
Finance for Graduate Students on an Undergraduate Course in Medicine - 2009/2010 onwards.

David Smith BSc (Hons), May 2010

Contents

• **Background**

- Student Finance England
- Graduate students undertaking an undergraduate medical degree course
- Quality Assurance Agency for Higher Education (QAA)

• **Student Entitlement**

- Student Entitlement - Introduction
- Student Entitlement - At a glance
- Student Entitlement - In more detail
- Determining the level of a qualification in Medicine
- Determining the level of a qualification in Medicine - Further information
- Length of entitlement
- Implications for students
- Reasons for the difference between entitlement and award

• **Conclusions**

- Author recommendations
- Author disclaimer

• **Frequently Asked Questions**

- 'If students are entitled to this funding why aren't they currently receiving it?'
- 'I am one of the students that this applies to, how much extra funding am I entitled to?'
- 'What's all this about a 'first degree in Medicine'? Surely, as I have a degree already this is a second degree?'
- 'If the QAA say that a qualification in Medicine is at the same level as a Master's qualification then doesn't that mean I'm not entitled to any funding as the SLC don't fund Master's courses?'
- 'I'm one of the students eligible for more funding, how do I get it?'
- 'I really need the money now! How long will it take to come through?'
- 'I've completed the appeals process and I've still not been awarded any extra funding, what now?'
- 'How likely is it that we will receive the additional funding?'
- 'I'm a student starting in the 2010/11 academic year - I've only been awarded the maintenance loan does this apply to me too?'
- 'I'm a student on low income and I'm claiming benefits - will this affect my claim?'
- 'Will I be entitled to a bursary from my university as a result of this?'
- 'I originally received additional funding from the SLC but I have recently had a letter telling me that this will stop and that they will be reclaiming the money back from me, can they do this?'
- 'I have spoken to the SLC and they have told me that their guidance notes state that I am not eligible for any additional funding, is there any point disputing this?'
- 'Who are you and how have you come across this information?'

• **References**

• **Appendices**

- Annex 1 - Hull York Medical School - Academic level of HYMS medical degree
- Annex 2 - Leeds University - Diploma Supplement - Information on the level of the qualification
- Annex 3 - Medical Schools Council - Response to this report
- Annex 4 - Student Finance England Appeals Form

Background

Student Finance England

Prior to 2009, to apply for university level funding, students were required to liaise with their local authority to secure funding. Many students were able to resolve problems & enquiries face-to-face with a representative of their local authority, often the assessor of the claim, at designated local council offices around the country. Complex problems would be dealt with by the local authority in such a manner as that the student would only have a single point of contact who would deal with the enquiry and discuss this with the student direct.

In 2009 Student Finance Direct was rebranded Student Finance England as part of the 'Customer First Programme'. The aim of this programme was to shift the majority of the responsibilities & processes regarding administration of government funding for university level academic courses, away from local authorities and into the hands of the Student Loans Company (SLC) who were responsible for the design, implementation and operation of Student Finance England. The intention behind this move was to place the student at the centre of the process (Hopkin, 2009). One of the major changes to the system was that students now apply to a central location and are only able to resolve problems and enquiries via telephone consultation & letters. Students now have no access to the assessors of their claims and communication from assessors is done via written correspondence. The majority of students making telephone enquiries will speak to a different person each time they contact Student Finance England.

The implementation of this new program was unfortunately not acceptable to many end-users (students) and at the start of the 2009/2010 academic term over 100,000 student applications were still to be processed meaning a large majority of students were required to seek additional intermediate funding whilst their claims were assessed (Coughlan, 2009).

In December 2009 the results of an investigation launched into the performance of the SLC was published. That report highlighted several failings within the design & implementation of Student Finance England (Hopkin, 2009).

Graduate students undertaking an undergraduate medical degree course

Prior to 2009 students with a previous degree from a UK institution were not eligible for funding for a further degree course, with a few important exceptions.

Courses leading to a degree in Medicine were one of the exceptions.

Prior to 2009 the funding available for medical students with previous degrees was as such (Money4MedStudents, 2010):

Students on a 4 year 'graduate-entry' undergraduate course:

The SLC would provide funding for the 1st year in the form of:

The basic maintenance loan (No funding is available for course fees & no maintenance grants are available)

Students in special circumstances are still entitled to specific income-assessed assistance such as: Childcare Grant, Adult Dependant Grant, Parent's Learning Allowance & Travel Grants.

From the 2nd year of the course the NHS would cover the costs of the course fees and issue income-assessed bursaries.

The SLC would also offer a reduced rate loan from the 2nd year.

Students on a 5 year undergraduate course:

The SLC would provide funding for the 1st to 4th years of the course in the form of:

The basic maintenance loan (No funding is available for course fees & no maintenance grants are available)

Students in special circumstances are still entitled to specific income-assessed assistance such as: Childcare Grant, Adult Dependant Grant, Parent's Learning Allowance & Travel Grants.

From the 5th year of the course the NHS would cover the costs of the course fees and issue income-assessed bursaries.

The SLC would also offer a reduced rate loan for the 5th year.

Depending on the type of course, students would have to self-fund their course fees for 1-4 years. An approximate estimation of the average amount of loan available to a student during that time is £4,500.00. Course fees are on average around £3,200.00 (although these can increase on a yearly basis). This means that the average medical school student with a previous degree, would have approximately £1,300.00/annum funding to support them through up to 4 years of medical school.

In light of this the majority of students in the category seek part-time employment or borrow additional funds from a bank/building society.

Quality Assurance Agency for Higher Education (QAA)

Universities in the United Kingdom are autonomous (Each university is responsible for the standards of the awards that they confer to successful students) and these institutions are not owned by the state, yet they receive government funding. To ensure a level of quality is reached by all universities confirming degrees upon students the QAA was set up in 1997 (Quality Assurance Agency for Higher Education, 2010).

The QAA is an independent body whose duties include:

- conducting reviews of universities and colleges
- publishing reports on the confidence that can be placed in an institution's management of standards and quality
- providing guidance to universities and colleges on maintaining academic standards and improving quality, in line with the Academic Infrastructure
- investigating causes for concern about academic standards and quality
- advising governments on applications for degree awarding powers and university title
- engaging with European and wider international developments

(Quality Assurance Agency for Higher Education, 2010)

If institutions or students are in doubt as the level of the qualification being awarded they can consult with the QAA to determine the resolution to this query. (Quality Assurance Agency for Higher Education, 2010)

The QAA is a reference point for universities and academic finance awarding bodies (both public & private) across the UK.

Student Entitlement

Student Entitlement - Introduction

The purpose of this report is to highlight to the reader that the current information, supplied by the SLC, regarding student finance for undergraduate medical school students with previous degrees is inaccurate. A number of factors in tandem have led to the inaccurate assessment of potentially hundreds of students in the 2009/2010 academic year & will lead to the same for students entering during the 2010/2011 & subsequent academic years. The intention of informing the reader of this information is to affect change in this inaccurate system, and grant the students in this situation access to the funding they are entitled to.

This report focuses only on students attending undergraduate medical school courses with previous degrees starting on or after the 1st September 2009.

This report does not deal with any students on medical courses starting before 1st September 2009. It also does not deal with any issues relating to disabled students.

For the remainder of this report the terms 'student' & 'students' refers to a student(s) attending an undergraduate medical school course with previous degrees starting on or after the 1st September 2009, unless otherwise stated.

Student Entitlement - At a glance

The vast majority of literature and financial advice, including information supplied by the SLC regarding a student embarking on a medical school course for the 2009/2010 academic term would offer the same information as given to those starting the course in the previous year (see 'Background'). The same can be said for those students starting in the 2010/2011 academic year.

Many students will have made the decision to study Medicine based on this information, with many potential students deciding not to study based on the same information.

Many students will have taken loans and borrowed money based on this information. The costs of these financial products vary with each provider but all institutions will charge some fees for the borrowing of those funds (Arrangement fees, Interest charges, etc). Many students will have amassed large 'potential debt' before attending a single day at university.

Student Entitlement - In more detail

The role of the SLC is to administer government funds to allow students to attend university courses with the intention of improving the economic status of the UK.

The SLC does not make the rules regarding the funding of students, it only administers them. The SLC have a large amount of documentation offering guidance on how to do this. As the guidance notes used by the SLC are only a form of interpretation of the regulations, where the two differ the regulations take priority. (Student Finance England, 2009) The regulations regarding student finance entitlement can be accessed online. (Office of Public Sector Information, 2008)

For the 2009/2010 academic year the regulations regarding student finance entitlement changed to incorporate several new changes. Specifically the rules were changed so that any UK student could only receive funding for courses leading to higher qualifications than those already held by that student & not for courses leading to equal or lower qualifications.

As the regulations are the core ruling principles behind the assessment of students for financial support this report will focus on these to determine the true financial entitlement of students undertaking undergraduate medical courses..

The main 3 forms of financial support that a student is likely to request from the SLC are as follows:

- Maintenance Loan
- Tuition Fee Loan
- Maintenance Grant

Both the maintenance loan & maintenance grant are dependent on the eligibility for the tuition fee loan. In short, if a student cannot get the tuition fee loan they cannot get the other two. The exception to this is the access to the maintenance loan for medical students, which is awarded to the student by means of a special dispensation made within the regulations:

Qualifying conditions for the loan for living costs – current system students

65.—(1) Subject to paragraphs (3) to (5), a current system student qualifies for a loan for living costs in connection with the student's attendance on a designated course if the student is under the age of 60 on the relevant date and—

(a) where the student begins the course on or after 1st September 2009, the designated course does not lead to an equivalent or lower qualification; or

(b) where the student began the course before 1st September 2009, the student does not have an Honours degree from an institution in the United Kingdom.

(2) The condition in paragraph (1)(a) or (b) does not apply where—

(a) the designated course leads to qualification as a social worker, medical doctor, dentist, veterinary surgeon or architect

(b) the designated course began before 1st September 2009 and leads to qualification as a landscape architect, landscape designer, landscape manager, town planner or town and country planner;

(c) the current system student is eligible to receive any payment under a healthcare bursary the amount of which is calculated by reference to the student's income or a Scottish healthcare allowance the amount of which is calculated by reference to the student's income in respect of any academic year of the course; or

(d) the current system student is on a course for the initial training of teachers.

(3) A current system student does not qualify for a loan for living costs if the only paragraph in Part 2 of Schedule 1 into which the student falls is paragraph 9.

(4) A current system student does not qualify for a loan for living costs in connection with the student's attendance on a designated course if that course is a flexible postgraduate course for the initial training of teachers which is of less than one academic year's duration.

(5) A current system student does not qualify for a loan for living costs if the student is a prisoner.

Therefore, as is currently administered by the SLC, a student is entitled to a loan for living costs (Maintenance Loan) for the entire duration of their course.

The regulations regarding the maintenance grant are as such:

Qualifying conditions for the maintenance grant

56.—(1) A current system student qualifies in accordance with this regulation for a maintenance grant in connection with the student's attendance on a designated course.

(2) A current system student does not qualify for a maintenance grant if the student qualifies for a special support grant.

(3) If a current system student does not qualify for a fee loan in respect of an academic year of the designated course, the student cannot qualify for a maintenance grant for that year unless the reason that the student does not qualify for a fee loan is that—

- (a) the year is an Erasmus year; or
- (b) the designated course is an old flexible postgraduate course for the initial training of teachers.

In short students cannot gain access to this funding if they are not receiving the tuition fee loan.

As students cannot gain access to the maintenance grant without the tuition fee grant it is appropriate to ascertain if a student would be eligible for the tuition fee grant. The regulations state:

Availability of fee loans to current system students - general

20.—(1) A current system student does not qualify for a fee loan in respect of a designated course if—

- (a) the designated course leads to an equivalent or lower qualification, the exemption in regulation 14(1), (2) or (3) does not apply and the student begins the course on or after 1st September 2009,
- (b) the student has an Honours degree from an institution in the United Kingdom, the exemption in regulation 14(1), (2) or (3) does not apply and the student began the course before 1st September 2009; or
- (c) the designated course is an old flexible postgraduate course for the initial training of teachers.

Addressing each of these ineligibility criteria in turn:

- (c) the designated course is an old flexible postgraduate course for the initial training of teachers.

The medical courses in question are not courses for the initial training of teachers hence this does not apply.

- (b) the student has an Honours degree from an institution in the United Kingdom, the exemption in regulation 14(1), (2) or (3) does not apply and the student began the course before 1st September 2009

The students in question all have an Honours degree from a UK institution, however the current course began on or after the 1st September 2009 hence this does not apply.

- (a) the designated course leads to an equivalent or lower qualification, the exemption in regulation 14(1), (2) or (3) does not apply and the student begins the course on or after 1st September 2009,

The medical courses in question all start on or after the 1st September 2009 but a first degree in Medicine is a higher qualification than a Bachelor's degree hence this does not apply.

As none of the ineligibility criteria apply, the students are entitled to income-assessed:

- Maintenance Loan
- Tuition Fee Loan
- Maintenance Grant

The main point of concern from the above statements regards what proof exists, within the literature, that proves Medicine is a higher qualification than a Bachelor's degree.

Determining the level of a qualification in Medicine

As mentioned in the 'background' section of this report the QAA is an independent body which is used to resolve issues regarding the levels of qualifications awarded by UK universities. The QAA publish a document known as the 'Framework for Higher Education Qualifications' or the FHEQ. (Quality Assurance Agency for Higher Education, 2008) The FHEQ lists the major classes of courses offered by UK universities.

For the 2009/2010 academic year the QAA published a new version of the FHEQ. In that version the level for a Bachelor's degree is listed as level 6. The level for first degrees in Medicine are classed as level 7. The following comment is made by the QAA, in the FHEQ, on the subject:

43 First degrees in Medicine, dentistry and veterinary science comprise an integrated programme of study and professional practice spanning several levels. While the final outcomes of the qualifications themselves typically meet the expectations of the descriptor for a higher education qualification at level 7, these qualifications may often retain, for historical reasons, titles of Bachelor of Medicine, and Bachelor of Surgery, Bachelor of Dental Surgery, Bachelor of Veterinary Medicine or Bachelor of Veterinary Science, and are abbreviated to MBChB or BM BS, BDS, BVetMed and BVSc respectively.

In other words the level of the qualification awarded is a level higher than that of a Bachelor's degree (Medicine is a level 7 course - which is the same level as a Master's qualification) but for historical reasons the title of the award is still 'Bachelor of Medicine and Bachelor of Surgery'.

To complete an undergraduate degree in Medicine the student has to meet all of the criteria outlined in level 6 of the framework and all of the criteria outlined in level 7. As the course comprises of an integrated programme of study, elements from both level 6 & level 7 of the FHEQ are studied and completed by students from the first day of study & throughout the course.

Whilst a Bachelor's degree (with or without Honours) is a level 6 qualification, An undergraduate degree in Medicine is a level 7 qualification and thus Medicine is a higher qualification than a Bachelor's degree.

Whilst the QAA sets out the guidance in the form of the FHEQ, it is dependent on each individual university to implement this guidance as they see fit (see below).

Determining the level of a qualification in Medicine - Further information

It has been mentioned that the QAA is an important body for the quality of university courses. In spite of this it is important to show examples of how the QAA is being utilised by various bodies involved with UK Universities.

Firstly, the universities themselves will produce documentation showing how their teaching quality standards adhere to the FHEQ. Evidence for this is provide within this report (see annex 1 + 2). Further evidence can be gathered through contacting universities to confirm the level of the course, IE: Liverpool University, who also confirm their course is a Level 7 qualification (Rushforth, 2010)

Secondly, the Higher Education Funding Council of England (HEFCE) uses the FHEQ to determine how it distributes it's funding. The HEFCE is the public body that awards money to universities for the students in attendance on courses. It's guidelines for financial eligibility are separate from those of the SLC however they try to administer their funds in parallel to the SLC where possible.

In regards to the QAA the HEFCE state (Higher Education Funding Council of England, 2010):

HEFCE has a statutory duty to ensure that the teaching provision it funds with public money is of good quality.

In common with the other UK funding bodies, we discharge this duty by contracting the Quality Assurance Agency (QAA) to devise and implement quality assurance methods. The QAA is therefore responsible for reviewing the quality of all publicly funded higher education (HE) teaching provision in England on behalf of HEFCE, in both higher education institutions (HEIs) and further education colleges (FECs)

The QAA has developed a means of describing academic standards called the [Academic Infrastructure](#), which underpins these quality assurance processes. This sets out clear and explicit standards for HE, for public information, and is a point of reference for other quality assurance processes. The infrastructure includes:

- frameworks for HE qualifications
- subject benchmark statements
- programme specifications
- the code of practice for the assurance of academic quality and standards in HE

In summary the HEFCE, which is the body which awards funding for universities to allow them to teach students, follows the guidance set out by the QAA in the form of the FHEQ and this is used to assess eligibility for financial support.

It is clear from the literature that Medicine is a higher qualification than a Bachelor's degree and that all UK institutions who adhere to the FHEQ would agree.

In addition to the evidence provided above it is an important fact to note that UK medical schools are represented by a further public body: The Medical Schools Council (MSC).

The MSC define their role as such (Medical Schools Council, 2010):

The **Medical Schools Council** represents the interests and ambitions of UK Medical Schools as they relate to the generation of national health, wealth and knowledge acquisition through biomedical research and the profession of medicine.

As an organisation it occupies a unique position embracing medical undergraduate education, health related research, and a critical interface with the health service and postgraduate education and training.

The MSC is also aiming "to be the authoritative voice of all UK Medical Schools" (Medical Schools Council, 2010).

In determining the level of a UK Medicine course it is appropriate to seek the advice and consultation of the MSC.

A draft copy of this report was delivered to the MSC and their input on the issue was requested & received (see annex 3).

The MSC is clear on this issue:

- The MSC feel that that the 'SLC is mis-interpreting the regulations' regarding student finance.
- The course level of a UK Medicine course is equivalent to a Master's level qualification.
- The reason for the description of such courses being 'Bachelor of Medicine', 'Bachelor of Surgery', etc is purely historical.

Again, the MSC is a well respected, highly public organisation and they are yet another body that agrees with the fact that:

Medicine is a higher qualification than a Bachelor's degree.

Length of entitlement

The length of time that students are entitled to additional funding will depend on the circumstances of the student & these need to be addressed on an individual basis.

In general:

Students who started medical school immediately after completion of a previous degree course will be eligible for funding based on the following formula:

$$(OD + 1) - PC$$

Where 'OD' is equal to the standard length of the current course &

Where 'PC' is equal to the length of time the student has received previous funding

In most cases this will equate to:

$$(5+1) - 3$$

$$6 - 3$$

= 3 years of additional funding.

As funding is paid in reverse chronological order (see Section 20., paragraph (5). of the regulations) the student will only receive the income-assessed maintenance loan for the 1st year of their studies whilst for the 2nd, 3rd & 4th years the student will receive the income-assessed maintenance loan, tuition fee loan & maintenance grant. The final year of the course is paid for by the NHS.

If a student has taken time away from academic study between their previous course and this one, without deferring entry, the student falls under the category of a student on an 'end on' course, as per the description of such in the student finance regulations:

a full-time first degree course beginning on or after 1st September 2009, (other than a first degree course for the initial training of teachers) which, disregarding any intervening vacation, a student begins after ceasing to attend a lower level full-time or part-time higher education course, or undertake a compressed degree course or a designated distance learning course

In these circumstances (see Section 23., paragraphs (2) & (5). of the regulations) the equation for length of eligibility is as such:

$$(D + X) - PrC$$

Where 'D' is the greater of 3 or the standard length of the current course &

Where 'X' is the length of the previous course minus 1 (note this value is never less than 1) &

PrC is the length of time spent on a previous course (not taking into account repeating years for compelling personal reasons)

In most cases this equates to:

$$(5 + 2) - 3 \quad \text{Note } X = 2 \text{ as the previous course was 3 years in length } (3-1)$$

$$7 - 3$$

$$= 4 \text{ years of additional funding}$$

The student will receive the income-assessed maintenance loan, tuition fee loan & maintenance grant for the first four years of the course. The final year of the course is paid for by the NHS.

Implications for students

As highlighted, all the students who are the focus of this report are entitled to additional funding from the SLC.

Alongside the specific awards for dependents (Childcare Grant, Adult Dependent Grant, Parents Learning Allowance, etc) all students are entitled to:

- Maintenance Loan
- Tuition Fee Loan
- Maintenance Grant

In addition to the extra funding awarded by the SLC, most students will be eligible for a bursary from their university. Most universities link their award of bursaries to the award of tuition fee support. Once a student becomes eligible for this they should automatically be considered for entitlement of the bursary award.

This means that students would not have to work long hours trying to support themselves financially and can spend more time concentrating on their studies. They will not have to seek out large bank/building society loans and this should reduce some of the stress medical students are placed under during their studies.

In addition to this, many students who have deferred entry to Medical school, or have simply not applied, due to lack of finances have been misinformed as to their eligibility. Whilst this report cannot claim to offer any figures as to the number of potential students from low-income households who have not entered an academic course this year, due to lack of finance, it is worth noting that this figure exists and is likely to be substantial.

Reasons for the difference between entitlement and award

The amount of funding that students are receiving is in line with the entitlement for the periods prior to the 2009/2010 academic year. It is not accurate for the 2009/2010 academic year & beyond. As listed above, the amounts that students are receiving are far less than their actual entitlement. The reasons for this seem to be the result of three events occurring in tandem:

- The regulations regarding student finance changing for the 2009/10 academic year
- The QAA publishing a new FHEQ for the 2009/10 academic year (although previously they classed Medicine as a level 7 course, the new framework reinforces this)
- The introduction of the Student Finance England and the customer first program

As this report has already covered the student finance regulations and FHEQ published by the QAA it is important to focus on how the introduction of Student Finance England and the customer first program has led to the discrepancy between entitlement and award.

In December 2009, a report was published on the delivery of financial support to students by the SLC, by Professor Sir Deian Hopkin (Hopkin, 2009). In that report a number of key areas for development were highlighted. Alongside improvements in the SLCs communication with students and the media, making improvements to the robustness of the current student support service & improving the attitudes of managers within the SLC towards students, the following recommendation was made:

The company should urgently improve the training of advisers on student finance policy and regulations in order to ensure that accurate information, advice and guidance is given consistently as a key part of improving the customer experience.

Problems have been identified by Professor Hopkin with the level of knowledge the SLC has regarding the current regulations, specifically regarding the levels of courses in determining whether these are equal or lower qualifications. The report notes that:

... evidence has been presented of advisers giving incorrect answers to queries over the eligibility of NHS or ESOL courses for support and over the regulations regarding Equal or Lower Qualifications (ELQ).

In the report the SLC themselves are quoted as saying:

“the complex regulatory framework not only makes it more difficult for us to administer the student finance system, but also makes it more difficult for our staff to have the necessary knowledge and skills to clearly explain the rules surrounding entitlement to customers.”

Regardless of the complexity of the regulations, the SLC’s primary role is to apply these regulation in the administration of finance to students. The report states:

Indeed, the most recent regulatory changes were proposed in September 2008, a full five months before the 09/10 was belated launched and the question arises why this time was not used more effectively to increase and extend the training of staff.

In summary the SLC is struggling to administer the funding to students and evidence has been produced to state that they are using inaccurate information.

Further confirmation of the problems the SLC is having administering the regulations can be found on the Student Finance England practitioners website. It is worth noting at this point that the SLC is extremely reluctant to give students access to the information used to assess their claims. Despite students informing the SLC of their obligation to supply information under the Freedom of Information Act, 2000 or the Data Protection Act, 1998, the SLC still refuse to allow students access to their guidance notes without lengthy exchanges of documentation. Whilst the author of this report will not speculate on the motives of the SLC for this, it is a fact that less students will appeal the decisions made regarding their finance if they cannot gain access to the information used to make that assessment. It is also worth mentioning that despite the objections of the SLC to share information the practitioners website is a public website with all of Student Finance England's guidance notes and it can be accessed by anyone with internet access at the following url:

<http://practitioners.studentfinanceengland.co.uk/>

As mentioned above, confirmation of the problems the SLC is having administering the regulations is evident from their practitioners website. The SLC have to administer the regulations which since the 2009/2010 academic year have incorporated the Equal or Lower Qualification (ELQ) regulations to assess financial entitlement. Compare the SLC's practitioners website with that of HEFCE's website:

Both bodies will administer funding in some capacity for the exact same course (SLC funds the student, HEFCE funds the university). Using the search facility on each of the respective websites returns the following results:

| Public Body | Search Criteria | |
|-------------|-----------------|-----------|
| | 'QAA' | 'FHEQ' |
| SLC | 0 results | 0 results |
| HEFCE | 322 results | 5 results |

The SLC appear to have no documentation regarding the QAA or the FHEQ available for their practitioners. This raises a very important question:

How are the SLC determining the level of courses under the ELQ regulations?

As mentioned previously the majority of (if not all) universities in the UK agree with the guidance provided by the QAA, and the body that awards funding directly to universities for students, HEFCE, uses the QAA in determining the answers to any ELQ questions. Why is the SLC not implementing this highly respected, and universally adopted system?

A curious point worth regarding comes when reviewing the “2010.11 decision matrix’ used by the SLC to determine eligibility (available at <http://practitioners.studentfinanceengland.co.uk>). A segment of the section regarding previous study is displayed below:

| Section 5 previous study and other information - Back to top | | |
|--|--|---|
| PN1 | Section 5 a 1-4 Review any previous study using guide here and guidance notes for course exceptions . | <ul style="list-style-type: none"> • 2009/10 and 2010/11 STARTERS - Previous study rule extended to include study at an overseas institution. Both degree level qualifications and previous years study to be taken into consideration. Click here for Qualification Equivalents (previous study that did not lead to a qualification is not counted if <u>entirely</u> self funded at a private institution). • 2009/10 and 2010/11 STARTERS - Students with previous study are unable to receive support for a new course of an equivalent or lower qualification. I.e. a student, who has gained a HND, is unable to qualify for Tuition Fee, Maintenance Grant, or Maintenance Loan support for another HND course. They are however able to study for a higher level of qualification such as a Degree, or a PGCE. They would still be entitled to receive Supplementary Grants, and DSA if applicable. Ensure you perform a zero assessment for these students DO NOT MAKE THEM INELIGIBLE. |

The phrase ‘higher level of qualification’ is a hyperlink and upon following the link the SLC assessor is presented with the following table:

| | | |
|-----|-------------------------------|--|
| U L | Certificate (Level 4) | <ul style="list-style-type: none"> • Certificates of higher education |
| | Intermediate (Level 5) | <ul style="list-style-type: none"> • Foundation degrees (FdA/FdSc) • Ordinary (bachelors) degrees (BA/BSc/BEng) • Diplomas of higher education and further education • Higher national diplomas (HND) • Other higher diplomas |
| | Honours (Level 6) | <ul style="list-style-type: none"> • Bachelors degrees with honours (BA Hons/BSc Hons/BEng Hons) • Graduate certificates and graduate diplomas |
| | Masters (Level 7) | <ul style="list-style-type: none"> • Masters degrees • Postgraduate certificates • Postgraduate diplomas |
| | Doctoral (Level 8) | <ul style="list-style-type: none"> • Doctorates |

The table above seems to be derived (in some manner) from information issued by the QAA. Take note of the fact that the descriptors ‘Honours’ and ‘Masters’ are labelled level 6 & level 7 respectively.

Using the table above; Students with a previous degree will either hold a level 5 or (more likely) level 6 qualification, as they hold a Bachelor’s degree with or without honours. This is still lower than the Medicine course, which as mentioned above (and confirmed by several sources), is a level 7 course.

The student is still entitled to funding as the course is classed as a ‘first degree’ but the level is higher than previous study (see section: Student Entitlement - In more detail).

Conclusions

Author Recommendations

The purpose of this report is to highlight to the reader that the current award of financial support for graduate students on an undergraduate medical course is incorrect and the entitlement for students in this position is far greater than the amounts being awarded.

The report has highlighted the relevant sections in the regulations for student finance that show this and the report has also provided evidence for the fact that a course in Medicine leads to a higher qualification than an Bachelor's degree (with or without Honours).

The report has also made an attempt at explaining why there are differences between the award and entitlement of financial support to these students.

It is the author's recommendation that the SLC immediately reviews their administration of financial support to the students listed above. Failing this the SLC should seek the intervention of an independent party to review the finance being provided to these students.

Many students are being incorrectly denied access to funding, which at best will make their studies more difficult and at worse inappropriately deny potential students access to a career in UK healthcare.

A copy of this report will be distributed to any party involved in the matter including, but not limited to:

- Students
- Academic Institutions
- The National Union of Students
- The British Medical Association
- The Student Loans Company
- Medical Schools Council

The author would strongly appeal to the SLC to review this evidence very carefully and when it is found to be accurate and sound would encourage them to quickly re-assess and reimburse the potentially hundreds of students for which this applies. It would not be appropriate or dignified to prolong this matter and cause yet further problems for students who are already struggling financially.

Author Disclaimer

The author of this report is a student of the type listed above.

The author does not in any way claim to represent any of the parties, bodies or institutions listed in this report.

All evidence provided is done so with relevant references, and the information used is derived from these sources.

All views expressed within this report are the views of the author and the author alone, based on the evidence collected, presented & viewed.

Frequently Asked Questions

‘If students are entitled to this funding why aren’t they currently receiving it?’

In short the SLC is not administering the regulations appropriately.

The report into the delivery of student finance published in December 2009 highlighted the problems that the SLC is having with implementing the new regulations, they themselves have said that they find this job difficult. The ELQ regulations involve advice being obtained externally to the SLC as to the level of qualifications. The SLC is still struggling internally to implement their new student finance delivery program.

‘I am one of the students that this applies to, how much extra funding am I entitled to?’

This all depends on your financial circumstances.

You are eligible for income assessed:

- Tuition Fee Loan
- Maintenance Grant

In addition to any grants/loans that you are already receiving. The lower your household income the more likely you are to increase your entitlement to these other two awards.

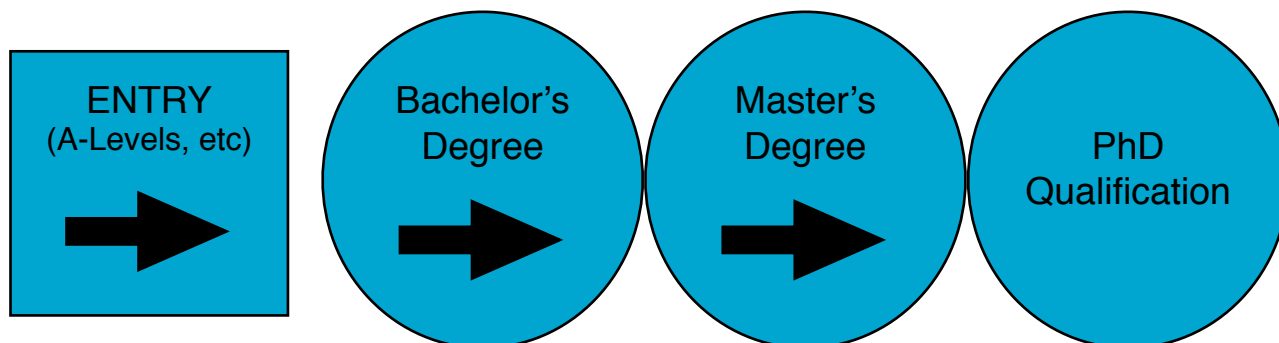
‘What’s all this about a ‘first degree in Medicine’? Surely, as I have a degree already this is a second degree?’

When the regulations/QAA/institutions refer to a ‘first degree’ they are not referring to a chronological scale of your qualifications.

A ‘first degree’ is one that ordinarily requires no previous degree to gain entry.

For example, an undergraduate Master’s course would be classed as a ‘first degree’ as it requires no previous degree to gain entry. However a 1 year postgraduate Master’s course would not be classed as a ‘first degree’ as ordinarily you would require a previous degree to gain entry to the course.

Another way to think about it is the following cycle:



You can go from “Entry” to a Master’s degree, but you can’t do it without moving through the first cycle hence the course will be classed as a ‘first degree’. If you start from the end of the first cycle (IE: already with a Bachelor’s degree) it cannot be classed as a ‘first degree’

As all undergraduate medical courses start from “Entry” level they are classed as a ‘first degree’

‘If the QAA say that a qualification in Medicine is at the same level as a Master’s qualification then doesn’t that mean I’m not entitled to any funding as the SLC don’t fund Master’s courses?’

The SLC don’t fund post-graduate courses, however as first degrees in Medicine are undergraduate courses they do attract funding.

See above question for more information.

‘I’m one of the students eligible for more funding, how do I get it?’

You will need to launch an appeal with the SLC to get your extra funding.

The SLC appeals procedure is made up of 3 steps:

Step 1 - Appeal is raised with an assessor and your claim is reassessed based on the evidence you have provided.

Step 2 - You are unhappy with the resolution to step 1 so you will have to appeal again, requesting that your appeal is moved to step 2 of the appeals process, and that your claim be reviewed by a relevant head of service.

Step 3 - You are unhappy with the resolution to step 2 so you will have to appeal again, requesting that your appeal is moved to step 3 of the appeals process, and that your claim be reviewed by an independent assessor.

You will need to state your claim for appeal in writing, highlighting that you wish to launch an appeal, the stage you wish it to be reviewed at and the reasons for your claim.

You can either complete an appeals form (see annex 4) and send this to:

Specialist Support Team - Formal Appeals
Memphis Building
Lingfield Point
PO Box 226
Darlington
DL1 9GA

Or you can send an e-mail to:

Formal_appeals@slc.co.uk

‘I really need the money now! How long will it take to come through?’

That is an important question.

Each stage of the appeals process takes 15 working days. So it could take almost 2 months to complete the appeals process and even then it is not guaranteed that SLC will choose to award you your true entitlement without further intervention.

It is advisable that all students ensure that they can survive at university with the funding they already have. There really is no information on how long it will take for the SLC to correctly assess student entitlement.

‘I’ve completed the appeals process and I’ve still not been awarded any extra funding, what now?’

Now is the time to seek advice from parties and bodies external to the SLC:

- Talk to your student union and student support team at your university.
- Ask your university to contact the SLC to confirm that your course is a higher level qualification. Try to get this in writing from your university, if possible.
- Speak to the British Medical Association (BMA) and ask them to intervene on your behalf.
- Speak to other students in the same position. You have more power in a group than you do alone.
- The SLC is overseen by the Department of Business Innovation & Skills (BIS), contact them and ask to speak to the student policy advisors or senior level staff. Ask for an investigation to be launched into how the SLC is administering the regulations.
- Try contacting your local MP or the citizens advice bureau.
- Even consider writing to a newspaper or a news service such as radio or TV news. The SLC (as do all companies) hate bad press, if you bring your claim to the public forum it will put pressure on the SLC to resolve the matter.

Make sure you write a letter/e-mail to the SLC confirming that you give relevant parties permission to speak on your behalf or they won't be able to discuss your account.

Every document/phone call/email that the SLC receive in regards to this will place more pressure on them to change the way they are administering your funding, and bring you a little closer to your additional entitlement.

‘How likely is it that we will receive the additional funding?’

Again, that all depends on the SLC, unfortunately they are the ones who administer the regulations.

It is worth noting though, that the information in this report has been checked and verified by several independent parties and it has been found to be accurate and sound.

The SLC, when made aware of the information contained in this document regarding ELQ regulations surrounding Medicine stated “..we cannot prove it to be wrong” (Urqhart, 2010).

Talk to your university, present them with this report and ask them to confirm it's findings. If you can obtain a document from your university confirming that your current medical course is of a higher qualification than your previous studies the SLC should not deny you additional funding.

Alternatively the best way to gain confidence in this report is to review the evidence yourself. Use the references to go through the regulations and FHEQ. Once you have reviewed the evidence yourself you will have a greater appreciation of the argument for students receiving this extra funding.

‘I’m a student starting in the 2010/11 academic year - I’ve only been awarded the maintenance loan does this apply to me too?’

Yes.

This applies to all graduate students entering an undergraduate course on or after 1st September 2009.

‘I’m a student on low income and I’m claiming benefits - will this affect my claim?’

Almost certainly yes.

It won't however effect your claim until you are actually awarded the funds. It is best to speak to a student finance advisor at university to discuss your options.

‘Will I be entitled to a bursary from my university as a result of this?’

That depends on the terms of entitlement surrounding the bursary in question.

Some universities tie entitlement to bursaries to eligibility for the tuition fee loan, so you may become entitled to a bursary as a result of this.

Many universities have cut-off dates for the application of bursaries. It may be worth contacting your university and making them aware of the circumstances surrounding your finance, so if your financial award increases after the cut-off date the university may still back date entitlement.

‘I originally received additional funding from the SLC but I have recently had a letter telling me that this will stop and that they will be reclaiming the money back from me, can they do this?’

Unfortunately yes they can, despite the fact that they would be doing so in spite of the regulations.

You need to talk to your student support officer at your university in regards to this. If you have filled out the form correctly and they are claiming that they are reclaiming the money based on an error they have made, then you may be entitled to pay this back at a rate of your choosing (IE: £1/week) rather than the SLC reclaiming the money in one go.

Of course if you appeal against the way the SLC have assessed your claim and you are successful you will not have to pay any of the money back.

‘I have spoken to the SLC and they have told me that their guidance notes state that I am not eligible for any additional funding, is there any point disputing this?’

Yes.

One of the major problems identified in the Dec 2009 report into the SLC delivery of student finance was that the SLC did not use time prior to 2009/2010 academic to properly train their staff. As a result many of the guidance notes used by the SLC are based on previous years information with slight alterations. It is highly likely that the member of staff you have spoken to at the SLC were using these out of date guidance notes.

It is worth noting that on the first page of the ‘Assessing Eligibility Guidance (2009/10)’ (Student Finance England, 2009) used by the SLC, it states:

This guidance does not cover every aspect of student support. The full details are contained in the Education (Student Support) (No.2) Regulations 2008 as amended by the Education (student support) (Amendment) (No 2) Regulation 2008 and the Education (Student support) (Amendment (No3) Regulations 2008 which are the legal basis of the student support arrangements for the academic year 2009/10. Nothing in this guidance can replace the Regulations and if there is any difference between this guidance and the Regulations, the Regulations prevail. This guidance is based on the Regulations as they stand at the time of publication. The Regulations may change in future.

As listed in this report the regulations show students are entitled to additional funding.

‘Who are you and how have you come across this information?’

I am a graduate student studying undergraduate Medicine who started on or after the 1st September 2009.

I have spent the last few months collecting evidence and speaking to members of the QAA, HEFCE, SLC, MSC, BIS and staff at various universities after I became dissatisfied with the way the SLC was handling my financial award. After obtaining copies of the regulations I became aware of how the SLC is inappropriately assessing students.

I have produced this report to highlight my findings to other students and public bodies with the aim of ensuring all students receive the funding they are entitled to.

References

Coughlan, S. (2009) *Student finance 'shambles' anger* [Online] <http://news.bbc.co.uk/1/hi/education/8254584.stm> (03 May 2010)

Higher Education Funding Council of England. (2010) *Quality Assurance Agency* [Online] <http://www.hefce.ac.uk/learning/qual/qaa.asp> (03 May 2010)

Hopkin, D. (2009) *Review of the delivery of financial support to students in England by the Student Loans Company for the academic year 2009/10 and plans for the academic year 2010/11* [Online] <http://www.bis.gov.uk/assets/biscore/corporate/docs/d/09-1580-delivery-of-financial-support-to-students.pdf> (03 May 2010)

Medical Schools Council. (2010) *About us* [Online] <http://www.medschools.ac.uk/AboutUs/Pages/default.aspx> (21 May 2010)

Medical Schools Council. (2010) *Aims - About us* [Online] <http://www.medschools.ac.uk/AboutUs/Pages/Aims.aspx> (21 May 2010)

Money4MedStudents. (2009) *Government funding* [Online] <http://www.money4medstudents.org/content.asp?id=514> (03 May 2010)

Office of Public Sector Information. (2008) *The Education (Student Support) (No.2) regulations 2009* [Online] http://www.opsi.gov.uk/si/si2008/uksi_20081582_en_1 (03 May 2010)

Office of Public Sector Information. (2008) *The Education (Student Support) (No.3) regulations 2009* [Online] https://www.opsi.gov.uk/si/si2008/uksi_20082939_en_1 (03 May 2010)

Quality Assurance Agency for Higher Education. (2008) *The framework for higher education qualifications in England, Wales & Northern Ireland* [Online] <http://www.qaa.ac.uk/academicinfrastructure/FHEQ/EWNI08/default.asp> (03 May 2010)

Quality Assurance Agency for Higher Education. (2009) *About Us* [Online] <http://www.qaa.ac.uk/aboutus/default.asp> (03 May 2010)

Quality Assurance Agency for Higher Education. (2009) *Frequently asked questions for students* [Online] <http://www.qaa.ac.uk/students/faqs.asp> (03 May 2010)

Quality Assurance Agency for Higher Education. (2009) *Who we are and what we do* [Online] <http://www.qaa.ac.uk/aboutus/WhatWeDo.asp> (03 May 2010)

Rushforth, M. - Head of teaching quality, University of Liverpool (11th May 2010) "*I can confirm that our MBChB programme is consistent with the current QAA FHEQ and is a level 7 qualification.*" [Email]

Student Finance England. (2009) *Assesing Eligibility Guidance 2009/2010* [Online] <http://practitioners.studentfinanceengland.co.uk/pls/portal/url/ITEM/76845F853E36E0ACE043AC1401A1E0AC> (03 May 2010)

Urquhart, E. - Acting head of processing services, Student Loans Company. (8th April 2010) "*We have reviewed the information in this office & we cannot prove it to be wrong*" [Telephone conversation regarding the evidence that an undergraduate Medicine degree is a higher qualification than a Bachelor's degree]

Annex I

Student Loan Company

21 May 2010

To whom it may concern:

Academic level of HYMS medical degree

Our student David Smith has asked me to record the qualification level of a HYMS medical degree to support his application for student loan support.

It has emerged that there was no formal definition of qualification level in the programme specification documentation, and this is something that will need to be remedied over the next year or so as the Universities prepare for the Higher Education Academic Record. My strong view is that the assessment against the template indicators will indicate it is a level 7 qualification for the following reasons:

- Both the Quality Assurance Agency and the Medical Schools Council have provided national advice that medical degrees achieve level 7 despite their designation as Bachelors' Degrees.
- Several Universities known to us have defined their medical degree as a level 7 qualification. It is impossible to argue for any significant difference in level between different medical degrees since they are all required to meet (and be quality assured against) the same set of outcomes defined nationally by the General Medical Council.
- A number of our students have intercalated before their final year to do a Master's degree for which the normal entry requirement is an Honours Degree (level 6). Given our year 4 has effectively been assessed at level 6 it is inevitable that the higher academic level of the final year will be assessed to be level 7.

I hope this is helpful.



Professor J.P. Bennett
Associate Dean for Students



Tel 0870 1245500

HULL
The University of Hull
Hull
HU6 7RX

YORK
The University of York
Heslington
York
YO10 5DD

www.hyms.ac.uk



THE UNIVERSITY of *York*

In association with the 

Annex 2

Leeds University - Diploma Supplement - Information on the level of the qualification

The following table is reprinted from documentation provided to students of Leeds University.

Under the 2nd to last column entitled 'Qualification level...' a Bachelor of Medicine and Bachelor of Surgery (MB ChB) degree course is listed as levels 7/M & 6/H.

This is in line with the QAA guidance as a student successfully completing an undergraduate first degree in Medicine would have to demonstrate all of the skills necessary to pass a level 6 (Honours) & level 7 (Master's) qualification.

You will notice that a Bachelor's with Honours degree (BSc (Hons)) is only listed as being a 6/H qualification.

| Award Title | Minimum Full-time Duration (programme years) | Total Minimum Credit volume to be taken* | Total Minimum Credit volume to be passed | Highest UL + Level of Modules which must be included | Minimum Credits to be Passed at Highest Level | ECTS Credit Equivalence | Qualification Level in the NQF and EHEQ for L, W & NI (see Section 8) | EHEQ Cycle (see Section 8) |
|--|--|--|--|--|---|-------------------------|---|----------------------------|
| Master of Research (MRes) | 1 calendar year | 180 | 180 | M | 180 | 90 | 7/M | Second |
| Master (PGT) | 1 calendar year | 180 | 150 | M | 135 | 90 | 7/M | Second |
| Master of Arts (MA) | | | | | | | | |
| Master of Laws (LLM) | | | | | | | | |
| Master of Education (MEd) | | | | | | | | |
| Master of Science (MSc) | | | | | | | | |
| Master of Dental Science (MDentSci) | | | | | | | | |
| Master of Public Health (MPH) | | | | | | | | |
| Master of Medical Science (MMedSci) | | | | | | | | |
| Master of Music (MMus) | | | | | | | | |
| Master of Business Administration (MBA) | | | | | | | | |
| Master of Science (Engineering) (MSc(Eng)) | | | | | | | | |
| Master of Psychotherapy (MPsychother) | | | | | | | | |
| Master of Research (MRes) | | | | | | | | |
| Master of Health Science (MHS) | | | | | | | | |
| Master of Psychoanalytic Observational Studies (MPsychObs) | | | | | | | | |
| Master of Child Forensic Studies (MCFSt) | | | | | | | | |
| Master of Midwifery (MMid) | | | | | | | | |
| Master of Business Studies (MBS) | | | | | | | | |
| Master of Fine Art (MFA) | | | | | | | | |
| Postgraduate Diploma (PGDip) | 8 months | 120 | 90 | M | 75 | 60 | 7/M | Second |
| Postgraduate Certificate (PGCert) | 4 months | 60 | 60 | M | 45 | 30 | 7/M | Second |
| (see † below for the PGCE) | | | | | | | | |
| Master (first degree) | 4 years | 480 | 400 | M | 80 | 240 | 7/M and 6/H | First and Second |
| Master of Engineering (MEng) | | | | | | | | |
| Master of Mathematics (MMath) | | | | | | | | |
| Master of Physics (MPhys) | | | | | | | | |
| Master of Chemistry (MChem) | | | | | | | | |
| Master of Geology (MGeol) | | | | | | | | |
| Master of Geophysics (MGeophys) | | | | | | | | |
| Master of Geography (MGeog) | | | | | | | | |
| Master of Design (MDes) | | | | | | | | |
| Master of Natural Sciences (MNatSci) | | | | | | | | |
| Master of Informatics (MInf) | | | | | | | | |
| Master of Environment (MEnv) | | | | | | | | |
| Master of Geosciences (MGeosci) | | | | | | | | |
| Bachelor | 5 years | 600 | 600 | M | 120 | 300 | 7/M and 6/H | First and Second |
| Bachelor of Medicine and Bachelor of Surgery (MBChB) | | | | | | | | |
| Bachelor of Dental Surgery (BChD) | | | | | | | | |

| Award Title | Minimum Full-time Duration (programme years) | Total Minimum Credit volume to be taken* | Total Minimum Credit volume to be passed | Highest UL + Level of Modules which must be included | Minimum Credits to be Passed at Highest Level | ECTS Credit Equivalence | Qualification Level in the NQF and EHEQ for L, W & NI (see Section 8) | EHEQ Cycle (see Section 8) |
|---|--|--|--|--|---|-------------------------|---|----------------------------|
| Bachelor (Hons) | 3 years minimum | 360 minimum | 300** | 3 | 100** | 180 - 240 | 6/H | First |
| Bachelor of Arts (BA) | | | | | | | | |
| Bachelor of Laws (LLB) | | | | | | | | |
| Bachelor of Science (BSc) | | | | | | | | |
| Bachelor of Engineering (BEng) | | | | | | | | |
| Bachelor of Health Science (BHSc) | | | | | | | | |
| Bachelor of Music (BMus) | | | | | | | | |
| Bachelor of Performing Arts (BPA) | | | | | | | | |
| Bachelor of Design (BDes) | | | | | | | | |
| Bachelor (Ordinary) | 3 years minimum | 300 - 360*** | 240 | 3 | 60 (160 at levels 2 and 3 combined) | 150 - 180 | 6/H (I) | First |
| Bachelor of Arts (BA) | | | | | | | | |
| Bachelor of Laws (LLB) | | | | | | | | |
| Bachelor of Science (BSc) | | | | | | | | |
| Bachelor of Engineering (BEng) | | | | | | | | |
| Bachelor of Health Science (BHSc) | | | | | | | | |
| Bachelor of Music (BMus) | | | | | | | | |
| Bachelor of Performing Arts (BPA) | | | | | | | | |
| Bachelor of Design (BDes) | | | | | | | | |
| Graduate Diploma (GradDip) | 1 year | 120 | 100 | 3 | 60 | 60 | 6/H | First |
| [Professional] Graduate Certificate ([P]GC) | 1 semester | 60 | 60 | 3 | 60 | 30 | 6/H | First |
| (see † below for the PGCE) | | | | | | | | |
| Advanced Diploma (AdvDip) | 3 years | 300 | 240 | 3 | 40 | 150 | 6/H | Short |
| Foundation Degree (FD) | 2 years | 240 | 200 | 2 | 100 | 120 | 5/I | Short |
| Diploma of Higher Education (DipHE) | 2 years | 240 | 200 | 2 | 100 | 120 | 5/I | Short |
| Diploma | 1 year | 120 | 80 | 2 | 60 | 60 | 5/I | Short |
| Certificate of Higher Education (CertHE) | 1 year | 120 | 100 | 1 | 100 | 60 | 4/C | - |
| Certificate | 1 semester | 40 | 40 | 1 | 40 | 20 | 4/C | - |

Disclaimer

As mentioned previously in this report, the Author does not represent Leeds University and is only using the evidence supplied by Leeds University that is also part of the public domain.

+ UL = University of Leeds

* in some awards some credit to be taken requirements may be fulfilled through the University's CATS/APCL/APEL arrangements.

† The PGCE (Postgraduate Certificate in Education or Professional Graduate Certificate in Education) is awarded by the University in conformity with the *Statement for use by UUK, SCOP, QAA, UCET - PGCE qualification title* - see <http://www.qaa.ac.uk/academicinfrastructure/FHEQ/PGCEstatement.asp>. The award is made as the result of the successful completion of a 38 week HE programme providing both professional training leading to the award of QTS (Qualified Teacher Status) and a course of academic study leading to an academic qualification. It includes at least 60 UL credits (30 ECTS) at the level required for award.

** exceptionally the award requirements for 3-year programmes leading to the degree of Bachelor of Science (BSc) with Honours in the Faculty of Mathematical and Physical Sciences and in Joint Honours BSc degrees in Science may be met by the achievement of a total of 280 credits including at least 80 UL credits at UL level 3.

*** Students on programmes of study leading to the award of an Ordinary degree must enrol for at least 100 credits, and not more than 120 credits, in each programme year in modules compatible with their programme's specification.

Annex 3



Chair
Professor Tony Weetman
MD DSc FRCP FMedSci

Executive Director
Dr Katie Petty-Saphon

David Smith
Hull York Medical School

18 May 2010

Dear David

I have read your document, Finance for Graduate Students on an Undergraduate Course In Medicine – 2009/2010 onwards. You are correct, the QAA views Medicine as a Master's level qualification although for historical reasons the degree is known as MB BS or MB ChB see (<http://www.qaa.ac.uk/academicinfrastructure/FHEQ/EWNI08/FHEQ08.pdf>).

When the rules around equivalent and lower level qualifications were introduced, HEFCE ensured that medicine was exempt because graduate entry medicine is an important strategic development.

The SLC is mis-interpreting the regulations and I am happy for you to bring this note to its attention.

Yours sincerely

A handwritten signature in blue ink, appearing to read 'Katie Petty-Saphon', written over a light blue horizontal line.

Dr Katie Petty-Saphon
Executive Director, The Medical Schools Council

Formal Appeal against Student Finance Eligibility/Entitlement Decision

Customer Full Name

Customer Reference Number

Customer Address

Postcode

Customer Telephone Number

| |
|--|
| |
| |
| |
| |
| |

Product (tick those applicable)

- | | | |
|--|---|--|
| <input type="checkbox"/> Tuition Fee Loan | <input type="checkbox"/> Adult Dependents Grant | <input type="checkbox"/> Disabled Students Allowance |
| <input type="checkbox"/> Maintenance Loan | <input type="checkbox"/> Parents Learning Allowance | <input type="checkbox"/> Part-time Fee Support |
| <input type="checkbox"/> Maintenance Grant | <input type="checkbox"/> Childcare Grant | <input type="checkbox"/> Part-time Course Grant |
| <input type="checkbox"/> Special Support Grant | <input type="checkbox"/> Travel Grant | |

Subject of Appeal

- Eligibility Entitlement

Supporting Evidence

(list any supporting documentation you may have supplied with this appeal)

| |
|--|
| |
|--|

Basis of Appeal

| |
|--|
| |
|--|

Your signature

X

Date

/ /