

University of Leeds School of Medicine - Student Wellbeing and Support Team Guide

Financial support and help for medical students

What is available depends on your exact circumstances. However the following notes are intended to provide some pointers to sources of information and help. Please note that whilst the University endeavours to ensure the information contained is accurate at the date of publication it does not accept liability for any inaccuracies.

General sources of advice and support

University of Leeds

[Students.leeds.ac.uk](https://students.leeds.ac.uk)

The Finance section of the University Student Support and information website is a good starting point:

<http://students.leeds.ac.uk/#Finance>. It has sections on the [Leeds Hardship Fund](#) (designed assist students facing financial hardship), and [Leeds Financial Support](#) (available to many students who started their course after Sept 2012).

Student Union

<https://www.luu.org.uk/help-support/> (search 'money' or 'finance')

The Help and Support Team in the University Union provides support relating to student finances including loans, fees and funding, and advice on budgeting and managing debt. You can contact them on advice@luu.leeds.ac.uk or tel: 0113 380 1400. They can help with debt negotiation and budgeting, advise about additional sources of funding, and help you apply for this. In some extreme circumstances, emergency funding may be available.

Other websites and organisations

Royal Medical Benevolent Fund (RMBF)

<https://rmbf.org/medical-students/>

This is useful site with useful advice all targeted at medical students. They will give confidential independent advice, and provide specific advice on government support, [elective funding](#), [intercalated funding](#), and for [those studying medicine as a second degree](#). They offer grants to assist with essential living expenses (but not tuition fees). They also provide helpful tips on applying to charitable trusts for a grant, and there is a useful list of 15-20 [relevant trusts](#). They also have an online confidential [Money Adviser](#).

National Union of Students

There are useful pages on [sources of funding](#), with news of funding changes.

BMA medical student finance guide

<https://www.bma.org.uk/advice-and-support/studying-medicine/becoming-a-doctor/medical-student-finance>

This contains a number of useful tools and resources. For UK students, there are there are downloadable finance guides, according to which part of the UK you are from.

Moneysavingexpert.com

This site has lots of useful tips on budgeting and saving money, and its [student pages](#) are well worth a read, including the [60 tips to stretch your student loan](#).

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Reducing bills/dealing with debt/finding part time work

Council tax

Don't forget that full-time students are eligible for [Council Tax exemptions](#) or discounts (depending on living arrangements, student status, course duration and number of study hours per week).

Finding part time work

Be careful about taking on too much while you are studying, especially in later years of the course. However, some part-time jobs can be done alongside the course. The University Union provides advice and links to suitable jobs through [Joblink](#).

Dealing with debt

Debt is stressful, particularly if it is mounting up and if this is the case for you, it is important to seek advice and help. You can get input from the Student Union, [Citizens' Advice](#), and you can find more resources on the [Debt-help pages of Money Saving Expert](#).

Intercalation

Information regarding scholarships for intercalating students can be found on the [School of Medicine Intercalation pages](#). Different rules may apply depending on when in the course you intercalate and whether you are Bradford Transfer Student. Also please check the advice on [intercalated funding](#) on the RMBF site (see above).

Electives

There are a number of grants and scholarships specifically for medical electives. The Electives Office may be able to advise further. The [Edward Boyle Bursary](#) (up to around £500) is available from the Association of Commonwealth Universities. Other sources of funding and ideas can be found on the RMBF site (see above).

Specific Funds and Grants

University of Leeds

Leeds hardship fund

http://students.leeds.ac.uk/info/10231/access_to_learning_fund

This can't help with tuition fees, nor can it help with University fines or debt. You have to meet certain [residency criteria](#). You can apply to the Fund at any time during the academic year once you have received your first student loan, NHS bursary instalment, or part-time fee and course grant. You apply by submitting a form that you collect from the [Student Services Counter](#). Student Hardship Fund grants are usually non-repayable, but they may be able to offer a loan if your Student Loan or NHS Bursary is delayed through no fault of your own. Note that money in savings accounts is included in the assessment of your financial situation.

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The Leeds Bursary

Leeds Financial Support

[Leeds Financial Support](#) applies to many students starting their courses after September 2012, and levels of support vary according to household income and year of starting (between several hundred and several thousand pounds). You have to satisfy other [eligibility criteria](#), and the amount can be taken as a cash sum, a tuition fee discount, or a discount on University-owned accommodation.

Edward Boyle Bursary

This is available to students who already have a first degree, and are ineligible for LEA support towards their fees. It is awarded on the basis of academic merit and exceptional need. It is worth several hundred pounds. It is advertised on the VLE three times a year (but students are only eligible to apply once in any academic year).

External grants and scholarships

It's well worth checking through lists of external grants and scholarships every year or so, since what is available and eligibility criteria may change. There is a general Leeds Student Union list, and one more [targeted at medical students](#) at the RMBF site. Remember that none of these lists are exhaustive, and it is worth doing your own research. If you come across a useful resource, please let us know. We have picked out a few below to illustrate what is available. Also have a look at these sites:

- [The Association of Charitable Organisations](#)
- [Turn2Us](#)
- [Scholarship Search](#) (over 1000 scholarships available!)

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Professionals Aid Guild

<http://pcac.org.uk/>

Grants are in the region of a few hundred pounds. For you to be eligible for help, your parents must hold a university degree or equivalent and/or be part of a profession that requires this level of education. Alternatively, if you have a first degree then you meet their criteria.

The Society of Apothecaries Educational Grant

This grant requires nomination by the School of Medicine to the Society of Apothecaries. It is for final/penultimate year medical students where financial hardship may prevent completion of studies. Usually only one student from the School will receive the award, which may exceed £1000. The selection process usually begins 6 or 7 months before the relevant academic year starts. If you think you might be eligible, please discuss with your personal tutor.

The Royal Medical Benevolent Fund

<https://rmbf.org/get-help/help-for-medical-students/>

The RMBF aims to make a real difference in the lives of medical students and their dependants facing financial hardship due to unforeseen difficult circumstances. For the future benefit of the profession, they look to assist medical students who find themselves in such exceptional and difficult financial situations, through no fault of their own, that they are in danger of being lost to the profession. They also offer loans, which can be repaid at such time as the student is in a position to do so.

The Medical Women's Federation

<http://www.medicalwomensfederation.org.uk/advice-support/grants-prizes>

This organization provides a number of grants and bursaries to female medical students, for example there is one for students studying medicine as a second degree. They also do elective bursaries. You have to become a member.

Royal Society of Medicine

<https://www.rsm.ac.uk/prizes-and-awards/prizes-for-students/>

Some of these prizes and awards are quite substantial – they often map to different specialities. Some are for essays.

BMA charities

[BMA Charities](#) distributes grants to medical students in times of financial need, particularly students taking medicine as a second degree.

To find out more, send an email to info.bmacharities@bma.org.uk

The Royal Medical Foundation

<http://www.royalmedicalfoundation.org/do-i-qualify>

If you a dependant of a GMC registered doctor (past or present) and have a proven financial need due to little in the way of income or savings, a grant may be available.

Summary

Financial difficulties cause stress and interfere with your studies. There are many sources of help and advice. A good starting point is to discuss these with your personal tutor, or the Student Union Advice Centre, and to check some of the websites included in this guide. Please contact the Student Achievement and Support Team for more help.

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