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Medics demand funding review to stop students dropping out because of poverty

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Medical students in England are calling for a review of funding arrangements in the fifth and sixth years of their degrees to stop some dropping out because they cannot afford to continue their studies.

The #LiveableNHSBursary campaign demands that funding for medical degrees is brought in line with other healthcare courses. It is also calling for a review of Travel and Dual Accommodation Expenses¹—which reimburses students for expenses during practical training and clinical placements—to reflect rising living costs.²

The medical degree, which tends to take six years, is uniquely funded compared with other degrees in England. Student Finance England (SFE) provides a means tested maintenance and tuition loan for the first four years of the undergraduate degree of up to £9450. But in their final years, students must apply for an NHS bursary that provides a tuition fee contribution, a non-means tested grant of £1000 each academic year, and a means tested bursary of up to £3191.³ There are hardship grants available, although these are difficult to access.

Some students, who cannot get financial support from their families, must work to pay their way, often holding down more than one job. These are often students who have been encouraged to apply to medical school through widening participation programmes.

#LiveableNHSBursary was started by Eilidh Garrett, a graduate medical student from Newcastle, who received backing from other students and the Doctors Association UK.

She told *The BMJ*, “Charity and university hardship funds tend to be made specifically for acute funding problems, not chronic underfunding from a lack of government support for medical students which leads to long term living cost problems. These schemes often request several months’ worth of bank statements, ask people to highlight any spends over £50, and ask that students maximise all avenues of available debt including overdrafts first. In my own case, the only debt I hadn’t explored was maximising my credit card. I am now £3000 in credit card debt.”

Michaela Vernon, a final year medical student at the University of Manchester, said, “In years 1-4 I had access to £10 000 maintenance loans each year. Now in my fifth year I get an NHS bursary and a reduced maintenance loan, which adds up to £5500. Estimated living costs at most universities are over £10 000. I am from a widening participation background, I have no financial backing. I have had to juggle my job as a healthcare assistant to make ends meet during my final year of university when I had some of the biggest exams of my life. Medical students deserve better

funding so they can focus on placement and exams, without burning themselves out.”

The campaign has garnered the support of the BMA, Doctors’ Association UK, and MPs.⁴

Khadija Meghrawi, co-chair of the BMA medical students committee, said the current situation was deeply worrying.

“This is a failure of the government to provide enough funding. For years, we’ve heard instances of students using food banks, overburdened by debt and exhausted by working long hours alongside studying. No student should have to choose between completing their degree and making ends meet,” she said. “We are a nation in desperate need of more doctors. To grow a medical workforce that is both fit for the future and is reflective of the population that it works to treat, the government must provide adequate financial support to medical students.”

Meghrawi said that the BMA was surveying medical students to get a clearer picture of the financial stresses they face.

Doctors Association UK said that the current arrangements gave students a maximum of £6458 a year to live on in their final two years, something they should not be expected to do. “We are asking for this to change, so students are given equal opportunities, regardless of family and personal incomes,” it said in a statement.

It added, “In a time when we are desperately short of doctors we should be doing everything we can to attract, not deter, them. We ask that MPs and parliament take this onboard.”

A spokesperson for the Department of Health and Social Care said, “We are committed to supporting medical students in England across all years of study and we are keeping funding arrangements for all healthcare students under review. The department recognises that maintenance loan levels are higher under the SFE loans system for the first four years than the NHS bursary for fifth year students. It is important to consider, however, that student loans are required to be repaid. The NHS bursary is non-repayable.”

1 www.nhsbsa.nhs.uk/nhs-learning-support-fund/travel-and-dual-accommodation-expenses.

2 www.dauk.org/news/2022/04/28/liveablenhsbursary.

3 www.nhsbsa.nhs.uk/nhs-bursary-students.

4 <https://twitter.com/timfarron/status/1519995316044505088>.