



Intercalating – How funding works

Guidance only

The information provided in this document is for guidance only. You should ALWAYS check with your awarding body in the first instance regarding award amounts and personal eligibility. You can find contact details for all the Student Loans Company awarding bodies below, along with contact details for the NHS bursaries team and the University of Leeds Funding Team. This guide does not apply to students studying on a Graduate Entry Medicine or Dentistry course or students studying Medicine/Dentistry as a second degree.

Who do I apply to?

How your intercalating year is funded depends on the following:

- The point you are at in your progression
- Whether it is an Undergraduate or Postgraduate intercalation
- Whether you are in a year that is eligible for funding (i.e. not a second repeat year)
- Who you are currently eligible to receive funding from (i.e. Student Finance or NHS bursaries)

This document will give you the basic information you need to understand who you should be applying to for funding. It will also explain how the intercalation route you take can impact on the funding you are eligible to receive.

If you have any questions regarding this document please contact the Funding Team at funding@leeds.ac.uk.

General information

Are you personally eligible?

It is up to you to check that you are eligible to receive funding from the correct awarding body but there are some general point of eligibility to be aware of.

Basic principles:

- Ordinarily resident in the UK on the first day of the first academic year of the course and for 3 years preceding, and not for the purposes of education.
- Each UK country is responsible for its own medical and dental students wherever they study in the UK (e.g. if you are a Welsh student studying in England then it is Student Finance Wales and NHS Wales that would provide funding, if you are a Scottish student the equivalent funding would be provided by Scottish Education)

Year of study versus academic year

Your year of study is not always the same as your academic year. For example, if you intercalate after year 3 of your course, once you complete that intercalation you will be in your 4th academic year but in your 5th year of study. Similarly, if you complete an integral foundation year prior to commencing study on your main degree then you will progress into your 1st academic year but be in your 2nd year of study.

Non-eligible years

There are certain years where you may not be eligible to receive funding from your awarding body. These can be:

- **Second repeat years:** the Students Loans Company (SLC) only fund one repeat year of study. If, whilst your main source of funding is SLC, you need to repeat for a second time you will not be eligible to receive the tuition fee element of that funding so will have to cover that cost yourself*. Similarly, the NHS will fund one repeat year as long as the year you are repeating was originally funded via an NHS bursary.
- **Repeat year when moving to NHS Bursary funding:** your first year of funding with NHS Bursaries cannot be a repeat year. For example, if you were in 4th year of your course in 2019/20, which was fully funded by SLC, and you were due to start 5th year in 2020/21, which should be funded primarily with an NHS bursary, but you were instead required to repeat 4th year then you would seek funding from your SLC Award Body only, not from the NHS.

*Students who have mitigating circumstances may be treated as an exception, to this rule. You would need to apply to your Award Body for additional funding on the

grounds of "Compelling Personal Reasons". Please contact your Award Body for more details on this, if it is relevant for you.

Progression routes and awarding bodies

The following tables show possible progression routes that indicate where intercalating years can fall and which awarding body would normally fund each year. The second table in each example shows progression WITH foundation year.

Key:

SLC: Normal undergraduate funding package

NHS: Normal NHS funding package

Masters Loan: Postgraduate funding package

Undergraduate intercalations

Intercalation at undergraduate level within study years 1 – 4

The intercalated year is funded by SLC in both instances

Study year	1	2	3	4	5	6
Academic year	1st	2nd	3rd	Intercalation BS/BA	4th	5th
Awarding body	SLC	SLC	SLC	SLC	NHS + reduced rate SLC Loan	NHS + reduced rate SLC Loan

Study year	1	2	3	4	5	6
Academic year	1st	2nd	Intercalation – BS/BA	3rd	4th	5th
Awarding body	SLC	SLC	SLC	SLC	NHS + reduced rate SLC Loan	NHS + reduced rate SLC Loan

Study year	1	2	3	4	5	6	7
Academic year	Foundation	1st	2nd	Intercalation – BS/BA	3rd	4th	5th
Awarding body	SLC	SLC	SLC	SLC	NHS + reduced rate SLC Loan	NHS + reduced rate SLC Loan	NHS + reduced rate SLC Loan

Intercalation at Undergraduate level in study years 5+

The intercalation year is funded by NHS bursary with the addition of the reduced rate loan from SLC

Study year	1	2	3	4	5	6
Academic year	1st	2nd	3rd	4th	Intercalation – BS/BA	5th
Awarding body	SLC	SLC	SLC	SLC	NHS + reduced rate SLC Loan	NHS + reduced rate SLC Loan

Study year	1	2	3	4	5	6	7
Academic year	Foundation	1st	2nd	3rd	Intercalation – BS/BA	4th	5th
Awarding body	SLC	SLC	SLC	SLC	NHS + reduced rate SLC Loan	NHS + reduced rate SLC Loan	NHS + reduced rate SLC Loan

Postgraduate intercalations

It is important to note that if you are intercalating at postgraduate level that you can only do so in an academic year which, if you had continued in your Medicine/Dentistry degree, would have been a year in which you would either have been NHS funded or would have been the final year you would have received full (not reduced-rate) funding from your SLC award body. This is due to the fact you will be obtaining a qualification higher than the one your main course awards. For example, if you were to intercalate at postgraduate level in your 3rd year of study you would not be eligible for the tuition fee loan portion of funding from SLC in your 4th year of study and would have to cover that cost yourself.

Important note: If you intercalate at postgraduate level then you may apply for a Masters Loan. If you are eligible for a NHS bursary during your postgraduate intercalation you will not be eligible to apply for a Masters Loan. If this is the case you should consider carefully whether you will have enough funding to complete the postgraduate intercalated year. The Masters Loan product works differently to the undergraduate provision. It is designed to be a CONTRIBUTION to study only and will not cover all of your costs. You will be required to set up a payment plan to cover your tuition fee (the Masters Loan will be paid directly to you and will not be paid to the University on your behalf by the awarding body) and will be expected to have made financial provision to cover all of your tuition AND living costs for the intercalated year. If you have been eligible to receive the Leeds Financial Support bursary you will NOT receive this during your postgraduate intercalation year.

Further information on the Masters Loan product can be found here:

<https://www.gov.uk/masters-loan>

Intercalation at Postgraduate level in study years 1 – 4

Study year	1	2	3	4	5	6
Academic year	1st	2nd	3rd	Intercalation MA/MSc	4th	5th
Awarding body	SLC	SLC	SLC	Masters Loan	NHS + reduced rate SLC Loan	NHS + reduced rate SLC Loan

Study year	1	2	3	4	5	6	7
Academic year	Foundation	1st	2nd	Intercalation – MA/MSc	3rd	4th	5th
Awarding body	SLC	SLC	SLC	Masters Loan	NHS + reduced rate SLC Loan	NHS + reduced rate SLC Loan	NHS + reduced rate SLC Loan

Intercalation at Postgraduate level in study years 5+

Important note: The NHS will provide a fees grant of UP TO £9,250 if you intercalate at postgraduate level during your NHS funded years. If your fee for the postgraduate intercalation course is greater than £9,250 then you will need to make arrangements to cover the cost of the top up yourself. You will also NOT be eligible for the reduced rate SLC loan during your postgraduate intercalation year. You will, however, be able to apply for the reduced rate SLC loan in the subsequent NHS funded years.

Further information on the NHS Bursaries packaging can be found here:

<https://www.nhsbsa.nhs.uk/nhs-bursary-students/medical-and-dental-students>

Study year	1	2	3	4	5	6
Academic year	1st	2nd	3rd	4th	Intercalation – MA/MSc	5th
Awarding body	SLC	SLC	SLC	SLC	NHS*	NHS + reduced rate SLC Loan

Study year	1	2	3	4	5	6	7
Academic year	Foundation	1st	2nd	3rd	Intercalation – MA/MSc	4th	5th
Awarding body	SLC	SLC	SLC	SLC	NHS*	NHS + reduced rate SLC Loan	NHS + reduced rate SLC Loan

* Maximum fee grant = £9,250 and you are not eligible to receive the reduced rate SLC loan.

Final Note

If you have any queries about your eligibility for funding, or concerns about the amount of funding you have been awarded, then you should always contact your awarding body in the first instance.

Contacts

Student Finance England: <https://www.gov.uk/contact-student-finance-england>

Student Finance Wales: <https://www.studentfinancewales.co.uk/contact.aspx>

Student Finance Northern Ireland: <https://www.studentfinancenir.co.uk/contact/general-enquiries/>

Student Awards Agency for Scotland: <https://www.saas.gov.uk/contact-us>

NHS Bursaries: <https://www.nhsbsa.nhs.uk/nhs-bursary-students/contact-us>

University of Leeds Funding Team: Funding@leeds.ac.uk