

# Student Services Annual Report for the Financial year 2018/19



**Our aim is:**

***'to ensure our customers are paid correctly and on time, every time'***

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## 1. Purpose and scope

The primary purpose of this report is to provide an overview of Student Services' performance during the 2018/19 financial year, detailing all bursary expenditure and transactions for NHS Student Bursaries (SB), Social Work Bursaries (SWB), Education Support Grant (ESG) and the Learning Support Fund (LSF).

## 2. General overview

The NHS Business Services Authority (NHSBSA) is a Special Health Authority and an Arm's Length Body of the Department of Health and Social Care (DHSC). It provides a range of critical central services to NHS organisations, NHS contractors, patients and the public.

The NHSBSA was created in 2006 by bringing together a number of previously separate NHS organisations. The NHSBSA still delivers its core functions but has taken on additional services as stakeholders' needs have evolved.

### Our strategy

We have updated our strategy for 2018-2021. It outlines our exciting and ambitious plans for the next three years as well as our commitment to continuing to deliver high quality business support services to the NHS and other organisations.

Last year we seized a number of new opportunities to make improvements for the wider healthcare system. We made it easier for customers to get what they need through digitising our services, for example introducing an online tool for people to check whether they can get help with their health costs, which has greatly simplified a complex process.

Our track record as a delivery partner of choice is going from strength to strength thanks to our people. Our purpose is to be a catalyst for better health – improving our services and delivering great results for our customers means we can have a positive impact on the health of the nation.

Our drive to do more is highlighted in our plans for growth, through expanding our existing services and taking on new ones. Our recent acquisition of NHS Jobs and the Electronic Staff Record (ESR) completes our 'hire to retire' portfolio for the NHS, to support people all the way through their career pathway.

There is much more to achieve across the digital agenda, particularly keeping pace with new developments and exploring the use of artificial intelligence. Our growth plans also include using our data and insight to add value to the wider healthcare system and we intend to influence national discussions on mental health and respiratory conditions. We will proactively promote our data, expertise and analytics in pursuit of our goal to add wider social value. The pace of change in technology is unprecedented and is often likened to 'the fourth industrial revolution'. You will see our strategy majors on the use of data, insight, digitisation of services and the use of more advanced technology including artificial intelligence and robotics.

These operational changes, along with how the NHS and the wider world is changing, have provided the opportunity to reshape our strategy with a greater focus on our people and the

difference we make together to the wider health agenda.

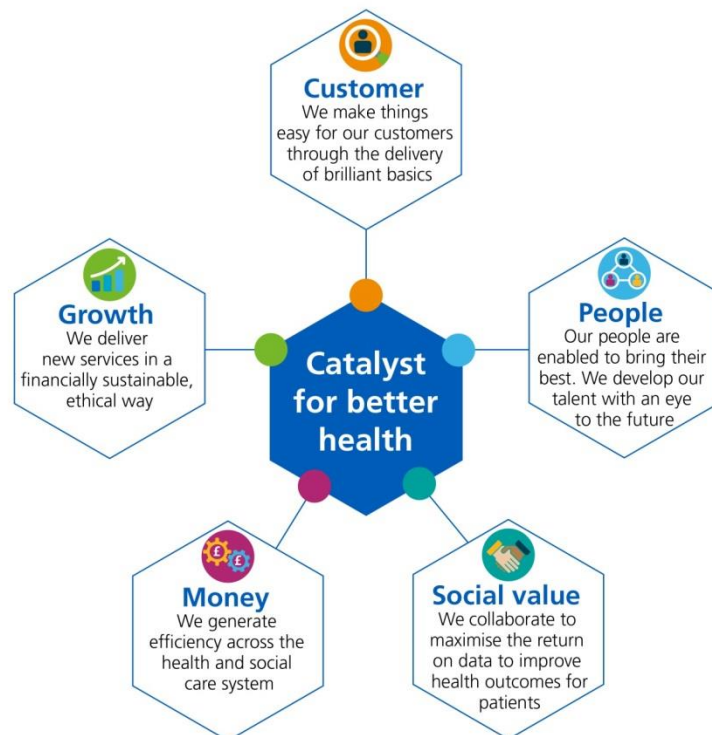
The benefit of being a national shared service means that we can provide greater value. As well as delivering the savings identified through the Pacific Team, we have estimated that if the NHS was to deliver our services locally, such as processing prescriptions and claim forms for NHS dental treatment, it would cost around £500 million per year. The comparative cost of operating the NHSBSA is £160 million, therefore saving another £340 million per year.

To be successful we must focus on collaborating more widely with our NHS colleagues, including other DHSC Arm's Length Bodies, Clinical Commissioning Groups (CCGs) and NHS Trusts to become 'a catalyst for better health'. We are ready to take this already successful organisation, grounded in transactional national shared services, to the next level where we do great things for the wider health environment. To this end, we will deliver this new strategy as demonstrated in Figure 1 and our new strategic goals around:

- Customer
- People
- Social value
- Money
- Growth

You can find our more information about our strategy and vision by visiting [www.nhsbsa.nhs.uk](http://www.nhsbsa.nhs.uk).

**Figure 1**



### 3. Student Services

There are four key service streams within Student Services:

NHS Student Bursaries (SB)	Social Work Bursaries (SWB)	Education Support Grant (ESG)	Learning Support Fund (LSF)
Assessing and paying bursaries totalling approximately £317million <sup>1</sup> to over 60,000 health students in the financial year and over 80 Higher Education Institutions.	Assessing and paying bursaries totalling approximately £51 million to around 12,000 social work students in the financial year.	Making payments in excess of £18 million for social work placements to over 80 Higher Education Institutions.	Assessing and paying LSF elements totalling approximately £10 million to around 25,000 students in the financial year.

Student Services are provided from various NHSBSA sites:

- Hesketh House, Fleetwood – SB, SWB, ESG, LSF and Communications and the hub for Student Services & Customer Contact Services
- Ridgway House, Bolton – SB, LSF Scanning Services
- Bridge House, Newcastle - Customer Contact Services
- Stella House, Newcastle - Programme Management, Finance, Information Technology and other corporate functions

Across the four service streams, we administered payments totalling approximately £396 million to over 97,000 students and over 80 Higher Education Institutions (HEIs) in the 2018/19 financial year.

Our overarching aims for Student Services, in line with the NHSBSA's vision, are:

- providing a modern, timely and reliable service for **customers**
- exceeding **client** expectations through effective and assured service and policy delivery
- supporting our **staff** to have job satisfaction and rewarding careers
- enabling our **organisational** objectives to be achieved

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<sup>1</sup> This includes tuition fees for medical and dental students.

## 4. Healthcare Education Funding Reforms

Following the government's announcement regarding changes to the way some healthcare courses are funded, the Learning Support Fund (LSF) came into force on 1 August 2017.

Student Services implemented an online application system for new students to apply for the three elements of LSF which went live on 1 November 2017 in agreement with DHSC.

The three elements of financial support students can apply for from LSF are as follows:

- Child Dependants Allowance – this allows students who have parental responsibility for a child under 15 years, or under 17 years if registered with special educational needs, to claim a £1000 grant per academic year which is paid in three termly instalments.
- Travel and Dual Accommodation Expenses – this lets students who have been on a practice placement to claim back travel and temporary accommodation costs incurred as part of the placement.
- Exceptional Support Fund – students who find themselves in financial difficulty can apply for a grant of up to £3000 per academic year to help bridge the shortfall between their income and expenditure to allow them to continue with their studies.

## 5. Client and stakeholder engagement

Student Services' clients are the DHSC and Health Education England (HEE) and our stakeholder network includes our clients, HEIs, students, partnership organisations and professional bodies e.g. the Council of Deans of Health.

Engagement with clients and stakeholders is central to ensuring we deliver service excellence to our customers (students and HEIs) in order to help our clients meet their objectives and those of the wider public sector, by using our knowledge, experience and insight. Engagement is delivered through both formal and informal means and often through day-to-day communications, the extent of which is not measurable.

Figure 2 below provides an overview of all the formal client and stakeholder engagement activity undertaken during 2018/19.



**Figure 2**



The following narrative provides further detail of key events either hosted by Student Services or events where Student Services has been actively involved in the delivery of the event.

### **Medical & Dental Process Awareness**

Following feedback from stakeholders at other events attended, we devised a presentation package for HEI colleagues and students to raise awareness of the student finance funding journey, particularly focussing on the switchover of funding from student finance to a bursary. This has been well received by those HEIs who have requested the presentation, particularly where we have delivered this to new administrative staff or new medical/dental courses.



## **LSF on Tour**

To maintain the momentum and continue raising awareness of this new funding stream, since February 2018 Student Services has been on tour visiting universities across the country to meet students and staff. The format has been adapted to suit the university being visited and has ranged from a timetabled slot during induction weeks, to drop-in sessions where the team went through a presentation or having a stand at an event.

We have implemented a continual package of support for universities in between visits including regular updates. We have also been closely monitoring student system activity to highlight any irregular activity which has enabled the team to proactively target groups of students where uptake was different than expected.

The first wave of events was successful with the number of applications at the universities visited rising by 39%. Informal feedback from staff and students indicated that the events were very well received, particularly from students who had not been aware of the funding available to them previously. There are plans to roll out wave 2 of the tour in 2018/19, focusing on induction weeks for September 2018 intakes.

## **Academic Registrars Council Subjects Allied to Medicine (ARC SAMS)**

The ARC SAMS is the national forum of senior managers responsible for the academic administration of student matters in HEIs and colleges of Higher Education. The council meets three times a year and Student Services is invited to provide operational and policy updates and answer any queries raised. Student Services has an excellent working relationship with the group.

## **Student Loans Company**

We attended the annual Higher Education Student Loans Company support seminar in March 2019 and jointly delivered two sessions with colleagues from Student Finance covering all elements of NHS student funding, covering the Student Loans system, the Healthcare Education Funding Reforms journey and the Learning Support Fund package now being administered by Student Services. Over 400 delegates consisting of representatives from universities across England were at this event and we gained new contacts in addition to those gained at the 2018 conference who expressed an interest in receiving our LSF on Tour event at their university to raise awareness for their staff and students.

## **National Association of Student Money Advisers (NASMA)**

NASMA is a registered charity working to relieve the poverty of students through the provision of advice, information and training.

NASMA hold an annual conference for its members and in June 2018 the conference was held in Aston. Student Services supported the event by hosting a session on the new Learning Support Fund for over 20 delegates and a drop in session, which was well attended and received, receiving multiple instances of positive feedback.

## 6. Policy updates

For the 2018- 2019 academic year, two sets of bursary rules were written to support the changes in funding following the Health Education Funding Reforms, with the Transitional Arrangements document from 2017/18 also remaining in place. In addition to these rules, information for HEI's and Students were produced for Social Work Education.

The reforms affected new Nursing, Midwifery and Allied Health Professional (AHP) courses. From 1 August 2017 these student groups were required to apply to the Student Loans Company (Student Finance England provisions) for their tuition fees and maintenance loan rather than an NHS Bursary.

### NHS Bursary

The NHS Bursary Scheme New Rules is the seventh edition of the new rules which apply to:

- Medical and Dental students (bursary-eligible study years)
- Non-Medical students who started their course on or after 1 September 2012 but before 1 August 2017, including students that fall under the transitional arrangements.

The full NHS Bursary Rules can [be found here](#).

### NHS Financial Support for Health Students (First Edition) - Learning Support Fund

The Learning Support Fund (LSF) provides supplementary funding to the higher education student loans support, for eligible new students attending pre-registration healthcare courses which started on or after 1 August 2017.

The LSF consists of three different award allowances:

- Child Dependants Allowance
- Exceptional Support Fund
- Travel and Dual Accommodation Expenses

The full NHS Financial Support for Health Students (First Edition) - Learning Support Fund [can be found here](#).

### Social Work Education in the 2019 academic year

Information on Social Work Education in the 2018 academic year sets out the capped number of bursaries and a summary of funding available for postgraduate and undergraduate students for the 2018/19 Academic year.

The full Social Work Education in the 2018 academic year can [be found here](#).

## 7. NHS Student Bursaries

The NHSBSA is directed by the DHSC to administer NHS Student Bursaries (SB) following the NHS Bursary Scheme Rules. The policy sets out the Scheme Rules and administrative arrangements for the payment of NHS Bursaries to students who meet the eligibility requirements and have accepted a place on an eligible course. The NHS Bursary Scheme Rules ensure the bursaries are paid fairly and consistently.

For detailed information relating to eligible professions and bursary rates, the latest version of the NHS Bursary Scheme Rules can be accessed [here](#).

The 2018/19 financial year saw a significant reduction in student numbers as the impact of the NHS funding reforms starts to filter through.

SB experienced a reduction in student numbers down to 67,757 from 91,853 in FY 2017/18. Administration of medical/dental courses remains unchanged, with bursaries and tuition fees payable for approximately 10,500 students. The total financial value of cash payments for SB activity in FY 2018/19 was approximately £240 million, down from £365 million in FY 2017/18 and this is exclusively due to the affect of the NHS student funding reforms.

HEE is accountable for both the funding paid to students and HEIs for HEE commissioned courses and is responsible for the management of the associated education commissioning activity through contracts with the HEIs.

### NHS Student Bursaries activity

Student Services assessed and approved (finalised for payment) 70,242 bursary applications in the 2018/19 academic year. The total volumes of new and continuing students, by profession, are detailed in Table 1.

Tables 1 to 3 also include Transitional Students.

**Table 1**

Profession	New Students <sup>2</sup>	Continuing Students	Total
Chiropody	6	586	592
Dental Hygiene	7	41	48
Dental Hygiene & Dental Therapy	104	457	561
Dental Therapy	23	57	80

<sup>2</sup> There are no new students for dentistry or medicine as the first year of funding for such students is normally provided by the Department for Education. Figures include transitional dental hygiene/therapy programmes and any other returning students on other courses approved for a bursary package by HEE.

Dentistry	0	1,747	1,747
Dietetics	5	843	848
Medicine	0	14,997	14,997
Midwifery	12	4181	4,193
Nursing	345	35,656	36,001
Occupational Therapy	37	2,843	2,880
Operating Department Practitioner	14	1,024	1,038
Orthoptics	0	141	141
Physiotherapy	11	2,896	2,907
Prosthetics & Orthotics	0	58	58
Radiography	11	2,072	2,083
Radiotherapy	9	563	572
Speech & Language Therapy	21	1,475	1,496
<b>Total</b>	<b>605</b>	<b>69,637</b>	<b>70,242</b>

The number of applications approved is not the number of NHS Bursary holders in training. This is because Student Services assess and approve more applications than students in training, due to a number of students never taking up a training place or students that subsequently withdraw.

### NHS Student Bursaries cash payments

This section details cash payments made to students in the financial year. The following points apply to all tables, unless specified.

- All figures relate to the number of students paid any bursary element in the period 1 April 2018 to 31 March 2019. As such figures exclude nil award holders (i.e. EU Fees Only students, students who chose to not disclose income and students whose award was fully abated by means testing).
- Monetary values include all bursary elements (Basic Award, allowances and one-off payments) paid directly to students or to third party providers of services for disabled students.

- Tuition fees paid directly to HEIs to meet the tuition fee liability of students studying medicine or dentistry are **not** included in the tables analysing cash payments by profession.
- The total paid includes all payments that were made and does not include accruals or adjustments (e.g. overpayments or cancelled payments).
- No adjustment has been made to the student count to reflect part year attendance and payment (e.g. for first and final year students or students who withdrew from or returned to training in the period).

Table 2 lists a national summary of cash payments to students by profession.

**Table 2**

Profession	No of Students Paid	Total Paid (£000s)	% of All Professions Paid	Average Paid per Student (£000s)
<b>Medical &amp; Dental</b>	<b>16,134</b>	28,863	12.04%	1,789
<i>Of which:</i>				
Medicine	14,406	26,336	10.98%	1,828
Dentistry	1,728	2,527	1.05%	1,462
<b>Nursing &amp; Midwifery</b>	<b>39,038</b>	<b>173,127</b>	<b>72.20%</b>	<b>4,435</b>
<i>Of which:</i>				
Nursing	34,969	155,460	64.83%	4,446
Midwifery	4,069	17,667	7.37%	4,342
<b>Allied Health Professions</b>	<b>11,010</b>	<b>32,423</b>	<b>13.52%</b>	<b>2,945</b>
<i>Of which:</i>				
Chiropody	562	1,704	0.71%	3,032
Dietetics	785	2,428	1.01%	3,093
Occupational Therapy	2,752	8,553	3.57%	3,107
Orthotics	137	505	0.21%	3,686
Physiotherapy	2,805	6,817	2.84%	2,430
Prosthetics & Orthotics	56	215	0.09%	3,839

Radiography	2,013	6,656	2.78%	3,307
Radiotherapy	541	1,836	0.77%	3,394
Speech & Language Therapy	1,359	3,709	1.55%	2,729
<b>Professions Complementary to Dentistry</b>	<b>610</b>	<b>1,897</b>	<b>0.79%</b>	<b>3,110</b>
<i>Of which:</i>				
Dental Hygiene	45	144	0.06%	3,200
Dental Hygiene & Dental Therapy	505	1,551	0.65%	3,071
Dental Therapy	60	202	0.08%	3,367
<b>Other Health Professions</b>	<b>965</b>	<b>3,490</b>	<b>1.46%</b>	<b>3,617</b>
<i>Of which:</i>				
Operating Department Practitioner	965	3,490	1.46%	3,617
<b>All Professions</b>	<b>67,757</b>	<b>239,800</b>		<b>3,539</b>

The 'average paid per student' figures in Table 2 relate to the number of students paid any bursary element in the period 1 April 2018 to 31 March 2019. As such, figures exclude nil award holders i.e. EU fees only students and students whose award was fully

Nursing (all branches combined) still accounts for the largest proportion (64.83%) of cash payments and the highest average paid per student (£4,446).

Nursing and midwifery have greater average bursary paid per student because the courses leading to professional registration in nursing or midwifery generally have longer term dates, resulting in an increased gross annual bursary.

Together, these professions account for 72.2% of cash payments, or £173.1m.

**Table 3**

<b>Scheduled Monthly Payments</b>			
<b>Award Element</b>	<b>Number</b>	<b>Total Cash Amount Paid<sup>3</sup> (£000s)</b>	<b>Expenditure<sup>4</sup> (£000s)</b>
Basic Award <sup>5</sup>	50,300	83,339	82,743
Childcare Allowance	5,031	16,659	14,969
Dependants Allowance	9,178	19,053	18,841
Extra Weeks Allowance	52,235	52,524	52,148
Non Means Tested Grant <sup>6</sup>	67,009	47,837	47,611
Parent Learning Allowance <sup>7</sup>	9,142	7,846	7,756
<b>Total (Monthly Payments)</b>	<b>213,438</b>	<b>227,260</b>	<b>224,068</b>
<b>One-off Payments</b>			
<b>Award Element</b>			
Disabled Students Allowances	1,217	3,657	3,702
Practice Placement Expenses	20,513	12,560	12,623
Tuition Fees <sup>8</sup>	10,500	74,388	81,816
<b>Total (One-off Payments)</b>	<b>32,230</b>	<b>90,605</b>	<b>98,141</b>
Overpayments and Debt Provision			652
<b>Grand Total – All Elements</b>	<b>245,668</b>	<b>317,865</b>	<b>322,209</b>

<sup>3</sup> This is the total value of the transactions extracted from the Bursary Online Support System (BOSS).

<sup>4</sup> This is expenditure net of all allowable adjustments (e.g. overpayments or cancelled payments) and matches the actual amount paid. There is an increase in payments due to the introduction of £9,000 tuition fees and the size of the accrual for non-received invoices.

<sup>5</sup> Covers the first 30 weeks of training.

<sup>6</sup> 2012 Scheme students only.

<sup>7</sup> 2007-2012 and 2012 Scheme students only.

<sup>8</sup> Medical and dental students only.



## Other key NHS Student Bursaries work items processed

Table 4, extracted from Student Services divisional plans, provides a summary of all other key work items processed in the 2018/19 financial year.

**Table 4**

Work Item	Processed
HEI Notification of Withdrawal, Resumption or Extension	13,188
Contact Centre Services (Student Helpline) Referrals	12,325
Student Change of Circumstances	4,590
Integra Invoices (Tuition Fees)	1,016
Practice Placement Expenses claims	39,901
Disabled Students Allowances claims, Invoices or associated correspondence	6,857
Appeals	302
Stage 0 Complaints	107
Stage 1 Complaints	5
Stage 2 Complaints	1
Ombudsman Cases	0
High Level Correspondence <sup>10</sup>	0
MP Queries	2
Parliamentary Questions	0

<sup>10</sup>This classification no longer used.

## NHS Student Bursaries Equal Opportunities Monitoring

A mandatory *Equal Opportunities monitoring form* is included in the Bursary Online Support System (BOSS). The information is compiled anonymously and is included in the Tables 5 - 7. Although the form is mandatory, students have the option not to disclose the information being asked under each question.

**Table 5**

Questions asked with % of respondents:	
Gender	100%
Age Group	100%
Ethnic Group	100%
Religion	100%
Sexual Orientation	100%
Disability	100%

**Table 6**

What is your gender?		Which of the following best describes your sexual orientation?	
Female	81.20%	Heterosexual	88.32%
Male	16.89%	Prefer not to say	7.47%
Prefer not to say	1.83%	Bisexual	1.71%
Other	0.08%	Gay	1.17%
		Lesbian	0.76%
		Other	0.58%
Which age group applies to you?		Are you a disabled person as defined by the Equality Act 2010?	
16-24	54.72%	No	91.73%
25-34	29.70%	Prefer not to say	4.13%
35-44	11.67%	Yes, limited a little	3.60%
45-54	3.67%	Yes, limited a lot	0.54%

55-64	0.24%		
65+	0.00%		

**Table 7**

What is your ethnic group?		What is your religion or belief?	
White - British	64.78%	Christianity	40.24%
Black or Black British – African	10.56%	No Religion	38.33%
Prefer not to say	3.16%	Prefer not to say	8.64%
Asian or Asian British - Indian	3.57%	Islam	6.94%
White – any other background	3.07%	Other	2.22%
Asian or Asian British – Pakistani	2.72%	Hinduism	1.94%
Asian or Asian British – any other Asian background	2.71%	Sikhism	0.70%
Black or Black British – Caribbean	1.65%	Buddhism	0.62%
White - Irish	1.56%	Judaism	0.32%
Other Ethnic Group – any other ethnic group	1.13%	Jainism	0.04%
Mixed – White and Black Caribbean	0.94%		
Asian or Asian British – Bangladeshi	1.00%		
Mixed – Any other mixed background	0.91%		
Mixed – White and Asian	0.85%		
Other Ethnic Group – Chinese	0.57%		
Mixed – White and Black	0.42%		

African			
Black or Black British – any other black background	0.41%		

## 8. Social Work Bursaries

The NHSBSA is directed by the DHSC to administer SWB and ESG in accordance with their guidance. Accountability for these two service streams is directly to the DHSC. The Social Work Bursary Scheme can be accessed [here](#).

The following sections provide a detailed account of activity across the service streams for the 2018/19 financial year. SWB supports around 8,700 students in training in any one academic year. However, across the financial year the number of students supported is around 12,500. This is due to the crossover between the financial year and the academic year, where essentially four cohorts of students are in our systems in any financial year.

The application window for SWB ran from 1 March to 1 November in 2018/19, with a deadline of 14 February for January starters.

The majority of bursary applications are received prior to September courses starting and therefore May through to the end of August is the busiest assessing period for the team. Childcare Allowance and Disabled Students Allowances applications can be received at any time throughout the year, but the majority also tend to be submitted prior to September.

### Social Work Bursary activity

In total Student Services made a payment to 12,096 students in the 2018/19 financial year.

Of these, there were:

- 4,563 postgraduate bursary recipients
- 412 postgraduate Placement Travel Allowance (PTA) only recipients
- 6,829 undergraduate bursary recipients
- 292 undergraduate PTA only recipients

The total volume of new and continuing students and other application types received are detailed in the Table 8.

**Table 8**

Award Element/Transaction Type		
Postgraduate students		4,975
	Of which, bursary in payment	4,563
	Of which, PTA only	412
Undergraduate students		
	Of which, bursary in payment	6,829
	Of which, PTA only	292
Childcare Allowance applications		567
Disabled Student Allowance applications		218
Number of BACS payments		7,132
Number of new student debtors (withdrawal calculations)		594
Tuition fee invoices processed		2,014

Table 9 illustrates a strong correlation between the capping of social work bursaries and student bursary applications. The number of students in receipt of a bursary has reduced from 9,421 in the 2013/14 academic year to 7,103 in the 2018/19 academic year. Figures exclude students receiving Placement Travel Allowance only.

**Table 9**

		2014/15 (AY)		2015/16 (AY)		2016/17 (AY)		2017/18 (AY)		2018/19 (AY)	
		UGD	PGD	UGD	PGD	UGD	PGD	UGD	PGD	UGD	PGD
<b>Year of study</b>	<b>1</b>	0	1,525	0	1,449	0	1,421	0	1,417	0	1,348
	<b>2</b>	2,238	1,316	2,427	1,373	2,322	1,369	2,105	1,326	2,185	1,333
	<b>3</b>	2,445	232	2,069	120	2,229	116	2,172	161	1,922	121
	<b>4</b>	379	47	308	22	121	10	131	14	139	25
	<b>5</b>	61	7	59	6	32	3	15	5	14	5
	<b>6</b>	14	1	16	1	6	2	1	2	2	3
	<b>7</b>	9	1	6	0	4	0	6	2	0	3
<b>Total</b>		<b>5,146</b>	<b>3,129</b>	<b>4,885</b>	<b>2,971</b>	<b>4,714</b>	<b>2,921</b>	<b>4,430</b>	<b>2,927</b>	<b>4,262</b>	<b>2,838</b>
		<b>8,275</b>		<b>7,856</b>		<b>7,635</b>		<b>7,357</b>		<b>7,103</b>	



## Social Work Bursary cash payments

SWB cash payments in the 2018/19 financial year totalled £51.6m. Table 19 summarises this by award element.

**Table 10**

<b>Non-Means Tested Scheduled Termly Payments</b>		
<b>Award element</b>	<b>Number of students</b>	<b>Amount paid (£000s)</b>
Undergraduate Basic Grant	6,596	£20,753,266
Postgraduate Basic Grant	4,233	£9,367,118
<b>Total (non-means tested termly payments)</b>	<b>10,829</b>	<b>£30,119,298</b>
<b>Means Tested Scheduled Termly Payments</b>		
Maintenance Grant	3,881	£7,152,763
Adult Dependent Allowance	362	523,774
Parents Learning Allowance	1,239	1,236,341
Childcare Allowance	567	2,114,319
<b>Total (means tested termly payments)</b>	<b>6,049</b>	<b>11,027,197</b>
<b>One-off Payments</b>		
<b>Award Element</b>	<b>Number of students</b>	<b>Amount Paid (£000s)</b>
Disabled Students Allowances	218	250,422
Placement Travel Allowance	704	587,579
Tuition Fees	2014	9,640,517
<b>Total (one-off payments)</b>	<b>2,936</b>	<b>10,478,518</b>
<b>Grand Total – All Elements</b>	<b>19,814</b>	<b>51,625,013</b>

Table 11 shows the gradual reduction of overall expenditure since 2013/14 due to the introduction of bursary capping.

**Table 11**

	<b>2014/15</b>	<b>2015/16</b>	<b>2016/17</b>	<b>2017/18</b>	<b>2018/19</b>
<b>Student bursary spend (£000s)</b>	46,191	45,094	44,562	43,471	41,146
<b>DSAs supplier spend (£000s)</b>	756	676	669	876	250
<b>Tuition fee spend (£000s)</b>	12,348	11,303	10,594	9,521	9,641
<b>Total (£000s)</b>	<b>59,295</b>	<b>57,073</b>	<b>55,825</b>	<b>53,868</b>	<b>51,625</b>

In FY 2018/19, there was a significant underspend and this was due to underutilisation of the bursary places available. This will be addressed in the policy and guidance revisions for the 2019 academic year with the relaxation of rules around reallocation of unused bursary places to ensure the available places are maximised.

## Other key Social Work Bursaries work items processed

Table 12 shows the number of work items processed for social work bursaries in 2018/19.

**Table 12**

Work Item	Processed
HEI Notification of Withdrawal, Resumption or Extension	691
Contact Centre Services (Student Helpline) Referrals	10,372
Integra Invoices (Tuition Fees and DSA)	2,901
Disabled Students Allowances claims or associated correspondence	1,854
Appeals	40
Stage 0 Complaints	25
Stage 1 Complaints	0
Stage 2 Complaints	1
Ombudsman Cases	2
High Level Correspondence	0
MP Queries	3
Parliamentary Questions	0

## Social Work Bursaries Equal Opportunities Monitoring

An *Equal Opportunities Monitoring Form (EOMF)* is included in bursary application forms, and students are given the opportunity to complete and submit this.

Of the 11,804 bursary applications received in the 2018/19 academic year, 6,617 completed an EOMF which represents a response rate of 56%.

As not all students chose to complete the EOMF, or completed only certain sections of the form, the information summarised in Tables 13 - 15 are not necessarily representative of the full student population.

**Table 13**

<b>Questions asked with % of respondents:</b>	
What is your gender?	85.86%
Is your gender the same as birth?	85.92%
Age Group	85.98%
Marital Status	85.64%
What is your ethnic group?	93.63%
Which of the following best describes your sexual orientation?	92.33%
What is your religion or belief	84.65%
Are your day to day activities limited by health?	84.82%
Do you have caring responsibilities?	88.59%
Who is cared for?	31.27%
Are you a registered carer?	30.07%
Are you currently pregnant?	88.08%
Have you given birth in the last 26 weeks?	97.10%

**Table 14**

<b>What is your gender?</b>		<b>Marital Status</b>	
Female	83.24%	Civil partnership	0.18%
Male	11.94%	Cohabiting	8.26%
I would rather not say	4.66%	Divorced	2.82%
Other	0.16%	I would rather not say	5.19%
<b>Is your gender the same as birth?</b>		Married	19.66%
Yes	94.94%	Separated	3.85%
No	0.39%	Single	59.71%
I would rather not say	4.67%	Widowed	0.34%
<b>Age Group</b>		<b>Which of the following best describes your sexual orientation?</b>	
16-24	34.16%	Hetrosexual/Straight	84.38%
25-34	29.59%	I would rather not say	10.64%
35-44	20.56%	Bisexual	2.73%
45-54	9.62%	Lesbian	1.05%
55-64	1.27%	Gay	1.00%
65+	0.05%	Other	0.18%
I would rather not say	4.74%		

**Table 15**

What is your ethnic group?		What is your religion or belief?	
British	56.92%	Christianity or Christian Denominations	47.74%
African	19.44%	Atheism/No Religion	32.36%
I would rather not say	6.90%	Prefer not to say	10.65%
Caribbean	3.96%	Islam	6.31%
Pakistani	2.76%	Other	1.31%
White & Black Caribbean	2.05%	Hinduism	0.25%
Any Other White Background	0.42%	Sikhism	0.66%
Indian	1.56%	Buddhism	0.56%
Irish	1.14%	Judaism	0.16%
Bangladeshi	0.88%	Jainism	0.00%
Any Other Asian Background	0.08%		
White & Asian	0.62%		
Any Other Black Background	0.23%		
White & Black African	0.54%		
Any Other Mixed Background	0.23%		
Chinese	0.10%		
Any Other Ethnic Background	2.18%		

Are your day to day activities limited by health?		Are you currently pregnant?	
No	83.41%	No	94.80%
I would rather not say	6.90%	I would rather not say	4.59%
Yes, limited a little	8.43%	Yes	0.60%
Yes, limited a lot	1.26%	<b>Have you given birth in the last 26 weeks?</b>	

<b>Do you have caring responsibilities?</b>		No	95.08%
No	64.70%	I would rather not say	4.23%
Yes	35.30%	Yes	0.69%
<b>Who is cared for?</b>			
Adult(s)	5.64%		
Child(ren)	84.05%		
Both	10.31%		
<b>Are you a registered carer?</b>			
No	93.02%		
Yes	6.98%		



## 9. Education Support Grant

The Education Support Grant (ESG) is paid to HEIs to help fund social work placements and also to make a contribution to the costs of involving service users and carers in the development and delivery of social work education programmes.

### Education Support Grant rates

Table 16 details the ESG rates set for the 2018/19 academic year.

**Table 16**

<b>Daily fee per student</b>	
Standard daily fee per student per day in standard placement	£20
Daily fee per student per day where placement provider:	
Has charitable status	£20
Has registered private company status	
Skills Development Days	£10
<b>HEI administration fee</b>	
Admin fee per student	£2
<b>Funding for involvement of people who use the services and their carers</b>	
A one-off payment to each HEI per annum	£7,400

### Education Support Grant cash payments

Table 17 shows the number of HEIs that received the ESG in the first and second instalment and the number of students funded within these payments, including the number of audit checks undertaken.

**Table 17**

<b>Payment of ESG to HEIs</b>	
First instalment	77
Second instalment	76

The difference of 1 HEI is for Goldsmiths College who didn't submit an estimate for their second instalment for FY 2018/19.

The amount funded may be subject to change as we receive further updates from HEI colleagues however adjustments will be made to payments in future financial years.

Table 18 below details the expenditure paid through the ESG to HEIs.

**Table 18**

<b>Financial Year</b>	<b>2016/17</b>		<b>2017/18</b>		<b>2018/19</b>	
	<b>First instalment (£000s)</b>	<b>Second instalment (£000s)</b>	<b>First instalment (£000s)</b>	<b>Second instalment (£000s)</b>	<b>First instalment (£000s)</b>	<b>Second instalment (£000s)</b>
Placement Fees	7,143	8,500	7,134	8,160	7,567	7,993
HEI Admin Fees	764	850	741	816	671	799
Skills Development Days	767	702	693	714	669	700
Service User & Carer Funding	0	577	7	562	7	570
<b>Totals</b>	<b>8,674</b>	<b>10,629</b>	<b>8,575</b>	<b>10,252</b>	<b>8,822</b>	<b>10,062</b>

## 10. Learning Support Fund

Prior to students making an application they are required to register an account on the system. As at the date of publication there were 25,270 accounts registered.

### Learning Support Fund rates

Table 19 details the LSF rates set out for the 2018/19 academic year.

**Table 19**

LSF Rates	
Award Element	Amount
Child Dependant Allowance	£1,000
Exceptional Support Funding	Up to £3,000
Travel & Dual Accommodation – Travel	Up to 28p per mile (in excess of daily travel)
Travel & Dual Accommodation - Accommodation	£25 per night (non-commercial) £55 per night (commercial)

Student Services assessed and approved (finalised for payment) 7,044 applications in the 2017/18 academic year. The total volumes of students, by profession are detailed in Table 20.

**Table 20**

LSF Applicants By Profession	
Profession	No of Students
Dental Hygiene & Dental Therapy	14
Dietetics	139
Midwifery	3,436
Nursing	15,850
Nursing/Social Work (Joint)	112
Occupational Therapy	1,011
Operating Department Practitioner	628

Orthoptics	225
Physiotherapy	981
Podiatry	76
Prosthetics & Orthotics	11
Radiography (Diagnostic)	1,923
Radiography (Therapeutic)	499
Speech & Language Therapy	362
<b>Total</b>	<b>25,270</b>

### Learning Support Fund cash payments

LSF cash payments in the 2018/19 financial year totalled just over £2m. Table 21 summarises payments by profession, number of students paid and the total value.

**Table 21**

<b>LSF Cash Payments To Students By Profession</b>		
<b>Profession</b>	<b>No of Students Paid</b>	<b>Total Paid (£)</b>
Dental Hygiene & Dental Therapy	12	5,565
Dietetics	99	58,807
Midwifery	1,849	1,319,423
Nursing	9,156	6,335,945
Nursing/Social Work (Joint)	57	38,126
Occupational Therapy	715	458,755
Operating Department Practitioner	364	301,088
Orthoptics	80	124,772
Physiotherapy	572	319,062
Podiatry	58	41,802
Prosthetics and Orthotics	8	2,983

Radiography (Diagnostic)	723	751,265
Radiography (Therapeutic)	172	223,540
Speech & Language Therapy	202	73,960
<b>Total</b>	<b>14,067</b>	<b>10,055,092</b>

Table 22 summaries the overall expenditure by award element

**Table 22**

<b>LSF Cash Payments To Students By Element Type</b>		
<b>Element Type</b>	<b>No of Students Paid</b>	<b>Total Paid (£000)</b>
Child Dependants Allowance	8,013	5,908
Travel & Dual Accommodation – Travel	6,818	2,647
Travel & Dual Accommodation - Accommodation	1,381	1,275
Exceptional Support Fund	97	222
<b>Total</b>	<b>16,309</b>	<b>10,055</b>

### Other key Learning Support Fund work items processed

Table 23 shows the number of work items processed for social work bursaries in 2018/19.

**Table 23**

<b>Work Item</b>	<b>Processed</b>
Contact Centre Services (Student Helpline) Referrals	2,912
Appeals	78
Stage 0 Complaints	12
Stage 1 Complaints	0
Stage 2 Complaints	0
Ombudsman Cases	0

High Level Correspondence	0
MP Queries	0
Parliamentary Questions	0

### NHS Student Bursaries Equal Opportunities Monitoring

A mandatory *Equal Opportunities monitoring form* is included in the LSF application. The information is compiled anonymously and is included in the Tables 24 - 27. Although the form is mandatory, students have the option not to disclose the information being asked under each question.

**Table 24**

Questions asked with % of respondents:	
What is your gender?	100%
Is your gender the same as birth?	100%
Which of the following best describes your sexual orientation?	100%
Which age group applies to you?	100%
What is your ethnic group?	100%
What is your religion or belief	100%
Are your day to day activities limited by health?	100%
Do you have caring responsibilities?	100%
Who is cared for?	100%
Are you a registered carer?	100%
Are you currently pregnant?	100%
Have you given birth in the last 26 weeks?	100%

**Table 25**

What is your gender?		Which of the following best describes your sexual orientation?	
Female	89.62%	Heterosexual	93.74%
Male	10.06%	Prefer not to say	3.14%
Prefer not to say	0.25%	Bisexual	1.73%
Other	0.07%	Gay	0.40%
		Lesbian	0.50%

		<b>Other</b>	0.48%
<b>Is your gender the same as birth</b>		<b>Which age group applies to you?</b>	
<b>Yes</b>	99.10%	<b>16-24</b>	39.30%
<b>No</b>	0.51%	<b>25-34</b>	31.78%
<b>I would rather not say</b>	0.38%	<b>35-44</b>	23.07%
		<b>45-54</b>	5.30%
		<b>55-64</b>	0.16%
		<b>65+</b>	0.38%

**Table 26**

<b>What is your ethnic group?</b>		<b>What is your religion or belief?</b>	
<b>White - British</b>	63.49%	<b>Christianity</b>	49.09%
<b>Black or Black British – African</b>	19.62%	<b>Atheism/No Religion</b>	37.23%
<b>Prefer not to say</b>	1.29%	<b>Prefer not to say</b>	4.39%
<b>Asian or Asian British - Indian</b>	1.38%	<b>Islam</b>	4.98%
<b>White – any other background</b>	2.45%	<b>Other</b>	2.71%
<b>Asian or Asian British – Pakistani</b>	1.72%	<b>Hinduism</b>	0.67%
<b>Asian or Asian British – any other Asian background</b>	1.89%	<b>Sikhism</b>	0.37%
<b>Black or Black British – Caribbean</b>	2.08%	<b>Buddhism</b>	0.43%
<b>White - Irish</b>	0.61%	<b>Judaism</b>	0.14%
<b>Other Ethnic Group – any other ethnic group</b>	0.97%		
<b>Mixed – White and Black Caribbean</b>	1.14%		
<b>Asian or Asian British –</b>	0.48%		



<b>Bangladeshi</b>			
<b>Mixed – Any other mixed background</b>	0.45%		
<b>Mixed – White and Asian</b>	0.53%		
<b>Other Ethnic Group – Chinese</b>	0.18%		
<b>Mixed – White and Black African</b>	0.75%		
<b>Black or Black British – any other black background</b>	0.97%		

**Table 27**

<b>Do you have caring responsibilities?</b>		<b>Are you currently pregnant?</b>	
<b>No</b>	48.03%	<b>No</b>	98.57%
<b>Yes</b>	51.03%	<b>I would rather not say</b>	0.56%
<b>I would rather not say</b>	0.94%	<b>Yes</b>	0.87%
<b>Who is cared for?</b>		<b>Have you given birth in the last 26 weeks?</b>	
<b>Adult(s)</b>	0.60%	<b>No</b>	98.49%
<b>Child(ren)</b>	50.36%	<b>I would rather not say</b>	0.53%
<b>I would rather not say</b>	0.07%	<b>Yes</b>	0.98%
<b>Are you a registered carer?</b>			
<b>No</b>	47.13%		
<b>Yes</b>	3.48%		
<b>I would rather not say</b>	0.41%		

## 11. Fraud, error and debt (FRED)

One of the primary responsibilities of the NHSBSA is to ensure that transactional healthcare related services are undertaken in an efficient and effective way so as to optimise funding available for frontline health and social care services. Its stated purpose is to *“to provide business solutions that deliver service excellence and value for money”*. If fraud, error and debt are not tackled effectively, funding will haemorrhage out of the system and will ultimately be lost.

Student Services within the NHSBSA has established its strategic direction for tackling FRED and this is documented in the Student Services FRED strategy, which includes the drivers for change referring to key risks and issues. The strategy explains the types of fraud, error and debt levels in the service and the problems it creates as well as the costs.

### Fraud

Due to the impact of the NHS Funding Reforms, there has been a significant reduction in the number of suspected fraud allegations.

### Case examples of NHS Bursary fraud

1. It was identified via the National Fraud Initiative (NFI) that a student provided false information regarding their leave to remain. By claiming to have leave to remain in the country the subject was able to successfully apply for the NHS Student Bursary and received £17,564.00 as a result of lying about their status. The subject pleaded Guilty to two offences of Section 2 Fraud Act 2006, fraud by false representation and was sentenced to 12 months Imprisonment suspended for 18 months. The subject was sentenced to undertake unpaid work for 150 hours before 5<sup>th</sup> April 2019 and to Pay a Victim Surcharge of £140.00, no compensation order made due to lack of means.
2. Information was received from UK Border Agency (UKBA) that a subject used counterfeit documentation to obtain employment in the NHS and it is suspected they used the same documentation to apply for an NHS Student Bursary. Enquiries confirmed a Ghanaian passport was used as part of the successful NHS Student Bursary application however enquiries with the Home Office confirmed this was a counterfeit. The subject was found guilty of offences under the Fraud Act 2006 and sentenced to 8 months imprisonment on 4<sup>th</sup> September 2018 because of their intentional dishonesty.
3. It was suspected a student used various names to successfully apply for NHS Student Bursaries on various NHS funded courses and failed to declare their criminal convictions. The student pleaded guilty and was sentenced to 100 hours unpaid work.
4. It is suspected a student provided false information, claiming to be single throughout the duration of their NHS Student Bursary to obtain a higher paying award. Enquiries confirmed the subject did reside with a partner and failed to declare this. The student

entered a Guilty Plea and was sentenced to a 12 month Community Order with 200 hours unpaid work.

5. A call was made to the Fraud Corruption Reporting line alleging a student was residing with partner however has not declared this on her successful NHS Student Bursary application. Enquiries were undertaken which indicated the subject has a partner they resided with. The subject was sentenced to 10 months custody suspended for 18 months on each charge concurrent and sentenced to 120 hours unpaid work.

Student Services has its own dedicated in-house team who assist the NHSBSA Fraud Team with investigations relating to bursary fraud providing witness statements and exhibits where suspected fraud has occurred.

NHS Student Bursaries continue to participate in the bi-annual NFI data matching exercise. This involves NHS bursary data being uploaded and matched to data from the Home Office which identifies students in receipt of an NHS Bursary but may not be eligible due to their leave status/immigration history. In addition, the team responds to requests for information from the Department of Work and Pensions (DWP), Local Authorities and other bodies where benefit fraud is suspected.

## Error

- Monthly cash variance checks to support the accuracy of processed Student Bursary work items demonstrate a 98.53% global accuracy rate for the 12 months April 2018 to March 2019 across all work streams.
- Bursary payments totalling £1,795,019 were checked as part of this process. Underpayments totalling £2,019 and overpayments totalling £4,415 were highlighted and relevant amendments were made to the bursary awards affected.
- No assessed Education Support Grant payments contain errors.

## Debt

Effective debt management and a recovery process that is fair and consistent is crucial to Student Services. Student Services recognises that students are not always in a position to have any means of earnings while they are in training, nor can they be reliant on other means of support to assist with repayment of any debt incurred. It is essential that students repay debt incurred and debt is recouped effectively and efficiently.

The debt position for NHS Bursaries as at 31 March 2019 was:

- £10,723,000 gross
- £9,287,000 provision for bad debt<sup>[1]</sup>
- £1,960,000 net

The debt position for Social Work Bursaries as at 31 March 2018:

- £1,247,000 gross
- £989,000 provision for bad debt
- £258,000 net

The key activities that support the Student Services FRED strategy are:

- Childcare Allowance reconciliation
- Monthly quality checks of processed work
- High risk checks (mainly high value awards and complex casework)
- Pre-payment checks
- Post-payment checks

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<sup>[1]</sup> The amount we estimate will not be recovered.