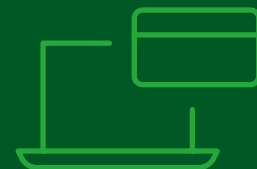


# Finance guide



Northern Ireland



For medical students studying in Northern Ireland

2023/24

**Finance while studying at university is a bewildering and complicated business for students.**

**Financial entitlements and available funding differs according to where you live, whilst you are studying medicine in the UK.**

This guide has been put together to provide you with the information you need to navigate through the world of student finance in Northern Ireland, and to point you in the direction of the help and support that is available.



# Undergraduate from Northern Ireland and studying in QUB?

**You are entitled to:**

## **Student loan for tuition fees**

Non means-tested; can cover full annual tuition fee of £4,710 for 2023-24 academic year.

[www.studentfinancenl.co.uk](http://www.studentfinancenl.co.uk)

## **Student loan for maintenance/living costs**

Means-tested; up to £6,776 can be awarded; allocated based on whether you are still living with parents/guardians or away from home; paid out in three instalments throughout academic year.

Maintenance Loans are repaid. Interest is charged on any amount borrowed from the date the first payment is made to you.

[www.studentfinancenl.co.uk](http://www.studentfinancenl.co.uk)

## **Maintenance grant and special support grant**

Means-tested and non-repayable; up to £3,475 is awarded.

These grants can be applied for alongside any other available finance, including a maintenance loan, as part of the student finance application each year.

If a student is eligible for a special support grant they cannot get a maintenance grant too.

[www.studentfinancenl.co.uk](http://www.studentfinancenl.co.uk)

## **QUB bursary**

Paid directly to an eligible student's bank account in one instalment, normally in mid-February on the basis of a student's verified household income. Approximately £471 will be awarded.

### **DoH NI bursary**

The Department of Health in Northern Ireland (DoH NI) will give you a bursary in your fifth and later years of study, regardless of where you study in the UK.

The bursaries are income assessed and the amount paid depends on the level of household income (a maximum of £1,920 for students living at home and £2,355 for students living out of the parental home).

During the period for which the bursary is payable, DoH will pay your tuition fee contribution in full (£4,710 for 2023-24). However, please note that your maintenance loan will be reduced for the balance of your maintenance support.

[www.nidirect.gov.uk/articles/health-professional-courses](http://www.nidirect.gov.uk/articles/health-professional-courses)

### **Bank of Ireland Elective loan**

This is an overdraft of £15,000 or £20,000 if you have intercalated.

[www.bankofirelanduk.com/electiveandintercalateddocuments/](http://www.bankofirelanduk.com/electiveandintercalateddocuments/)

### **QUB Hardship Fund**

The University's Hardship Fund is available to support students in financial hardship whilst studying.

[www.qub.ac.uk/Study/Feesandfinance/student-financial-support/](http://www.qub.ac.uk/Study/Feesandfinance/student-financial-support/)

### **BMA Charities trust fund**

Visit [www.bmacharities.org.uk/](http://www.bmacharities.org.uk/)

### **Additional funding:**

This can include disabled students' allowance, childcare grant, adult dependants' grant, parents' learning allowance, travel grant.

[www.studentfinancenl.co.uk](http://www.studentfinancenl.co.uk)

# Graduate from Northern Ireland and studying QUB or UU

## You are entitled to:

### **Maintenance loan (non-means tested if under 25 years of age)**

Maximum £3,750 awarded.

[www.studentfinanceneni.co.uk](http://www.studentfinanceneni.co.uk)

### **Supplementary grants**

This can include disabled students' allowance, childcare grant, adult dependants' grant, parents' learning allowance, travel grant.

[www.studentfinanceneni.co.uk](http://www.studentfinanceneni.co.uk)

### **Bank of Ireland Graduate Medical Student loan**

Students who have been accepted for the Graduate Entry Medicine course at the Ulster University or are a fee-paying Graduate entry student to the Queen's University Belfast medical school are eligible for this loan. Must have an active 3rd level Student account with Bank of Ireland UK and be a UK resident. A maximum amount of £25,000 can be borrowed in total.

### **BoI Graduate Medical Student loan**

### **UU 21 Training Medical Scholarship**

The 21 Training Medical Scholarship will provide one scholarship of up to £24,000 paid in four instalments for each year of the four-year degree programme. Students from Northern Ireland who are applying for the UU Graduate Entry Medicine programme are eligible to apply. Scholarship funding to be used towards tuition fee. Applications usually open in January each year.

<https://www.ulster.ac.uk/faculties/life-and-health-sciences/medicine/study/course/scholarships/21-training-scholarship>

### **BMA Charities trust fund**

Visit [www.bmacharities.org.uk/](http://www.bmacharities.org.uk/)

### **QUB Hardship Fund**

The University's Hardship Fund is available to support students in financial hardship whilst studying.

[www.qub.ac.uk/Study/Feesandfinance/student-financial-support/](http://www.qub.ac.uk/Study/Feesandfinance/student-financial-support/)

### UU Financial Hardship Fund

If you are a registered Full-time or Part-time student at either Undergraduate or Postgraduate level (studying at least 30 credits) and are facing difficulties in meeting your daily living expenses due to the cost of attending University, you may be eligible to apply for Financial Support.

[www.ulster.ac.uk/student/fees-and-funding/hardship-fund](http://www.ulster.ac.uk/student/fees-and-funding/hardship-fund)

As you are studying medicine as a second degree and have previously received funding for more than two years of higher education (currently applicable to QUB graduate medical students), you are not entitled to:

- Maintenance grant or special support grant.
- Payment of 5th year tuition fees and the DoH NI bursary are not offered to graduates from NI.



# Undergraduate from elsewhere in UK and studying in QUB

## You are entitled to:

### **Student loan for tuition fees**

Non-means tested and may cover the full tuition fees, capped at £9,250 per annum in the academic year 2023/24 for UK citizens domiciled in England, Scotland and Wales.

### **Student loan for maintenance**

Means-tested; up to £8,078 (please check relevant nations' student finance website); allocated based on whether you are still living with parents/guardians; paid out in three instalments.

[www.studentfinancenl.co.uk](http://www.studentfinancenl.co.uk)

### **Maintenance grant and special support grant**

Means-tested and non-repayable. Up to £3,475 is awarded (please check relevant nations' student finance website). Only available if your household income is below £41,065. These grants can be applied for alongside any other available finance, including a maintenance loan, as part of the student finance application each year. If a student is eligible for a special support grant, they cannot get a maintenance grant too.

[www.studentfinancenl.co.uk](http://www.studentfinancenl.co.uk)

### **NHS bursaries**

For detailed information on NHS bursaries for each nation, visit:

#### **England**

[nhsbsa.nhs.uk/students](https://nhsbsa.nhs.uk/students)

#### **Scotland**

[saas.gov.uk](https://saas.gov.uk)

#### **Wales**

[nwssp.nhs.wales](https://nwssp.nhs.wales)

If you're eligible for an NHS bursary, the NHS pays your standard tuition fees to your medical school. However, your maintenance loan will be reduced if the bursary is used towards tuition fees.

### **NHS Grant**

You may also get a fixed amount of £1,000 if you're an eligible, full-time NHS student. You'll get a reduced amount if you're a part-time student. You must apply for an NHS bursary to get the NHS grant.

### **QUB Hardship Fund**

The University's Hardship Fund is available to support students in financial hardship whilst studying.

[www.qub.ac.uk/Study/Feesandfinance/student-financial-support/](https://www.qub.ac.uk/Study/Feesandfinance/student-financial-support/)



# Graduate from elsewhere in UK and studying in QUB or UU

## You are entitled to:

### Maintenance loan

Paid directly to you in three instalments across the year. The amount you receive depends on the student finance company of the UK country you are from. For additional funding information, visit:

#### Wales

[www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

#### Scotland

[www.saas.gov.uk](http://www.saas.gov.uk)

#### England

[www.gov.uk/student-finance](http://www.gov.uk/student-finance)

#### Northern Ireland

[www.studentfinancenl.co.uk](http://www.studentfinancenl.co.uk)

### QUB Hardship Fund

The University's Hardship Fund is available to support students in financial hardship whilst studying.

[www.qub.ac.uk/Study/Feesandfinance/student-financial-support/](http://www.qub.ac.uk/Study/Feesandfinance/student-financial-support/)

### UU Financial Hardship Fund

If you are a registered Full-time or Part-time student at either Undergraduate or Postgraduate level (studying at least 30 credits) and are facing difficulties in meeting your daily living expenses, due to the cost of attending University, you may be eligible to apply for Financial Support.

[www.ulster.ac.uk/student/fees-and-funding/hardship-fund](http://www.ulster.ac.uk/student/fees-and-funding/hardship-fund)

\*\* Potential funding available via an NHS Bursary for EU and UK domiciled students studying Graduate Entry Medicine. Students should apply from year 2 of the programme. If eligible, you can apply for a non-means tested grant of £1,000 per academic year via NHS BHA Student Services, or call the NHS BSA helpline on 0300 330 1345.

**You are  
NOT  
entitled  
to:**

**Student loan for tuition fees**

As you are studying medicine as a second degree (2022/23 tuition fee – up to £9,250). Please check relevant websites for exact information.



# International/EU (excl RoI) students

## **Graduates – Ulster University**

Tuition Fees Academic Year 2023/24 are £37,000.

## **Undergraduates – QUB**

Tuition fees Academic Year 2023/24 are £34,450

### **In addition:**

The DoH NI charges a mandatory clinical placement levy for all new international and EU medical students commencing study at UU and QUB. This charge is payable in each year of study to cover access to clinical placements in the Northern Ireland Health and Social Care system. The clinical placement levy of £10,000 is in addition to the tuition fees.

Please note, the clinical placement levy is reviewed regularly and is subject to change. It is anticipated there will be an increase to the amount payable for the clinical placement levy for students commencing the programme in the 2024/25 academic year.



# Additional course costs (QUB)

Depending on the programme of study there may be extra costs which are not covered by tuition fees, which students will need to consider when planning their studies. For more information go to [www.qub.ac.uk/courses/undergraduate/medicine-mb-a100/#fees](http://www.qub.ac.uk/courses/undergraduate/medicine-mb-a100/#fees)



# Other sources of funding

**You  
may be  
entitled  
to:**

## **Local initiatives**

In some areas local philanthropists offer money to support the education of local people. It's worth asking your local council if such people exist in your area.

## **Charitable Support**

The following is a non-exhaustive list of charities which may be able to provide you with additional sources of funding, depending on your individual circumstances:

### **Sidney Perry Foundation**

Aimed primarily at helping first degree students in hardship.

[www.the-sidney-perry-foundation.co.uk/](http://www.the-sidney-perry-foundation.co.uk/)

### **Medical Women's Federation**

Financial support for female medical students.

[www.medicalwomensfederation.org.uk/](http://www.medicalwomensfederation.org.uk/)

### **Professional Classes Aid Council**

Financial assistance for medical students in the final two years of their course.

[www.pcac.org.uk/](http://www.pcac.org.uk/)

### **Sir Richard Stapley Educational Trust**

Provide grants for medical students over the age of 24 on the 1st October of the proposed year of study.

[www.stapleytrust.org/](http://www.stapleytrust.org/)

### **Hilda Martindale Educational Trust**

British women who are training or studying for a career in a profession where women are under-represented.

[www.royalholloway.ac.uk/studying-here/fees-and-funding/undergraduate/scholarships-and-bursaries/scholarships/hilda-martindale-trust-awards/](http://www.royalholloway.ac.uk/studying-here/fees-and-funding/undergraduate/scholarships-and-bursaries/scholarships/hilda-martindale-trust-awards/)

**Gilchrist Educational Trust**

Funding for students facing unexpected financial difficulties that may prevent them from finishing their degree or higher education, as well as travel grants for students required to spend time studying in another country as part of their degree.

[www.gilchristgrants.org.uk/home.html](http://www.gilchristgrants.org.uk/home.html)

**The Victoria Foundation**

Grants for students from disadvantaged backgrounds to help purchase books, equipment and medical instruments.

[www.thevictoriafoundation.org.uk/how-we-help/medical-bursaries-and-toolkit-grants/](http://www.thevictoriafoundation.org.uk/how-we-help/medical-bursaries-and-toolkit-grants/)

**The Leathersellers' Company Charitable Fund**

Up to £5,000 a year to support study on a full-time degree, open to both UK and non-UK citizens.

[leathersellers.co.uk/foundation/](http://leathersellers.co.uk/foundation/)

**Royal Medical Benevolent Fund**

Support for medical students in exceptional financial hardship.

[www.rmbf.org/](http://www.rmbf.org/)

**The Foulkes Foundation**

Offers those with a PhD in a science discipline a maintenance grant to aid them in their study of medicine and become medical researchers. It also provides money for qualified doctors to pursue a career in research science.

[www.foulkes-foundation.org/](http://www.foulkes-foundation.org/)



# Other sources of funding

## Loans

Loans can provide a stop gap in your finances but must be used with care. Be cautious and research thoroughly before entering into a loan agreement. Find out repayment schedules and deadlines, interest rates and against what the money will be secured. Also consider the long term impact of loans, you won't be a struggling student forever, but a mountain of debt can harm your ability to obtain a mortgage.

## Interest free student overdraft

Many banks offer interest-free overdrafts if you open a student account with them. They have stipulations such as it being your main account, or at least in regular use. Following graduation the overdraft may no longer stay interest free depending on the bank so care must be taken.

## Bank/Credit union loans

Care must be taken with taking out such debt they can offer an avenue when other options are closed. Shop around and make sure you get the lowest interest rate available. Also obtain detailed information about repayment.

## The Society for Promoting the Training of Women

Interest free loans for women only.  
[www.futuresforwomen.org/](http://www.futuresforwomen.org/)



# Contact us

**BMA Northern Ireland**

**T: 028 9026 9666**

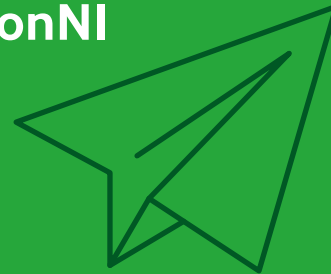
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