

# Medicine & Dentistry

## Funding for entry in 2012

### Years 1 to 4 (First degree students)



#### Tuition Fees

As yet it is not known how much Cardiff University will charge in Fees for 2012/13 entry. The maximum that could be charged is £9,000 p.a.

The Assembly for Wales has proposed that for students domiciled in Wales prior to starting the course the Fees will be £3,465 per year rising with inflation and it will fund the difference between this and the actual fees charged by Universities. You will have the option to take out a Student Loan for the fees you have to pay.

#### Support for living costs

**See Note 1**

Support is based on household income as per the following examples.

Students from Wales		2011/12 rates	
Household income	ALG	Loan	Total
£18,370 or less	£5600	£1901	£7501 Maximum
£56,434 or more	£0	£3559	£3559 Minimum

Students from England		2012/13 rates	
Household income	Grant	Loan	Total
£25,000 or less	£3250	£3875	£7125 Maximum
£62,500 or more	£0	£3575	£3575 Minimum

Students from Scotland please refer to: [www.saas.gov.uk/](http://www.saas.gov.uk/)

Students from N. Ireland please refer to: [www.studentfinaceni.co.uk/](http://www.studentfinaceni.co.uk/)

#### University Bursary 2011/12 rates

Household income	Bursary
£0 to £34,000	£600
£34,001 to £50,020	£300
£50,021 +	£0

It is not known how the University Bursary scheme will be run for 2012 onwards. Please check our web pages for updates (See last page).

# NHS funding

## 5<sup>th</sup> Year of the course onwards



### NHS Funding from 2012

It is not known what changes will be made to NHS Funding from 2012 onwards. The information below is based on the current NHS Funding scheme. Please check our web pages for updates (See last page).

### Support for tuition fees

The NHS pays tuition fees regardless of family income.

### Support for Placement costs

Support for travel costs to attend placements is income assessed against 'household income'.

### Support for living costs (Students from England & Wales)

The maximum Basic NHS Bursary is £2,810 per year plus £82 for each extra week of attendance. The Bursary is assessed against 'household income' which usually means parental income or the income of a spouse/partner. The table below includes extra week's attendance in the 5<sup>th</sup> Year which is usually 10 or 11 extra weeks for Medicine and Dentistry. If you live in the Parental home while studying the Bursary is reduced by approx. £750.

#### Basic Funding for living costs in the 5<sup>th</sup> Year (and onwards if applicable)

Assessed Income	NHS Bursary	Student Loan	Total Basic funding
£24,279 or less	£3712	£1811	£5523
£30,000	£3065	£1811	£4876
£40,000	£2013	£1811	£3824
£45,000	£1486	£1811	£3297
£50,000	£960	£1811	£2771
£60,000	£0	£1811	£1811

If you are from N. Ireland or Scotland contact your funding authority about NHS Funding (See front page).

See Note 1

This guide is for students studying Medicine or Dentistry as a first degree. If you intend to enter these courses as a second degree student or you have studied in Higher Education previously please contact us for advice about eligibility for funding.

### **Note 1**

'Household income' is gross taxable income. Usually your income as a student isn't included unless you have income other than student support & part-time earnings. The income of your parents will not be assessed if you are treated as 'independent' i.e. you are 25 or over by 1<sup>st</sup> September of the year of entry to the course\* (This applies to Year 1 only and funding via the Student Loans system), OR you are married or in a Civil Partnership OR you have care of children OR you are estranged from your parents or your parents cannot be traced OR you have been financially self-supporting for 3 years prior to the start of your course.  
**\*Assessment of the NHS Bursary does not have an age 25 condition for independent status.**

If you receive any amount of NHS Bursary for living costs you should also get help with placement costs. Help with placement costs is likely to be reduced where 'household income' results in a NIL Bursary for living costs. If you live in the parental home while studying the maximum NHS Bursary is £2,346 p.a. and the Extra Weeks attendance allowance is £54 per week. The 'living in the parental home rate' would usually apply even if you are treated as an independent student.

### **Student Loan Repayments (Fees & Living costs loans)**

Interest will be at the rate of inflation (RPI) + 3% while studying and after graduation it will be between the rate of inflation only and inflation + 3% depending on your income.

#### **Repayments**

<b>Income</b>	<b>Maximum monthly repayment</b>
Up to £21,000	NIL
£25,000	£30.00
£30,000	£67.50
£35,000	£105.00
£40,000	£180.50

Repayments are £45 per month less than current rates of repayment

## **Extra Allowances**

If you have children and/or an adult dependant you can apply for income assessed 'extra allowances' to help with family living costs and registered childcare costs. Further information about extra allowances for Years 1 to 4 is on the Student Finance web site for the UK home country you were living in prior to your course. A funding guide about NHS Funding Extra Allowances if you have a family is available to download via our web pages at [www.cardiff.ac.uk/studentsupport/](http://www.cardiff.ac.uk/studentsupport/) under the Advice & Guidance Section.

There is the option to apply for non-income assessed '**Disabled Students Allowances**' (DSA) if you expect to have extra course related costs due to a disability or dyslexia. Please contact the Disability & Dyslexia team, Student Support Centre to find out more.

You will need to apply for this extra support via the relevant 'Student Finance Service' for Year 1 and then the relevant NHS funding authority for Years 2 to 4. Previous study in Higher Education does not affect eligibility for Extra Allowances & the DSA.

### **For further advice or updates about funding from 2012**

**Go to [www.cardiff.ac.uk/studentsupport/](http://www.cardiff.ac.uk/studentsupport/)**  
& follow links from 'Advice & Guidance' to 'Funding'

OR telephone the Support Centre and ask for a Student Adviser  
(029) 2074 2070 or (029) 2087 4844

OR email [studentsupportcentre@cardiff.ac.uk](mailto:studentsupportcentre@cardiff.ac.uk)