**Changes to student nurse financing in the UK: A good or a bad thing?**

As I write this editorial rumours abound about the future of funding for pre-registration nurse and midwifery education following the Comprehensive Spending Review on 25th November. Each year around £5bn is spent funding health care education by Health Education England (HEE), about £1bn of that is spent funding pre-registration non-medical education. In a time of austerity and as the Government tries to cut the Country’s budget deficit this is potentially an easy target.

Currently pre-registration nursing students in England have their tuition fees paid by the Department of Health. Universities are paid the benchmark price of £8,315 (outside London). This is significantly less than the £9,000 tuition fees paid by students on other courses despite nursing courses normally running for 42 weeks rather than the standard 30. The Council of Deans of Health (CoDH) have calculated that the gap between funding for a nursing course and what it actually costs is at least 7.6% (1). Universities say that this under-funding is unsustainable.

The current situation for nursing students and those on non-NHS courses is outlined in Box 1. Nursing students are entitled to significantly less financial support and many struggle financially. Nursing students would be better off financially while on the course if they were treated like those on non-NHS funded courses. However, students on a three-year course would finish University with, on the current figures, up to £59,106 of debt if they study in London and £51,600 if they study outside London. (Loan repayments for a nurse at the bottom of the Band 5 pay scale would be around £7 per month.)

**Box 1: Student funding - Current situation**

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| **Current situation for pre-registration nursing students in England (from 1st September 2012)**(<https://www.gov.uk/nhs-bursaries>) | **Current situation for student on non-NHS funded courses** ([www.studentloanrepayment.co.uk](http://www.studentloanrepayment.co.uk)) |
| * Tuition fees paid (benchmark price) – students are not required to pay this back
* Students can apply for a £1,000 grant from the NHS.
* A means tested bursary from the NHS
* A reduced Maintenance Loan from Student Finance England
* Additional support available for children and other dependents
 | * Get a loan to cover their tuition fees of up to £9,000 per year
* Can apply for a maintenance loan which varies depending on the student’s circumstances:
	+ Living with parents – up to £6,904
	+ Studying in London and not living with parents – up to £10,702
	+ Studying outside London and not living with parents – up to £8,200
* Loans are paid back once the student earns more than £21,000 per annum
* Loans are written off after 30 years
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Many people think that if student nurses and midwives have to pay tuition fees and take out student maintenance loans this will reduce the number of applicants to pre-registration courses. However, there are significantly more applicants than places available at the moment. Given this it could be argued that there are enough people wanting to do nursing and so changes in financial arrangements will not be a problem.

Numbers of students on pre-registration nursing courses are currently restricted by how many places HEE, who have a finite budget, commission. The number of overseas nurses recruited to work in the NHS indicates insufficient nurses are being commissioned. The CoDH suggest that if the student finance system, and thus the commissioning process, change this would allow universities to recruit more students (2). This is dependent on there being sufficient placements and so is unlikely to be a solution for children’s nursing, where placements are limited.

In an earlier editorial (3) I reflected that nursing students in Canada pay their course fees, and do not receive a bursary to cover their living expenses. So would it be catastrophic if this was to happen in the UK? Do we need a change of societal attitude in the UK in relation to funding for degrees? Do we need to accept that we can no longer afford to fund students’ degree level education? Should nursing students be treated differently?

It is timely to review the financing of nursing courses but we need to ask:

* Should those on nursing and midwifery courses be treated differently from other students in terms of student finance?
* Will the changes in financing mean students are less likely to experience financial hardship?

**References**

1. Council of Deans of Health (2014) *Nursing, Midwifery and AHP Pre-registration Education: The Funding Gap – Briefing Paper*, Council of Deans of Health, London

2. Council of Deans of Health (2015) *Reforming initial education funding for nursing, midwifery and AHP students in England*, Council of Deans of Health, London

3. Twycross, A. (2011) Let’s talk about nursing, *Evidence-Based Nursing,* 14(4): 95-96.