

## **Student finance (England) FAQ**

**Issued: 19 December 2019**



### **Is physiotherapy covered?**

Yes

### **What has the Government announced?**

The government has announced that physio students starting or continuing courses next academic year will be able to claim £5000 towards their living costs. Some students will be able to claim up to £3000 in additional payments depending on their circumstances.

### **Is this a one off payment?**

The Government says it is an annual payment.

### **Why isn't this a bursary?**

We don't know why the Government has chosen not to call this a bursary, but it seems to be one.

### **Will students have to repay this?**

No, not according to the Government announcement

### **Is this payment instead of the current maintenance (living cost) loan?**

No, students will be able to get both the £5000 and a maintenance loan.

### **Will this apply to second degree and MSc pre-reg students?**

Yes pre-reg postgrads and those wanting to do a healthcare course as a second degree are also eligible for the funding.

### **Will students still have to pay fees?**

The Government has not announced any change to tuition fees at this stage.

### **What is happening outside England?**

Student finance is devolved, so this only applies in England. The Welsh Government is continuing with their bursary scheme. The Scottish Government has just agreed to fund fees for some MSc pre reg students.

### **Will current students whose courses go beyond this year be able to claim?**

The Government has said this will be available to continuing students.

### **Why has the CSP changed our policy on loans?**

We have not changed our policy, which has always been based on principles about what good student financial support looks like, not the specific type of payments made. We have always argued that students need more funding for their living costs.

If needed -

Council accepted the change because the old bursary scheme was flawed. The amounts students got to live on was below the loan level and student numbers were capped, leading to massive shortages of physios. In reality, we had a two tier system in England with some students getting a bursary and some eligible for loans.

### **What are the financial implications for individual students ?**

These will vary student to student. Until the full details are known we can't offer any general advice.

### **Will current or former students be reimbursed?**

Students graduating prior to Sept 2020 will not benefit from this change.

### **Won't students still be left with a huge debt to pay off?**

The loans scheme is not debt in any normal sense. Graduates do not have to pay the full amount off, only pay when they are working and earning a decent salary and only pay for a limited period. We would encourage potential students not to see this as a barrier to joining the profession

### **Won't this lead to oversupply again?**

Vacancy rates in the NHS are at 8% and demand for physio services rising rapidly. Rather than oversupply the challenge is shortage of supply.

### **Won't this lead to pressure on placements if even more students join?**

Regardless of this change, we need more students graduating to fill vacancies and meet growing demand. That does mean widening the range of placements and numbers of students per educator in some services. The CSP is supporting services and universities in developing these opportunities.

## **Does the CSP have any concerns?**

We need to see the full detail of the proposals. However it must;

- not be funded through capping students numbers or holding down funding to universities, as either would undermine the intention to expand physio numbers
- It needs to be available to all pre reg students including second degree takers and MSc students
- How the payments relate to loans needs to be clarified.