one child or £282.36 for two or more children per week.
- **Parent Learning Allowance (non repayable)** This is an additional means-tested grant for students with dependent children. The maximum grant payable of £1,669 per year.

How do I apply for all this support?

You apply in the same way that you apply for the Fee Loan, online at: www.gov.uk/student-finance

When you fill out your application you will also have to provide the following documentary evidence:

- National Insurance Number
- Birth Certificate/UK Passport number
- Household income details
- Student Bank Account details

How do I pay back my Fee Loan and Maintenance Loan?

You will not start repaying your loan until you have finished your course and your income is over £25,000 a year. You'll have deductions made from your salary through the tax system.

For example if you earn £30,000, your employer will deduct 9% of £5,000 which amounts to £37.50 per month. If you earn £45,000 you will pay 9% on £20,000 which amounts to £150 per month.

Will these loans attract interest?

Yes. Interest on your loan will be based on inflation (RPI-Retail Price Index) plus 3% up until the April after you leave your course. From the April after you leave your course if you are earning below £25,000, interest will be applied at RPI. If you earn between £25,000 and £41,000 interest will be applied between RPI and RPI plus 3% on a gradual scale. If you earn above £41,000, interest will be RPI plus 3%. **Note:** The loan debt will be written off after 30 years.

Am I entitled to any other money?

If you are a home student you can apply for the following from the NHS student bursary unit (NHSBSA):

- Travel and dual accommodation expenses (from the NHS)
- Child dependents allowances - an additional £1000 per academic year for students with eligible child dependents (from the NHS)
- Exceptional Support Fund - an income-assessed award of up to £3000 per year for students facing severe hardship having exhausted all other available sources of hardship (from the NHS)

You can apply for these at: www.nhsbsa.nhs.uk/student-services

Is there any other support available from the University?

Yes. Students can also apply for the University's **Student Support Fund (SSF)**. This is a discretionary income-assessed fund targeted towards students experiencing hardship. Any payment is non-repayable. For other scholarships Middlesex offer see: www.mdx.ac.uk/courses/undergraduate/fees/scholarships

I already have a degree, will I still be eligible for a student loan?

Yes. Nursing is an exception to the general funding rules, so you will still be eligible to receive a full student loan and tuition fee support, even if you already have a degree in another subject and are a home student.

When should I apply?

You should apply for your student loan from SFE as soon as possible.

I am disabled or have a Specific Learning Difficulty (SpLD). Do I get extra help?

Yes, there are also grants to assist disabled students who have extra needs that arise from attending their course. These allowances are not means-tested and cover specific areas such as dyslexia and other specific learning difficulties as well as mental and physical disabilities. Contact the Disability and Dyslexia Support department at the Hendon Campus for more information.

What happens to my funding if I am off sick?

In some circumstances you may be able to receive your student loan for up to 60 days while you are off sick. You will have to inform your tutor and the university registry department. If you are forced to interrupt then see Welfare Advice Guide called **Change of Circumstances** on the following web page: unihub.mdx.ac.uk/welfare-guides

Student Finance England processes your Student Loan. The NHS Grants Unit processes additional support. Make sure you apply on time, so watch out for the relevant deadlines.

Can I claim benefits?

Most full time students are **not** entitled to claim benefits. There are exceptions - if you are disabled or if you are a lone parent you may have some limited benefit entitlement. Your change in circumstances may mean that you are transferred on to Universal Credit.

Any questions?

Contact the Middlesex University Student Welfare Advice Team on 020 8411 3008 or email: welfare@mdx.ac.uk You can access some of our other Welfare Advice Guide information leaflets at: unihub.mdx.ac.uk/welfare-guides

Middlesex University Student Welfare Advice Team has made every effort to ensure that the information contained in this leaflet is accurate. Middlesex University however, cannot be held responsible for any omissions or errors.

Feb 2018