



**msc** Medical  
Schools  
Council  
*For the future of medicine*

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Dear Eluned Morgan MS

### **Medical students in financial difficulty**

Over the last 12 months UK medical schools have become increasingly concerned about the financial pressures being placed on medical students. The cost-of-living crisis the UK is experiencing is having an impact on people across the country. Medical students are placed under additional pressure by the way the financing of their degrees is structured and implemented through the NHS Bursary Scheme. This is particularly the case for students in their final year of study and those students that have undertaken an intercalated degree or who are on a Graduate Entry Medicine Programme.

Whilst the student loan system is transparent, the NHS Bursary is complicated and dependent on where a student lives in the UK, what course they are taking and whether they have a previous degree or not. All students are facing financial difficulties, but the NHS Bursary is an added burden. As an example, final year undergraduate medical students from Wales, on a standard five-year course, experience an approximate 23% drop in the maintenance funding available to them.

This puts students under increasing pressure to undertake part time work in the latter parts of their course just to be able to cover their accommodation costs and food. This added pressure to undertake part time work coincides with full time clinical studies as the students prepare to transition into the NHS to be ready to treat patients.

There are things that medical schools and universities can do to ease the financial pressures on medical students, such as ensuring that access to hardship funds is equitable. But fundamentally the way in which funding works for final year students' needs to change to become in line with current student finance policy and the costs of living.

MSC supports the aims of The Doctors' Association and the Liveable Bursary Campaign and calls on governments across the UK to take the following steps;

1. Grant immediate access to full maintenance loans for medical students in line with other healthcare professional courses for the duration of the degree programme.
2. Allow medical students to access to the NHS Learning Support Fund, or equivalent in devolved nations, which is available to other healthcare professional students, replacing the standard medical student NHS bursary. This would enable all medical students to access a £5000 non-means tested grant.
3. Review Travel and Dual Accommodation Expenses, so that fuel and accommodation reimbursements are reflective of the ongoing cost of living crisis.

Granting access to available maintenance loan funds would be seen as a positive choice by many students whilst using the NHS Bursary to continue to contribute to the University fees incurred during the eligible years of study. Financial difficulties put additional stress on the student population who should rightly be focusing on preparing themselves to be effective doctors serving communities across the UK. It is particularly concerning that these issues are most acute at the point when students are just about to become fully fledged doctors. It is vital that this issue receives urgent attention by the UK and devolved governments.

A similar version of this letter will be sent to the Permanent Secretary at the Department for Health in Northern Ireland and the Ministers for Health in Scotland and England. MSC will publish this letter on its website.

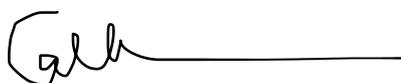
Yours Sincerely



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