

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.

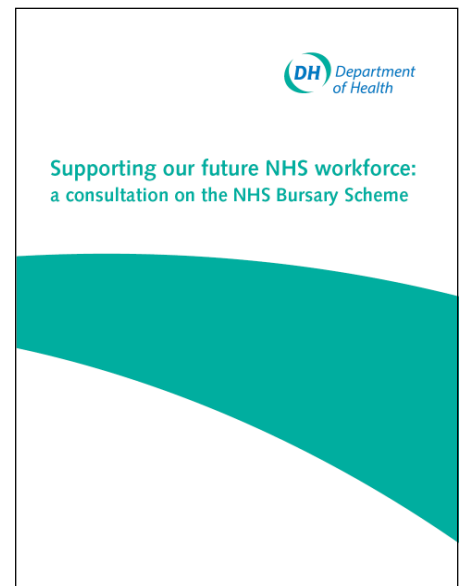
The Department of Health for England has been working with the trade unions and a number of other interested parties to develop a series of options to consult on.

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 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.