Health Education Funding in England from 2017/18: The System Explained

Summary
In November 2015, the Government announced changes to the funding system for university education for nursing, midwifery and most of the allied health professions in England. In the past, these have been funded through NHS grants but from the 2017/18 academic year will be funded through student loans.

What’s changing?
From 1 August 2017, new students in England on nursing, midwifery and AHP pre-registration courses (which lead on to registration with one of the health professional regulators) will have access to the standard student support package of tuition fee loans and support for living costs, rather than getting an NHS grant.

The Government has now published its response to the consultation on the implementation of the changes, which gives more information on the detail of the new system.

Which courses does this affect?
This change affects a wide range of courses that lead to professional registration:

- Nursing (all four fields – adult, child, mental health, learning disability)
- Midwifery
- Physiotherapy
- Occupational Therapy
- Speech and Language Therapy
- Podiatry
- Diagnostic and Therapeutic Radiography
- Dietetics
- Orthoptics
- Operating Department Practice
- Prosthetics/Orthotics

Following the consultation, the Government has decided that Dental Therapy and Dental Hygiene will be funded under the current system on a transitional basis in 2017/18 with the intention that they transition to the standard student funding system in the long-term.

Although the consultation asked respondents to highlight any other professions that should be included, paramedic courses will remain
outside the scope of these reforms. These courses are currently on a mixed funding model (some students are already on the loans system, some are funded by Ambulance Trusts and some are supported by Health Education England).

I’m already a student, does it affect me?
No. This change is for students starting from August 2017.

Does this affect students domiciled in Scotland, Wales and Northern Ireland?
Not primarily. This is a decision about higher education funding in England.

What about deferrals?
If you have applied for a place on a course that starts in 2016/17 but defer to September 2017, you will come under the new rules, so will take out tuition and maintenance loans rather than getting grants.

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If you have started your course in 2016/17 and then have to defer, for example for maternity leave or due to illness, you will continue under the current bursary system. However, there are circumstances, such as deferment for academic reasons, where the decision on appropriateness for deferment will be referred to the NHS Business Services Authority, in agreement with the Department of Health and Department for Education. In some cases, the student may then be transferred onto the new system when they resume their course and will have to take out tuition and maintenance loans.

Under the new system, what happens when I graduate?
As with other students, if you graduate and earn above a certain amount of money (currently above £21k) you start repaying the loan. This is usually taken out of your pay packet each month. There are a lot of myths about whether this is affordable. The thresholds and amounts can change according to government policy but as an indication, at the moment on a Band 5 salary in the NHS of £21.7k (the usual starting salary for new nurses) you would repay £5.25 per month. Any unpaid loan amount is written off after 30 years.

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