



**“Crying Out for Help & Support”**

**Department of Health (England) Consultation on  
supporting our future NHS workforce**

**UNISON Response - December 2009**



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##### **1. Introduction**

- 1.1 UNISON is the largest public sector trade union in health with 450,000 members employed and studying across the service. We are pleased to have the opportunity to respond to the Department of Health (England) Supporting our future NHS workforce: a consultation on the NHS Bursary Scheme 2009.
- 1.2 As the largest trade union and the voice of the healthcare team, we are instrumental at influencing policy at regional, national and international level. We work with Government and other international unions to shape healthcare. In addition we work collaboratively with other trade unions on healthcare issues. UNISON has a long history of working with organisations and individuals who work and campaign in these areas of practise, education and care. UNISON works closely with each of the health regulators to establish standards & policies in both patient care and education. We are a key stakeholder and value the opportunity in our collaborations to improve patient care & the environment staff work in.
- 1.3 As part of our consultation process, we have sought the views of our members, activists and regions using a variety of methods. These have included sending the information to our 470 health branches across the United Kingdom seeking views and opinions. We produced a presentation; a special newsletter and undertook briefings across our regional groups. We also emailed the information out to our student network and encouraged other partner organisations to do this as well. We published articles in the nursing media and have supported a number of engagement events among our student membership. Information has also been available on our website for members to read and comment on. The proposals have been discussed at our National Nursing Sector forum and our professional occupation groups in nursing, midwifery, operating department practise, pharmacy,

ambulance and occupational therapy have also considered the consultation and contributed to this response.

- 1.4 We have received extensive feedback from our nursing & midwifery members. This consultation has prompted a high rate of contributions and feedback. There was consensus that this was a real opportunity to improve the student experience and to change the existing framework, which respondents felt was no longer fit for purpose.
- 1.5 Finally, the document was sent to each of our Regional Heads of Health (including each of the UK countries) to ensure that we received the broadest views and reflected the diversity of our healthcare membership. It has also enabled us to consider the devolution elements of how the scheme operates in each of the countries.
- 1.6 In our response we have sought to capture all feedback on the proposed options, articulating what individuals felt were the main benefits and problems surrounding each. For clarity, we have captured this feedback under the two key sections - those options which are inside the existing budget and those which are not. Additional feedback has been collated under the relevant sections.
- 1.7 We hope that the Department will take into account the weight of UNISON's views as a major stakeholder and the strength of feeling that our members have expressed regarding these proposals. We remain committed to finding solutions which make a real difference to healthcare students and the service.

## **2. Executive Summary**

- 2.1 From the extensive feedback UNISON gathered students overwhelming identified employment as the option they felt would have the most positive effect on their financial hardship and encourage them to conclude their studies and remain committed to the NHS throughout their career.
- 2.2 Students also suggested the option of being employed in their third and final year having received a bursary for the first two years. This wasn't an option in the consultation but it has emerged and we have included it for deliberation.
- 2.3 A further suggestion put forward by respondents was to use the national minimum wage to set a bursary rate. This wasn't included in the consultation but emerged from student comments.
- 2.4 Option 3C a non means tested bursary based, which was based on the Rowntree model of minimum funding was the next most popular choice.

- 2.5 The most popular combination of the means tested bursary and non means test loan proposals was Option 2e. This option could see Vivienne, a lone parent in London, receive £12,100 per annum. However, if she took out the full loan entitlement she would also owe £9,300 following graduation.
- 2.6 Students did not universally support the principle of means testing, however UNISON's policy position does.
- 2.7 Students felt that there should be a consistent approach to allowing other health professional courses to access the NHS bursary. Currently paramedics do not. This was felt to be unfair and respondents felt that the scheme should be the minimum they receive.
- 2.8 A small number of students felt that they should contribute towards the cost of their education via a loan system. However no one felt that their debt should exceed £10,000 due to the long term impact on their earnings.
- 2.9 Students felt extremely uncomfortable about loans and were seriously worried about the impact loans would have on their income following graduation.
- 2.10 No student wanted to see a move to the Department for Innovation University and Skills

### **3. Background**

- 3.1 To canvas a broad range of opinion, UNISON conducted a national consultation of our branches and nurse members. The consultation documents were sent to our 470 health branches, and members were encouraged to discuss and feed back comments and opinions. In addition, discussions have taken place between our National Officers and Heads of Health to ensure regional and national views were obtained.
- 3.2 Regional and country-wide committees and national occupational sectors have also met and debated the proposals, channelling their concerns in reports which have been incorporated into this response. Information about the proposals was also made available via our web site with contributions received both from our online surveys and formal submissions from our branches, members and forums.
- 3.3 We received a significant number of responses to this consultation including those from individual members as well as our normal committee feedback.
- 3.4 UNISON has maintained a clear policy position of supporting employment rights for healthcare students. We have campaigned widely in this area. We firmly believe that students who are working

alongside other healthcare professionals, working the same hours and exposed to the same risks and are therefore to all intent and purpose working as a healthcare professional.

3.5 We wanted to engage with our student membership on all of the options proposed. As part of our communication strategy we developed a special newssheet which was widely distributed throughout the Higher Education Institutes (HEI's) and a PowerPoint presentation was used by each of our regional student nursing officers to facilitate local briefings and engagement events (Please see Appendix 1 and 2).

3.6 We did not limit our discussions to the questions identified by the Department. We also asked key questions on debt to seek students' views on whether they felt they should contribute towards the cost of their own education and if so how much debt they felt it was acceptable to graduate with.

#### **4. Composition of respondents**

4.1 90% of the respondents were undertaking a nursing programme, of those 41% were in their first year, 36% in their second year and 18% in their final year. We had a smaller number of respondents from midwifery, occupational therapy, operating department practitioner and paramedic students.

4.2 Of those who answered, 15% lived with their partners and 16% on their own. Only 4% lived in halls of residence and 45% rent privately.

4.3 Almost 30% indicated that they had children, 6% cared for elderly relatives and 4% had responsibilities for long term sick or disabled dependants.

4.4 86% of respondents were women and 13% men

4.5 50% of respondent were under the age of 24, 20% were under 30, 27% were between the ages of 31 and 45 and less than 2% were over the age of 46.

4.6 80% of respondent indicated that their ethnic group as white, almost 6% stated an Asian ethnic group and 9% identified themselves as black African or Caribbean.

4.7 None of the respondents indicated a disability. However there may have been reluctance to respond to this question along with the question on sexual orientation.

#### **5. Options for the future of NHS student support**

5.1 We asked students for their opinions on each of the proposed options and asked them to identify their choices out of the two categories. We

have been able to analyse the results from different groups, to assess where the views are different.

## **6 Options currently within the existing budget**

- 6.1 Very few people supported retaining the existing scheme. In the main, respondents argued that the review was long overdue. The majority of respondents argued that the existing scheme would have a detrimental effect on future students, particularly on nursing and midwifery student with the move to an all graduate profession by 2013.
- 6.2 While a number of students did support a non means tested bursary, as outlined in Option 3a, all believed that the amount was insufficient. There is clearly confusion and uncertainty among students regarding means testing. There is a need to ensure that students fully understand its principles and reasons. There were a number of conflicting comments from students, which we think highlight the misconceptions, for example the comment that “a non means tested bursary would encourage some intelligent and independent students from relatively rich families to choose healthcare courses”. Another student stated “3a would make it fairer for degree students who currently only receive a small means tested bursary”. Both comments seem to miss the principle of means testing being a mechanism to ensure that the profession reflects the society it cares for, whilst at the same time the second comment supports the principle of equality but treating everyone the same is not automatically treating them equally.
- 6.3 Option 2a proved to be the most popular option of those within the cash envelope.
- 6.4 As you will see from our annual student hardship survey which was run concurrently with this consultation, half of students who responded stated that they had considered leaving their course as a result of financial hardship, whilst only 19% indicated other reasons.
- 6.5 Of those surveyed, 60% of students are supplementing their current student support with paid employment and 62% of these are working in excess of 11 additional hours per week on top of their normal 37.5 clinical shifts. This results in an average working week in excess of the 48 hour maximum. 84% of students who are due to graduate next year stated that they will finish their course in debt.
- 6.6 Option 2c would see Vivienne graduate with a debt of £18,945, if she took the full loan element. This is equal to almost 100% of her starting salary as a new graduate nurse.

## **7 Options currently outside the existing budget**

- 7.1 The employment model proved to be the most popular among students, particularly those who were parents, with over 60% of

parents supporting this option. Many felt that they were in fact working full time anyway. Some stated that they felt it would have a significant impact on attrition rates. 58% of the total respondents supported this option.

- 7.2 Some students commented that they felt they should be employed in their final year with a bursary for their first two years of study, or that the bursary rate should be based on the national minimum wage.
- 7.3 When considering this option students felt that it would have a positive impact on the amount of additional hours they work in their second jobs, which as a result would have a benefit to their studies as they could concentrate on them.
- 7.4 The second most popular was Option 3c - a non means tested bursary based on the Rowntree minimum level of funding.
- 7.5 Finally, Option 2e, a means tested bursary and non means tested loan was the third most popular option in this category.
- 7.6 Students did not support Option 2d or Option 4. Both of these options carry an excessive amount of debt upon graduation, should the student take the maximum loan. The starting salary for a Band 5 nurse is currently £20,710. Option 2d could leave a nurse graduating with debts of £18,945 and Option 4, £21,550 - both of which would have a significant detrimental impact on their long term finances and therefore impact on their commitment to remain in the NHS.

## **8. Other issues – Chapter Nine**

- 8.1 We asked students for their views on the inclusion of new occupational groups into the NHS bursary scheme. Overwhelming, respondents felt that their needed to be consistency and equality for healthcare students. Ambulance members felt that the service had demonstrated a good commitment to developing its existing workforce into paramedics but that this was now being undermined as the service lacked a consistent national approach. It was also felt that there were inadequate details about commissioning figures within this programme of those seconded and those on the DIUS scheme, the perception being a gender bias.
- 8.2 90% of all respondents felt that paramedics who do not have access to a secondment route should be funded under the NHS bursary scheme.
- 8.3 On the question of differing levels of funding depending on where students resided & studied, our respondents supported this principle with 66% indicating that they agreed with this.
- 8.4 Students also supported the criteria which have been developed to assess each of the options.

- 8.5 Respondents also indicated that the information currently provided students to explain the bursary system is unclear and confusing. It is not clear to them what they are entitled to receive. One student commented “I had no clear idea what to claim or if I am receiving the correct amount of money, the process is too complex and caused me considerable stress, so much so I went as far as to re consider my course”. It was acknowledged that the system as it stands is complex and that few people can effectively navigate their way through it.
- 8.6 High levels of confusion were also noted in relation to means testing. UNISON supports the principle of means testing as a vehicle to direct most funding to those in need. This wasn't automatically accepted by respondents. Of those who answered this question almost 60% didn't support means testing. We believe this is in part as a result of the complexity of the system and students not fully understanding it as a principle. This interpretation supported by their strong indication of supporting equality.
- 8.7 In a separate part of the survey, respondents were asked about the principle of employment, this question was asked at the end as we didn't wish to unduly influence their response. We asked if they felt that students should be employed and have the same rights and terms and conditions as the profession they aspire to join. 80% of respondents supported this.

## 9. Conclusions

### Options ranked in order of preference by UNISON members

- Option 5
- Option 3c
- Option 2e
- Option 2a
- Option 3a

- 9.1 UNISON student members have overwhelmingly supported Option 5 in the consultation. They believe that this option will have the greatest positive impact on the student experience. It will enable them to achieve a better work/life balance, reduce the number of additional hours they are required to work or mean that they are not required to take up a second job. It also gives them a living wage which will have a significant impact on their level of debt upon graduation. Our results demonstrated that parents and BME respondents supported this option.
- 9.2 Following feedback from members an additional employment model emerged, one of employing students in their final year of study. This was never part of the consultation exercise, however this concept would be interesting to explore, in addition to Option 5.

- 9.3 No students supported the move to DIUS. The level of debt incurred under this option exceeds the amount which they would earn upon graduation.
- 9.4 There was concern among students regarding the level of debt incurred under a number of the options and the implications for this on their long-term earnings. A number of nurses remain in band 5 for the majority of their career. Very few progress to band 7. We have estimated that a new graduate paying back £100.00 per month would take 12 years to pay off a debt of £10,000.
- 9.5 Some students did support the principle of a non means-tested bursary. Of the options under this scheme, Option 3C was the most supported option. However, it is clear that there is confusion surrounding what means testing involves. Students did support the principle of equality.
- 9.6 The options within the existing budget received little support. Of these, Option 2a seemed the most appropriate. Whilst it has a loan attached, the amount of debt (£9,300 on graduation) is significantly less than other options.
- 9.7 Students supported the criteria developed to assess the options; however some options received greater support from particular groups. For example, Option 5 was supported by more female, black and minority ethnic respondents and respondents with children.
- 9.8 Respondents supported the need for a clear criterion regarding future occupational groups; however there was popular support for extending the scheme to ambulance staff.
- 9.9 Students see the future changes to the scheme as a real opportunity to improve their financial plight. The age profile of students has changed and the number of students with children or responsibility for other dependants has increased. The ability for healthcare professionals to reflect the diversity and social economic groups in its care depends on getting the bursary scheme right.
- 9.10 Healthcare students are our future workforce. Government has identified that staff are a good barometer of patient care and the same is true for healthcare students. If we value them and help them to successfully complete their studies in a meaningful way we will gain tenfold in our future NHS workforce.

# UNISON

## Student Consultation Newsletter



# Have your say on the future of the NHS Bursaries

WE have developed this special newsletter to help you to understand the Department of Health's consultation on the NHS Bursary and ensure that you don't miss out on having your say.

This is the first time that any government has looked at the NHS Bursary scheme since its introduction in the early 1990s so it's well over due.

What's clear to UNISON is that healthcare students are struggling to balance studies, their other responsibilities and their finances. As a result, in addition to their 37.5 study hours per week, the majority of students are holding down one if not two jobs.

We firmly believe that balancing all of this is at the expense of their studies and possibly patient care. We accept that students have the right to work and earn additional income, however, we believe that many would choose to prioritise their studies if they could afford to.

We also believe that healthcare students are different — they work all year round, so that when other students are taking holidays, they are more often than not in clinical placements, working alongside healthcare professionals and giving



### Help us make student support better

personal and sensitive care to the most vulnerable people.

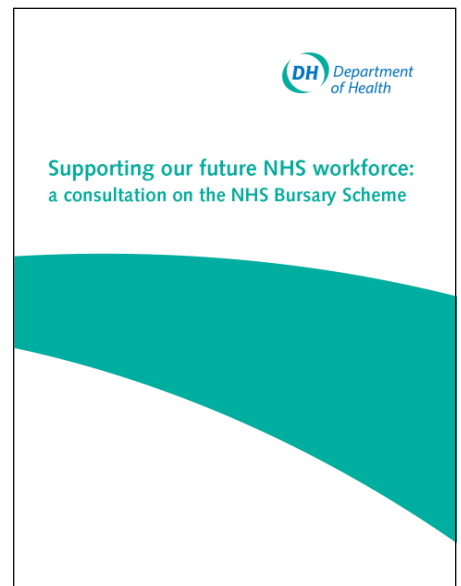
The Department of Health for England has been working with the trade unions and a number of other interested parties to develop a series of options to consult on.

As part of our early work, we outlined the criteria to judge each option against. This was important as we wanted everyone to understand why some options had been included and some not.

We now have a variety of options for you to consider. Some will make no difference and some will have little impact, whilst others could make a significant improvement to student support.

To help you look at the options, we have developed different case studies which show you what impact the different financial changes might have on different healthcare students based on their circumstances e.g. what they are studying, where they live and their income level.

The easiest way to assess the options is to identify either the category you fit into or the case study nearest to you in financial terms and circumstances. Then follow that scenario through each of the options so that you can see what the



differences if any would be under each of the options.

Each option is divided into two groups - those within the current budget and those which would cost more and therefore require additional funding.

No other changes are proposed, but you are asked to consider some other issues. For example, whether you feel the proposals will have a negative impact on any particular equality group or how we should decide which new healthcare students should be eligible for the scheme.

## The following options are inside the current available funding

### Option Two

This option is based on retaining the existing scheme. UNISON doesn't support this option, as we do not believe that the current system is fit for purpose, it needs to change. However it is within the current budget.

### Option 2a - 2c

These may seem a little complicated as there are different options, but they aren't really - each alternative just splits the money differently. All of these options are within the existing budget, costing £430 million. All are based on a means tested bursary and non means tested loan.

**2a** This is at the current rate of the existing degree allowances.

Type of course	Location of study/residence	Total cost	Students studying for 30 weeks			Students studying for 45 weeks		
			Means tested bursary	Loan	Total support per annum	Means tested bursary	Loan	Total support per annum
All courses	London	£430m	£4250	£3100	£7350	£6450	£3100	£9550
	Outside London		£3550	£2210	£5760	£5250	£2210	£7460
	Parental Home		£2950	£1660	£4610	£4050	£1660	£5710

**2b** All students would receive a means-tested bursary, the first £1000 of which is not means tested.

Type of course	Location of study/residence	Total cost	Students studying for 30 weeks			Students studying for 45 weeks		
			Means tested bursary	Loan	Total support per annum	Means tested bursary	Loan	Total support per annum
All courses	London	£430m	£3750	£3100	£6850	£5950	£3100	£9050
	Outside London		£3300	£2210	£5510	£5000	£2210	£7210
	Parental Home		£2900	£1660	£4560	£4100	£1660	£5760

**2c** Provides a means-tested bursary and non-means-tested loan at same rate as other non healthcare students.

Type of course	Location of study/residence	Total cost	Students studying for 30 weeks			Students studying for 45 weeks		
			Means tested bursary	Loan	Total support per annum	Means tested bursary	Loan	Total support per annum
All courses	London	£430m	£1750	£6315	£8065	£3950	£6315	£10265
	Outside London		£1450	£4510	£5960	£3150	£4510	£7660
	Parental Home		£1200	£3495	£4695	£2350	£3495	£5845

**3a** Provides a non-means-tested bursary slightly higher than the current arrangements for degree students.

Type of course	Location of study/residence	Total cost	Students studying for 30 weeks			Students studying for 45 weeks		
			Non means tested bursary	Loan	Total support per annum	Non means tested bursary	Loan	Total support per annum
All courses	London	£430m	£5100	NA	£5100	£5100	NA	£5100
	Outside London		£4250		£4250	£4250		£4250
	Parental Home		£3550		£3550	£3550		£3550

We will follow the two case studies from the Department of Health consultation document concerning Vivienne and Grace to understand the impact of the options. Under option 2a, Vivienne would receive £8,450 per annum but owe at graduation £9,300, Grace would receive £4,715 and owe £6,630. In 2b, Vivienne would receive £9,050 and owe the same amount as in option 2a, Grace would receive £4,715 and also owe the same as in 2a. Under 2c, Vivienne would receive £9,165 but owe £18,945 at graduation, whilst Grace would receive £4,915 and owe £13,530 when registered.

**The following options are outside the cash envelope, but do provide a real opportunity to improve the student experience**

Options 2d & 2e again may seem complicated on the face of it, but they really aren't. They show different levels of funding using the same mechanism of a means-tested bursary and a non-means-tested loan, while some allow for better incomes on shorter programmes and others do not. The net effect of these options is that, although students will have more money in their hand when they need it during their studies, they will have more to pay funds back upon graduation. The overall cost declines as students pay the loan element back upon completion of their studies.

Option 2d								
Type of course	Location of study/residence	Total cost	Students studying for 30 weeks			Students studying for 45 weeks		
			Means tested bursary	Loan	Total support per annum	Means tested bursary	Loan	Total support per annum
All courses	London	£610m	£1300	£6315	£7615	£6900	£6315	£13215
	Outside London		£1800	£4150	£6310	£6400	£4510	£10910
	Parental Home		£1750	£3495	£5245	£5600	£3495	£9095

Option 2e								
Type of course	Location of study/residence	Total cost	Students studying for 30 weeks			Students studying for 45 weeks		
			Means tested bursary	Loan	Total support per annum	Means tested bursary	Loan	Total support per annum
All courses	London	£610m	£4550	£3100	£7650	£10100	£3100	£13200
	Outside London		£4100	£2210	£6310	£8700	£2210	£10910
	Parental Home		£3600	£1660	£5260	£7450	£1660	£9110

Under option 2d, Vivienne would receive £12,115 per annum and owe at graduation £18945, whilst Grace would receive £8,165 but owe £13,530, both of these figures are based on them borrowing the full loan. In option 2e Vivienne would receive £12,100 and on graduation owe £13,530, whilst Grace would have £8,165 per annum and owe £630 on upon completion of her studies.

### Option 3b & 3c

Under these options, students could receive a non-means-tested bursary, but they would not be eligible for a student loan. The amounts differ, with option 3b based on the current level for diploma funding, whilst option 3c is based on identifying a minimum level of student support which is acceptable, using the Rowntree model.

Option 3b								
Type of course	Location of study/residence	Total cost	Students studying for 30 weeks			Students studying for 45 weeks		
			Means tested bursary	Loan	Total support per annum	Means tested bursary	Loan	Total support per annum
All courses	London	£460m	£5250		£5250	£7450		£7450
	Outside London		£4650		£4650	£6350		£6350
	Parental Home		£4200		£4200	£5300		£5300

Option 3c								
Type of course	Location of study/residence	Total cost	Students studying for 30 weeks			Students studying for 45 weeks		
			Means tested bursary	Loan	Total support per annum	Means tested bursary	Loan	Total support per annum
All courses	London	£770m	£7600		£7600	£13200		£13200
	Outside London		£6300		£6300	£10950		£10950
	Parental Home		£5250		£5250	£9100		£9100

Under option 3b, Vivienne would receive £6,350 per annum and Grace would have £5,430. Whilst both of these amounts are less than in other options, neither would owe money to the government via a loan. Under 3c, Vivienne would receive £10,397 whilst Grace would have £8,401. Again neither of them would have to pay back a loan.

**Option 4**

This option proposes to move all healthcare students onto the same system as all other non healthcare students. Under this system, students would be eligible for a means-tested grant in addition to a student loan, which is repayable when your studies are completed. Under this system, students would no longer be eligible for maternity leave as a comparable system does not exist under DIUS.

In this option, the case studies would leave Vivienne receiving an annual amount of £10,180. However, she would graduate with a debt of £21,550 if she borrowed the maximum amount allowed in the loan. Grace would have a total funding package of £5,175 and graduate with potential debts of £15,190.

Type of course	Location of study/residence	Total cost	Students studying for 30 weeks			Students studying for 45 weeks		
			Means tested bursary	Loan	Total support per annum	Means tested bursary	Loan	Total support per annum
All courses	London	£800m	£2765	£6315	£9080	£2765	£7815	£10580
	Outside London		£2765	£4510	£7275	£2765	£5695	£8460
	Parental Home		£2765	£3495	£6260	£2765	£4275	£7040

**Option 5**

This option is based on employing students during their studies, with the salaries based on the national minimum wage. Students would be employed jointly between the NHS and Higher Education Institutes, they could pay pension contributions and would also pay national insurance. This is the most expensive option, but it also gives the highest direct payments to students, without incurring a huge loan. Since there is an age differential in the national minimum wage legislation, two different rates apply to 18 – 21yrs as opposed to those over 22.

Location of study/residence	18 – 21 years	22 years & over
Living in London (inner)	£12218	£14660
Living in London (outer)	£11723	£14066
Living in London (fringe)	£9743	£11690
Living elsewhere in the UK	£9005	£10805

Type of course	Location of study/residence	Total cost	Students studying for 30 weeks			Students studying for 45 weeks		
			Salary	Loan	Total support per annum	Salary	Loan	Total support per annum
All courses	Inner London	£1,270 million	£14,660	N/A	£14,660	£14,660	N/A	£14,660
	Outer London		£14,066		£14,066	£14,066		
	London Fringe		£11,690		£11,690	£11,690		
	Outside London		£10,805		£10,805	£10,805		


UNISON's policy position is to support employment rights for nursing and midwifery students. Prior to the move to higher education, students were paid and had this situation continued student nurses would now be earning £14,000 per annum.

There are a number of options which are outside the current budget, which may improve the financial plight of students; it's important that you look at them all and make an informed choice of what you think it should look like in the future. We have tried to condense the consultation of 135 pages into seven pages and as a result we have focused on the key elements of the options.

**What to do next**

We want you to log on to the UNISON web site at [www.unison.org.uk/healthcare/nursing/students.asp](http://www.unison.org.uk/healthcare/nursing/students.asp) and take part in both of our on line surveys. The first is our annual student debt questionnaire, which will form part of our submission to the Department of Health in December. It will give us an overall picture of student hardship during the last five years. The second survey concerns this consultation - we want to hear from you which options you feel will make a real difference to students and this will again form part of our evidence to government.

There are a number of options and you will each have your own individual experiences and wishes. However, the key point is don't be silent - the voice of the student is a strong one, don't lose your chance to improve the future support that students receive.



## Future of student support – have your say!

[www.unison.org.uk/nursing](http://www.unison.org.uk/nursing)  
<http://www.unison.org.uk/healthcare/nursing/students.asp>

Add your information here and regional/branch office number

## What's happening?

- The Department for health in England are consulting on the NHS Bursary scheme
- They have worked with UNISON and other staff side organisations, as well as HEI's to develop a series of options and questions
- The consultation closes on 11<sup>th</sup> Dec 2009
- You can read the full document at <http://www.dh.gov.uk/en/Consultations/index.htm>

## What are the options?

- There are a number of different options, which we explain in the UNISON news letter, you can access this on the web site  
<http://www.unison.org.uk/healthcare/nursing/students.asp>
- The options are divided into **two groups**, those that can be achieved within the current budget and those which would need additional funding. As you can imagine those outside the current budget make the most difference to students financially.
- We want you to tell us your views on the UNISON web site but also tell the DH too – we want them to hear loudly and clearly from students  
<http://www.dh.gov.uk/en/Consultations/Liveconsultations/index.htm>

## Options within budget

There are 3 options within the current budget they are: -

- ❖ Leave everything as it is (Op 2)
- ❖ A mix of means tested bursary and non means tested loan at the rate of the current nursing/midwifery degree (Op 2a, 2b & 2c)
- ❖ Provide a non means tested bursary for all which is part way between the current degree diploma level (Op 3a)

## Options which need more money

There are 4 options outside the current budget they are: -

- ❖ A means tested bursary and non means tested loan, there are two options here with differing amounts of money (Op 2d & 2e)
- ❖ A non means tested bursary students wouldn't be eligible for a student loan, there are 2 options one based on the current diploma level the second using a minimum income threshold (Op 3b & 3c)

## Options which need more money

- ❖ Moving all healthcare students onto the DIUS scheme (Op 4)
- ❖ Employing healthcare students who would receive a salary based on the national minimum wage

## What would this mean to healthcare students?

The DH have produced case studies based on students on different types of courses and in different circumstances. We are going to look at Vivienne and Grace under each of the options

- ❖ Vivienne a 25 yr old lone parent studying a nursing degree living rented accommodation in London, her course is 45 weeks long
- ❖ Grace a midwifery degree student married living in rented accommodation, her course is 40 weeks long

## Vivienne from options inside current budget

Option	Debt on graduation
2 Vivienne would receive £7,425 pa stay the same	She would owe £9,300 debt
2a £8,450 pa means tested bursary & non means tested loan	She would owe £9,300
2b £7,950 pa means tested bursary & non means tested loan	She would owe £9,300
2c £9,165 pa means tested bursary & non means tested loan	She would owe £18,945
3a £6,200 non means tested bursary	She would have no loan

## Vivienne from options outside the current budget

Options	Dept on graduation
2d she would receive £12,115 PA means tested bursary & non means tested loan	On graduation she would owe a minimum of £18,945
2e she would receive £12,100 PA means tested bursary & non means tested loan	On graduation she would owe a minimum of £9,300
3b she would receive £6,350 PA non means tested bursary	On graduation she would not have debt to a government loan
3c she would receive £10,397 PA non means tested bursary	On graduation she would not have debt to a government loan
4 she would receive £10,180 PA move to DIUS	On graduation she would owe a minimum of £21,550
5 she would receive £14,660 PA employment	On graduation she would not have a debt to a government loan

## Grace from options inside current budget

Option	Debt on graduation
2 Grace would receive £3,837pa stay the same	As a result of the loan she would graduate with £6,630 debt
2a £4,715 pa means tested bursary & non means tested loan	She would owe £6,630
2b £4,465 PA means tested bursary & non means tested loan	She would owe £6,630
2c £4,915 pa PA means tested bursary & non means tested loan	She would owe £13,530
3a £5,030 non means tested bursary	She would have no loan

## Grace from options outside the current budget

Options	Debt on graduation
2d she would receive £8,165 PA means tested bursary & non means tested loan	she would owe a minimum of £13,530
2e she would receive £8,165 PA means tested bursary & non means tested loan	she would owe a minimum of £6,630
3b she would receive £5,430 PA non means tested bursary	she would owe nothing to a government loan
3c she would receive £8,401 PA Non means tested bursary	she would owe nothing to a government loan
4 she would receive £5,175 PA move to DIUS	she would owe a minimum of £15,190
5 she would receive £11,960 PA employment	she would owe nothing to a government loan

## What would benefit Vivienne & Grace best

- ❖ Student support is unique as it is individualised based on your own personal circumstances
- ❖ One of the questions you may need to consider is do you feel its acceptable for students to graduate in debt? If so how much & what might be the long term impact upon graduation?
  
- ❖ 2a & 2c in group one options look best for Vivienne
- ❖ 2a & 3a in group one look better for Grace
- ❖ 3c & 5 in group two look better for both Vivienne & Grace
  
- ❖ There are other options but with them come student loans & debt on graduation
- ❖ You may have a different view - & we hope you tell us in your responses

## So what's next?

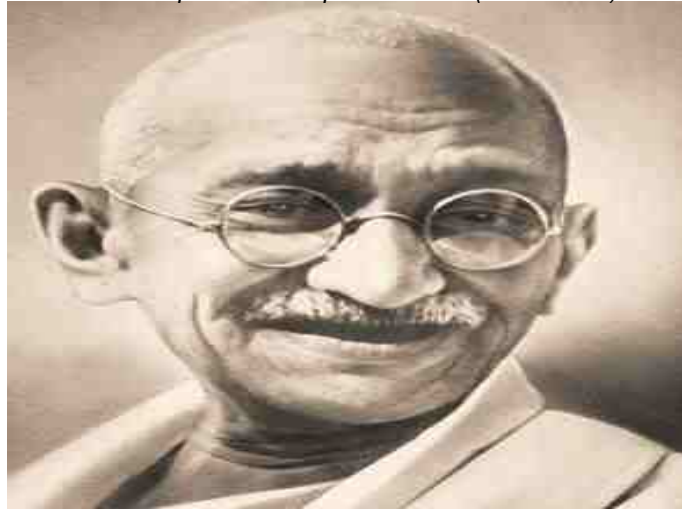
- Read the consultation & options, you can also read the newsletter summary produced by UNISON, then log onto our web site and tell us what you think of the options  
<http://www.unison.org.uk/healthcare/nursing/students.asp>
- While you are there complete the student hardship survey, the analysis of both will form part of our submission to government
- We also want you to log onto the DH web site and complete their online survey at <http://www.dh.gov.uk/en/Consultations/index.htm>
- Why should I do both? – We want you to help us build a weight of evidence which cannot be ignored, we also want government to hear directly from you the voice of students is powerful one so don't let yours be silent.



If this doesn't  
effect me why should  
I care, or bover?

**Mahatma Gandhi**

*Indian political and spiritual leader (1869 - 1948)*



***"Be the change you wish to see in the World"***