

**The Pears Cumbria  
School of Medicine**

A partnership between

**IMPERIAL**



# Medicine (Graduate Entry) (MBBS 4YFT) - Funding

March 2024

[cumbriamed.ac.uk](http://cumbriamed.ac.uk)

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Please note that details of funding are subject to change in advance of August 2025.

## Background

The information in this factsheet is applicable to students with 'home' status, who normally live in **England**. If you are usually resident in Northern Ireland, Scotland or Wales, you should approach the appropriate agency in your country for student support rather than NHS Business Authority (NHS BSA).

Please note that this information is correct as of March 2024, but is subject to change before enrolment on to the Graduate Entry Medicine (GEM) Course beginning in August 2025.

If you require this factsheet in an alternative format, please contact us at: [cumbriamedadmissions@cumbria.ac.uk](mailto:cumbriamedadmissions@cumbria.ac.uk)

## Course Fees and Maintenance

Over the four years of study, there are several funding options and routes that applicants can take to support their study.

There are three core funding pots you will be available to apply for; Imperial Bursary Scheme (a means-tested bursary, with specific figures for PCSM applicants), Student Finance UK (government loans that cover day-to-day costs as well as contribute to your tuition fees) and NHS Bursary (a bursary that contributes to your tuition fees).

The below table illustrative of what funding may be available year on year to cover **tuition fees and maintenance**. Please note that fees for 25/26 entry are still to be confirmed and the below figures are subject to change.

Type of funding	Year 1	Year 2	Year 3	Year 4
<a href="#">Imperial Bursary (if eligible)</a>	up to £2,500	up to £2,500	up to £2,500	up to £2,500
<a href="#">Government maintenance loan</a>	£, 10,227	£ 2,605	£ 2,605	£ 2,030
<a href="#">Government tuition fee loan</a>	£5,785	£5,535	£5,535	£5,535
<a href="#">NHS funding for tuition fees</a>	-	£3,715	£3,715	£3,715
<a href="#">NHS non-means tested bursary</a>		£1,000	£1,000	£1,000
<a href="#">NHS means tested bursary (incl. extra weeks allowance)</a>	-	up to £4,491	up to £4,491	up to £4,491

**Your personal circumstances will impact the full amount of funding available to you in 2025.**

## Year One

The annual tuition fee in 2025/26 will approximately be £9,250<sup>1</sup>. You are responsible for paying the first £3,465 to Imperial College London yourself. For the remaining £5,785 eligible students can take out a tuition loan from Student Finance England (SFE). This loan is not means tested.

You **may** also be eligible to take out a living cost loan of up to £10,227 from SFE. £4,767 of the loan is non means tested; the remainder is means tested on household income. You will receive less if you live with your parents while studying, however may be eligible to additional weeks funding (up to £110 per week) under the '[long course loan](#)' scheme, due to the number of weeks of study per year.

Students who are also eligible for benefits may receive an enhanced rate of loan.

You can apply online for both loans through SFE at: [gov.uk/studentfinance](https://www.gov.uk/studentfinance).

## Years Two, Three & Four

In the second, third and fourth years the NHS<sup>2</sup> will pay the first £3,715 towards the University tuition fee. For the remaining amount £5,535, you will be able to take out a tuition fee loan from Student Finance England. The tuition fee may be subject to an annual inflationary or governmental increase, so these figures may change.

In 2025/26 we anticipate that students received a non means tested Grant of £1,000, plus a means tested Bursary from the NHS. The maximum bursary available for a 30-week academic year is £2,643, however the PCSM curriculum runs on average 42 weeks a year, meaning that a further £84 per week is available for any weeks above the threshold. The maximum Bursary is therefore approximately £4,491\*. (A lower rate Bursary is offered if you live with your parents during term time.)

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<sup>1</sup> Course fees are subject to review and may rise in line with inflation.

<sup>2</sup> If you are usually resident in Northern Ireland, Scotland or Wales, you should approach the appropriate agency in your country for student support rather than NHS Business Authority (NHS BSA).

## Additional allowances:

### Imperial Bursary

#### Overview

We're offering up to £2500 each year through our Imperial Bursary scheme for Home undergraduates. If your household income remains under £70,000 a year, you'll qualify for every year of your course based on annual means-testing by Student Finance England. You can spend the money on food, accommodation, or any other expense – and you don't need to pay it back.

You just need to make sure you apply for a means-tested government loan, such as a Maintenance Loan, to be considered. You don't have to take the loan if you can afford not to. We use the information you provide to calculate what bursary you may be eligible for.

#### Key facts

- Non-repayable - The Imperial Bursary is paid on top of any government funding you're eligible for and is money you never have to pay back.
- Up to £2500 per year - The Imperial Bursary is paid on a sliding scale from £500–£2500 per year, depending on your household income.
- Qualify automatically - If your household income remains under £70,000 a year, you'll qualify for every year of your course based on annual means-testing.

#### Bursary Amounts

- £2,500/year if your annual household income is between £0 and £16,000
- £2,200/year if your annual household income is between £16,001 and £50,000
- £1,700/year if your annual household income is between £50,001 and £55,000
- £1,100/year if your annual household income is between £55,001 and £60,000
- £500/year if your annual household income is between £60,001 and £70,000

#### Care leavers and estranged students

The Imperial Bursary (Cumbria School of Medicine) for care leavers and estranged students for 2025–2026 entrants will be £3,000.

## Imperial Scholarships

Imperial College London is fortunate to be able to offer several competitive scholarships. For detailed offerings and eligibility, please refer to the [college website](#).

## Dependents Allowance

Additional financial assistance or subsidies may be accessible to students who are responsible for adult and/or child dependents. Please consult SFE and the NHS BSA website for respective detail.

## Disabled Students' Allowances (DSAs)

These are discretionary grants available full-time Home (UK) students who encounter extra expenses during their studies due to disabilities, dyslexia, or long-term medical conditions. The distribution of these allowances is managed by SFE and the NHS BSA.

[Further information on student support can be found here.](#)

## Further Support

Financial advice and support will be available through the [University of Cumbria](#) to students who need guidance on loans and bursaries as well as day to day financial planning.

For pre application information, please visit [Imperial's Fees and Funding Page](#).

## Cost of Living

### Council Tax

Full-time students are exempt from council tax. Students should inform their local council of their student status as soon as possible after enrolment. Where this leaves one eligible person in a household a 25% discount may be claimed. Please visit [Cumberland Council's](#) website for further information.

### Benefits, Tax Credits and Universal Credit

- If you are a lone parent, disabled, or part of a student couple with children, you may be eligible for benefits. The Department for Work and Pensions requires you to apply for all entitled student support. Your student loan and Adult Dependents Grant will be considered as income in any benefit assessment.

- Child Tax Credits (CTC)/Universal Credit: If you have children under 16 (or under 18 in specific circumstances), you may still qualify for CTC for your children, or certain components of Universal Credit, provided you meet the eligibility criteria. It is important to inform the Inland Revenue of your enrolment in full-time education. For further details, refer to [gov.uk/universalcredit](https://gov.uk/universalcredit).

### **Travel and Dual Accommodation Expenses (TDAE)**

In addition to the bursary offer, students may also be able to claim back a contribution towards additional travel and accommodation costs incurred whilst on placement. Information can be found via the [NHS BSA website](#).

### **Student Discount**

To support with the cost of living you will also be eligible for a full suite of student discounts across Cumbria and online. You will also have access to University of [Cumbria's Sports Centres, Breakfast Scheme and Travel Scheme](#). You will be able to find out more information via your enrolment pack.

### **Blackbullion**

All students will also have access to Blackbullion, a digital financial education platform designed to provide you with money skills for life. Blackbullion is free for all Imperial students and gives you access to a full range of online learning pathways and tools to help you manage your finances and build yourself a better financial future.

The Blackbullion platform includes not only learning pathways, but also budgeting tools and student finance calculators to help you plan your expected income against likely expenditure.

## **Students in hardship**

### **NHS Bursary hardship**

The [NHS Bursary hardship](#) grant is there to provide extra financial support for medical and dental students facing financial difficulties. If you're already receiving the full NHS Bursary, which includes tuition fee cover and a maintenance grant, you may still be eligible for this hardship grant. It's designed to help bridge the gap between your income and essential expenses if you've exhausted other funding

options like student loans and university hardship funds. The amount you can receive can range from £100 to £3,000.

### **Imperial Student Support Fund**

The Student Support Fund is a discretionary hardship fund, funded by the College alongside generous donations from our students, staff, alumni and other supporters. Additionally, support has been made available from the College's COVID-19 hardship funds. The aim of the fund is to help current students who face unexpected financial hardship with their cost of living and excludes any support towards tuition fees or (new) visas. All students are able to apply.

All applicants will be assessed by a single mechanism to ensure transparency and fairness. The assessment mechanism is based on a set of values associated with the Cost of Living in London (CLL). The CLL framework is intended to identify the cost students would normally have during their studies.

[Further information can be found here.](#)

### **Additional Costs**

There will be some additional costs associated with the course including stationery, textbooks, field trips and membership fees although some of these features are optional. We encourage students to think carefully about their additional budgeting and to explore accommodation options.

Books are reviewed annually and are therefore subject to change, course welcome information will provide you with an indicative list for the year.



## Useful Websites

### National Sites

#### **Gov.UK**

Advice and information on all aspects of student finance including eligibility, entitlements and how to apply for the Student Loan via Student Finance England.

[gov.uk/studentfinance](https://www.gov.uk/studentfinance)

#### **Student Loans Company**

Information relating to Student Loans.

[slc.co.uk](https://www.slc.co.uk)

#### **NHS Business Services Authority**

Advice on all elements of finance for NHS funded study.

[www.nhsbsa.nhs.uk/student-services](https://www.nhsbsa.nhs.uk/student-services)

#### **Her Majesty's Revenue and Customs (HMRC)**

Information on tax credits eligibility and application procedures.

[hmrc.gov.uk](https://www.hmrc.gov.uk)

### PCSM Sites

#### **The Pears Cumbria School of Medicine**

For information about our school, programme and our team, please visit;

[cumbriamed.ac.uk](https://www.cumbriamed.ac.uk)

#### **Student Financial Support team**

Advice on all pre-enrolment aspects of student finance including Student Loans, Government grants, University scholarships, bursaries and support funds.

[www.imperial.ac.uk/study/fees-and-funding/contact](https://www.imperial.ac.uk/study/fees-and-funding/contact)

#### **Money Advice**

University of Cumbria Money advice team.

[my.cumbria.ac.uk/Student-Life/Money-Finance](https://my.cumbria.ac.uk/Student-Life/Money-Finance)