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MBChB Financial Support Booklet

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Contents

Introduction	4
UoM Specific Financial Support	6
Cost of Living Support Fund	6
Medicine Hardship Fund	7
Manchester Bursary	7
Student Union (SU)	8
SU Emergency Loan – Up to £100	8
SU foodbank voucher referrals	8
SU access to recreation grant	9
SU access to access to graduation grant	9
Medicine specific financial support	11
£1000 for 5th year ‘WP flagged’ students	11
Paid - GMC Registration fees	11
Conference Bursary	11
OnemedBuzz - Opportunities	12
MBChB Academic Performance Prizes	12
Sir Douglas Black Scholarship	12
Travel costs & Bursaries for Clinical years	13
Annual Programme Travel Bursaries Years 3-5	13
Travel information and support provided by each Clinical Education Campus	13
Travel information for Community Placements	13
Bee Network - travel in Manchester	13
UoM student support pages	15
Bills	15
Budgeting	15
Housing	15
Travel & Transport	15
Estranged students	15
Care Leaver/experienced students	16
The Sadler Bursary	16
Care Leaver or Care Experienced students – Free Bus Travel	16
Disabled Students	17
Disability Advisory Support Service (DASS)	17
Disabled Students’ Allowance	17
The Student Health Association – Student Enablement fund (must have disabled students allowance to apply).	18

Disability-related study costs grants - Snowdontrust	18
Other support available on UoM campus	19
Free Furniture4Reuse	19
Commuter Café	19
Free period products on campus	19
SU Community fridge – Free food	19
Free breakfast	20
SU Eats	20
Free hot showers	20
Cosy Campus	20
Bring and Ping - Microwaves	21
Food in advance – save 20%	21
Library Laptop or iPad loans (6 hours each time)	22
Free/Reduced Food	23
Pantry/Social Supermarkets	23
Recipes on a Budget	23
Student bank account - free overdraft facilities	24
UoM - The Market place	24
Pocket Geek Tech Repair Student Discounts	24
Books/Exam Preparation	24
Manchester Medical School Pastest Partnership	26
Reslife Officer – Free Halls Accommodation	26
NHS Bursary	27
NHS Bursary Travel and Dual Accommodation Expenses (TDAE)	28
NHS Bursary Hardship Grant	29
Apothecaries hardship grant	30
Foundation Year	30
Summer research/Internships	31
RCR Summer Undergraduate Research Fellowships (SURF) in Clinical Oncology	31
The Biochemical Society	31
The Genetics Society – Summer studentships	31
The Marfan Trust	32
The Physiological Society	32
Wellcome Trust - Biomedical Vacation Scholarships	32
Prizes & Awards	33
Intercalation	40
Electives	43
Charities & Grants	48

Search for Scholarships/Grants/Bursaries	50
Student money saving websites	51
Support for students from Religious Groups.....	52
Jobs	53
Mature Students.....	55
Budget Planner	55
Miscellaneous	56
Medical Protection Society	56
Money Helper	56

Introduction

We understand that the financial costs of doing a medical degree can have a significant impact on you, particularly if you are from a low-income background or don't have financial support.

It's worth having a brief look at all aspects included in the handbook so you know what to expect and plan for different clinical years.



If you are struggling financially, please let someone at the University know. You aren't alone and there is a lot of support available.

Who to contact:

- If you are in years 1 & 2 please have a chat with the central student pastoral support team: med.sps@manchester.ac.uk
- You can also let your PPD/Portfolio tutor know too, they get to know you well over the course. They can also be a referee to support applications for bursaries or applications in the future.
- If you are in a clinical year, you can also contact your Clinical Education Campus (CEC) SPS team as well as your PPD tutor. Your CEC SPS team may have access to local support and can support financial applications where appropriate.

Emails of your local SPS teams:

- MFT Oxford Road: MFTOR.sps@manchester.ac.uk
- MFT Wythenshawe: SPSWythenshawe@mft.nhs.uk
- SRFT Salford Royal: srft.sps@manchester.ac.uk
- LTHTR Preston: lhtr.sps@lhtr.nhs.uk

Who else can help:

- [The student union](#) (SU) based on the University campus are a great source of support for students struggling financially.
- They can advise and help you apply for the [cost of living support fund](#).
- The [SU](#) also provide emergency loans and they can refer you to the food bank if needed.
- Be proactive and think about any potential academic/future speciality interests:
 - Join a few Royal colleges/organisations (usually free for medical students)

- Some will allow you to access their bursaries and grants after a year of joining.
- [Consider entering their competitions](#), e.g write essays to win prizes and awards
- Think about directly contacting [charities/foundations](#) to see if they offer bursaries/grants to medical students, this is useful if the charity is supporting conditions in a speciality your interested in. The worst they can say is no.



Many students wish that they had been prepared for the drop in funding that happens when they receive the NHS bursary (usually 5th year).

Please do consider trying to save some money in preparation for this.

If you think there are any other resources that may be useful and will help future students please contact me:
emma.sahgal@manchester.ac.uk

UoM Specific Financial Support

The University regularly updates: <https://www.studentsupport.manchester.ac.uk/finances/cost-of-living/> please also bookmark this and check it regularly.

Manchester SU have been securing resources and support for students. In 2022-2023 students received additional payments due to the cost-of-living crisis.

I'm hoping this is something that will continue into the next academic year but it's unclear if it will:

- <https://manchesterstudentsunion.com/cost-of-living>
- [support students with the cost of living crisis](#)

Cost of Living Support Fund

<https://www.studentsupport.manchester.ac.uk/finances/funding-opportunities/all/living-cost-support-fund/>

- This is open **to ALL students who are experiencing unforeseen circumstances or unexpected financial hardship.**
- It's available all year round
- It's non-repayable.
- Consideration is made if you are from a Widening Participation background, mention this in your application.

It supports students with:

- Food insecurity (food bills)
- Utility bills
- Accommodation costs
- Other day to day expenses
- study related costs e.g. placement travel costs etc.

"These payments will generally only support students who have started their course with adequate funding in place."

Guidance on how to write an application is available: <https://manchesterstudentsunion.com/finance-advice/the-living-cost-support-fund>

Medicine Hardship Fund

All medical students are eligible to apply for the medicine hardship fund, but the funds available are a lot less than the living cost support fund and there is a finite amount of money available.

- You **must** have first applied for to the University of Manchester [Living Cost Support Fund](#) and provide evidence of this in your application.
- It's non repayable.

Contact Med.sps@manchester.ac.uk if you are struggling financially and you would like to discuss this.

Manchester Bursary

<https://www.studentsupport.manchester.ac.uk/finances/funding-opportunities/all/bursaries-and-scholarships/bursaries2024-25/>

The Manchester Bursary is available to any UK student who is registered on an eligible undergraduate degree course here and who has had a full financial assessment carried out by Student Finance.

Residual household income Up to £25,000

Students receive £2600 per academic year

Residual household income £25,001-£35,000

Students receive £1300 per academic year

This payment continues during the NHS Bursary year (5th year of study)

Contact funding@manchester.ac.uk for any queries about your bursaries.

You can contact the [Advice Service](#) at the Students Union via advice.su@manchester.ac.uk

SU Emergency Loan – Up to £100

“There may be certain times where using an overdraft facility, a foodbank voucher or asking friends and family for support is not enough.

The Advice Service offers a small emergency loan scheme for students in times of short term financial hardship or to help tide you over if you are waiting for a payment to come through.

This is a loan of up to £100 which you can access through the Advice Service by having a short financial assessment with one of our advisors. An assessment appointment must be booked at least one day in advance.

To be eligible for an appointment you must confirm your student status with us by showing us a valid student card and have access to online banking. If you have previously used our emergency loan scheme we also ask that you provide evidence for the repayment of the previous loan so that we are able to consider you for a new emergency loan.

If you would like to enquire about applying for an emergency loan you can get in touch with the service by emailing advice.su@manchester.ac.uk with a picture of your student card, details of your circumstances and if relevant, evidence of the repayment of any previous loans with us.

Our advisors will determine your eligibility for this loan during the appointment using a questionnaire which focuses on your financial situation such as your income and expenses.

If your application is successful, we ask you to set up an advanced repayment of the loan via online banking, using the repayment date agreed during your appointment.

We ask you to provide confirmation such as a screenshot. Once we’ve received confirmation we’ll be able to issue the loan usually on the same or next working day.”

SU foodbank voucher referrals

“Despite efforts to maximise income, we understand that unexpected short term financial difficulties may occur. In these circumstances you may be worried about affording food.

Our advisors can chat through these difficulties with you and determine whether a single use foodbank voucher is a suitable offer of support for your case.

Our advisors are able to issue vouchers for the food bank network within Greater Manchester via an online referral system.

The [Manchester Central Foodbank](#) is based on campus in the Catholic Chaplaincy opposite the Students’ Union building. This foodbank specialises in supporting students.

They can also foodbank vouchers from your nearest foodbank: <https://www.trusselltrust.org/get-help/find-a-foodbank/>.

They just need some personal details like your address, dietary requirements and number of adults and children in the household.

- A food parcel usually contains 3 to 4 days' worth of food.
- They can often be adapted to suit a range of dietary requirements such as halal, vegetarian or if you have any allergies. Please talk to the Foodbank team upon your arrival about adjusting your food parcel.

If you are struggling financially and would like some extra support in the form of a foodbank voucher, please get in touch with one of the student union advisors by emailing advice.su@manchester.ac.uk."

SU access to recreation grant

<https://manchesterstudentsunion.com/recreation-grant>

"The Access to Recreation Grant has been set up to reduce financial barriers, to allow students to make the most of their university experience.

Students can claim up to £250 (in advance or after spending) towards University and Union registered recreational activity.

Such costs may cover, but are not limited to:

- Subsidising end of year balls
- Joining SU societies and AU clubs which have membership fees
- Purchasing equipment necessary for joining society, club, or student group activities (for example, team kit)
- Joining RAG (Raise and Give) challenges which have sign-up fees
- Trips that meet the goals and purpose of the society or group
- Gaining relevant documentation to participate in activities (e.g. overseas criminal records checks that require payment)

This grant does not cover costs associated with your academic course or travel."

SU access to access to graduation grant

<https://manchesterstudentsunion.com/graduation-grant>

(the site is now live)

- The Access to Graduation fund exists to support eligible applicants with any of the costs surrounding their graduation. This could include:
 - robe hire,
 - travel and accommodation,
 - professional photographs, or
 - graduation outfits.
- They don't ask students to evidence the costs - all eligible students who apply before the fund is fully distributed receives a standard grant of £190 to be spent as required on their graduation plans.
- Students must submit evidence of their eligibility and that they're graduating in July 2024.

The following students are eligible to apply for the Access to Graduation grant:

- Living at home and commuter students
- Disabled students
- Estranged students
- Care experienced students
- Student parents/carers
- Students in receipt of various financial assistance (a longer list of which grants and bursaries are eligible will be available on the website)

There will be 2 cycles of applications, the first will open on the 6th of May:

Cycle 1:

Applications open: Monday 6th May

Applications close: Sunday 26th May

You'll hear from us on: Monday 3rd June

You'll need to give us your payment details by: Sunday 9th June

You'll be paid on: Wednesday 12th June

Cycle 2:

Applications open: Monday 27th May

Applications close: Sunday 16th June

You'll hear from us on: Monday 24th June

You'll need to give us your payment details by: Sunday 30th June

You'll be paid on: Wednesday 3rd July

Medicine specific financial support

The MBChB programme has a cost of living working group and is actively trying to support our medical students, particularly those from low-income backgrounds and seeking your feedback to do this.

Please contact me: emma.sahgal@manchester.ac.uk if there are additional suggestions you would like us to work on.

£1000 for 5th year 'WP flagged' students

Professor Kingston has secured £1000 in acknowledgement of the significant financial difficulties that many WP students face in 5th year.

You will receive this WP financial support payment in March/April.

This money helps support you from the end of the academic year until your first pay check (at the end of August).

It will also support any additional fees and costs associated with:

- Graduation
- DBS and indemnity costs (if these aren't free)
- Travel costs to new locations
- Deposits for accommodation for your new jobs.

Please direct any queries regarding this to: sms.hub@manchester.ac.uk

Only one payment will be made per student. Students must be eligible for the Manchester Bursary.

NB this is an addition to the [Manchester Bursary](#) that students normally receive.

Paid - GMC Registration fees

We will pay your GMC registration fees during 5th year for ALL students

Conference Bursary

<https://www.onemedinfo.manchester.ac.uk/blog/infoobjects/mbchb-bursary/>

You are normally eligible to receive £50 x 2 for presenting at conferences during your time at University.

In addition to this we are now able to support you with additional funds on a case by case basis if you are doing an oral presentation or poster presentation at a conference.

Please read the conference bursary link information and email mmsconferencebursary@manchester.ac.uk.

OnemedBuzz - Opportunities

<https://www.onemedbuzz.manchester.ac.uk/opportunities/>

The onemedbuzz pages regularly mention competitions, essay etc that you can apply to.

These are good for CV development and may include cash prizes.

Have a look at the [Prizes](#) section.

MBChB Academic Performance Prizes

Please have a look at onemed: <https://www.onemedinfo.manchester.ac.uk/blog/sections/prizes/>

There are a number of prizes available to Manchester MBChB students throughout their time on the Programme.

- These are awarded at the end of the year to those students who have demonstrated exceptional academic performance on the criteria listed for each.
- Prize winners are notified shortly after the final Board of Examiners meeting appropriate to the academic year.
- Any student who fails a formal assessment at first attempt will be ineligible for a prize.
- Prizes may be useful for future career applications, but they are also more difficult to achieve when students have to earn money and have other commitments, but it's useful to know about.

Sir Douglas Black Scholarship

The medical school identify 5 students per year from 3rd year onwards who achieve academic excellence. You can't apply for this but you may be contacted directly if you are eligible.

Eligible students have a residual annual household income of up to £35,000 and are in receipt of no more than £2000 of University of Manchester Scholarships and Bursaries.

There are also other criteria involved in receiving the scholarship.

Travel costs & Bursaries for Clinical years

Annual Programme Travel Bursaries Years 3-5

<https://www.onemedinfo.manchester.ac.uk/blog/infoobjects/annual-prog-bursaries/?section=8380&acyear=2022-2023>

The programme will provide a payment towards a contribution to travel costs (this will not cover all the costs of travel).

Year 3 £150

Year 4 £200

Year 5 £200

Queries should be directed to: sms.clinicaldelivery@manchester.ac.uk

Travel information and support provided by each Clinical Education Campus

<https://www.onemedinfo.manchester.ac.uk/blog/infoobjects/travel-bursaries-trusts/>

Have a look above about the support and travel information specifically for your CEC.

Travel information for Community Placements

<https://www.onemedinfo.manchester.ac.uk/blog/infoobjects/travel-bursaries-cbme/>

Bee Network - travel in Manchester

➤ <https://tfgm.com/the-bee-network>

Within Greater Manchester the low bus fares have now been extended until September 2024.

When travelling on any bus in Greater Manchester, you'll pay no more than:

- **Single fare** - £2 adult
- **1-day AnyBus** - £5 adult
- **7-day AnyBus** - £21 adult

You can also choose from a range of flexible tickets to travel on any bus, or any bus and tram in Greater Manchester.

The AnyBus + Tram ticket is up to 20% cheaper compared to paying separately for bus and tram journeys:

<https://tfgm.com/tickets-and-passes>

- Bee AnyBus, 1, 7, 28 day – Adult
- Bee AnyBus, 7 & 28 day – Young Person/Student
- Bee AnyBus + Tram, 1, 7, 28 day – Adult

Advice on where to buy bus tickets is available here: <https://tfgm.com/tickets-and-passes/where-to-buy-bus-tickets>

You can download the Bee Network App: <https://tfgm.com/tickets-and-passes/ways-to-pay/bee-network-mobile-app>

UoM student support pages

<https://www.studentsupport.manchester.ac.uk/finances/financial-wellbeing/>

Lots of advice factsheets to help you manage everything financial.

[Bills](#)

[Budgeting](#)

[Housing](#)

[Travel & Transport](#)

Estranged students

<https://www.studentsupport.manchester.ac.uk/tailored-support/estrangedstudents/>

You may eligible for support if you are classed as an estranged student.

- You would need to be under the age of 25
- Have had no communicative relationship with your parents/guardians for at least 6 months, with the situation unlikely to change.

Please contact studentsupport@manchester.ac.uk for extra support and they can advise if you are eligible.

Please also have a look at the Unite foundation who may be able to provide additional support:

- **The Unite Foundation** (support with accommodation & bills for up to 3 years) - <https://thisisusatuni.org/unite-foundation-scholarship/>

Care Leaver/experienced students

The Sadler Bursary

<https://www.manchester.ac.uk/study/undergraduate/fees-and-funding/scholarships-and-bursaries/sadler-bursary/>

Applications will close at **11.59pm on 30 May 2024**

- Care leaver: a care leaver is generally someone who has been in the care of their local authority for a period of 13 weeks or more around their 16th birthday.
- Care experienced: care experienced includes all students who can be reasonably verified as having been in care at any stage up to the age of 18 - and includes those who were adopted (from care) before the age of 18.

If you're selected for the bursary and successfully register at the University, you'll be awarded £10,000 per year for the first three years of your degree.

Selection process

The University will use the following criteria to prioritise and select awardees:

- experience of living in Blackpool or the north-west at any point since 1 September 2020;
- experience of studying Level 2 or Level 3 qualifications at a school or college in Blackpool or the north-west at any point since 1 September 2020;
- the average academic performance of the schools or colleges where you studied your Level 2 or 3 qualifications;
- the youth participation rates in higher education for your current home postcode using [TUNDRA and POLAR](#).

Care Leaver or Care Experienced students – Free Bus Travel

<https://tfgm.com/tickets-and-passes/discounted-and-free-travel/young-people/care-leavers>

You may qualify for free travel on buses in Greater Manchester if you're:

- aged 18-21
- live in Greater Manchester and
- were previously in the care system (for example, foster care or residential care),

You will need to apply for a Bee Photocard and pay a £10 administration fee for the card itself.

This is also a smart card that will have a travelcard loaded, giving you free travel on most [Greater Manchester buses](#) up to your 21st birthday.

Disabled Students

Disability Advisory Support Service (DASS)

If you are diagnosed with a [medical condition](#) that has or could last for 12 months or more and is having an impact on you please access support through [DASS](#).

- This is a confidential service, and they only share information with your consent.
- DASS are responsible for ensuring you get the right [support](#) to help you during your time at university.
- They discuss your needs and identify adjustments that can be made to help you.
- They will create a personalised [support plan](#).
- Depending on what adjustments you need that could mean that you have a rest break between CCA stations or advising that your exam is in the morning or afternoon.
- You will need to provide [supporting evidence](#) but you can still speak to the DASS service in the meantime.
- Make sure you are aware of their deadlines to implement adjustments, contact them early.
- Students who have a disability may be able to get support with IT equipment/laptops.

Disabled Students' Allowance

<https://www.dass.manchester.ac.uk/how-do-i-get-support/funding-for-support/>

[Disabled Students' Allowances \(DSAs\)](#) are grants to help you pay for the extra essential costs that you may have as a direct result of your disability, including a mental-health condition, or specific learning difficulty such as dyslexia or dyspraxia.

- You don't have to pay these back.
- DSAs are not provided by the Disability Advisory and Support Service (DASS) or the University.
- DASS can help you with your application.

What do they pay for?

DSAs can help cover essential extra costs you might have during your course as a direct result of your disability, such as:

- [human support](#);
- [travel costs](#);

- [assistive software](#) and equipment and training in how to use the technology effectively.

DSAs don't pay for personal care.

DSAs don't depend on household income – what you can get depends on your individual needs.

Am I eligible?

You can apply for Disabled Students' Allowances (DSAs) if you have a [disability](#), such as:

- a long-term health condition;
- a mental health condition;
- a specific learning difficulty like dyslexia or dyspraxia.

You must also:

- be an undergraduate or postgraduate student;
- have a condition that affects your ability to study;
- qualify for student finance from your funding body;
- be studying on a course that lasts at least a year.

The Student Health Association – Student Enablement fund (must have disabled students allowance to apply).

<https://www.studenthealthassociation.co.uk/bursaries/>

The Student Health Association runs the Student Enablement Fund (est.1967). The fund helps students with disabilities to keep up with their studies.

- The maximum amount of each award is £500 and students must be involved in higher education on a full-time or nearly full-time basis.
- They expect students to apply for the [Disabled Students Allowance](#) before applying to the Student Enablement Fund.

Disability-related study costs grants - Snowdontrust

<https://www.snowdontrust.org/financial-awards/grants/>

Other support available on UoM campus

Free Furniture4Reuse

<https://studentnews.manchester.ac.uk/2023/05/03/save-money-by-revamping-your-home-study-space-with-furniture4reuse/>

The University's Furniture4Reuse store is open to students, it's based in the Simon Building.

Reuse and rehome hundreds of pieces of quality furniture that you could use in your home study space, for free. It will now also include stationary items.

The store is open between 12pm and 3pm on Wednesdays and Thursdays.

Commuter Café

<https://manchesterstudentsunion.com/events/id/7968-commuter-cafe>

Kick off your day at the **Commuter Café**, a weekly meet-up just for commuter students. It's a relaxed space where you can connect with others over a coffee before your day at uni begins. We'll be located in **the Hive (SU 1st floor)** from **8:30am to 10:30am**. No need to stay the whole time—just pop in whenever you can. As a bonus, you'll receive a **£5 voucher** for Corridor Coffee to enjoy breakfast or a drink on us. It's the perfect way to make those early mornings a little more enjoyable!

Free period products on campus

The University have free sanitary products in 100 toilets across campus, including Stopford.

<https://studentnews.manchester.ac.uk/2023/03/23/tackling-period-poverty-with-free-sanitary-products-on-campus/>

Have a look at the interactive map (scroll to the bottom and click 'Free sanitary products for staff and students')

<https://www.manchester.ac.uk/discover/maps/interactive-map/>

SU Community fridge – Free food

<https://studentnews.manchester.ac.uk/2023/01/26/introducing-our-community-fridge-offering-fresh-free-food-on-campus/>

- The student Union have a community fridge where all food outlets on campus will be able to store food that cannot be salvaged by the end of the day
- Students will be able to take any items from the fridge after 5pm, completely for free.
- **Located on the first floor of the Students' Union in the Hive**

Free breakfast

<https://studentnews.manchester.ac.uk/2023/02/23/free-breakfasts-on-campus-every-wednesday/>

Hopefully this will continue.

Check the above link to see where and when you can collect vouchers for a free breakfast.

SU Eats

SU Eats - free meal kits

The SU offered free meal kits and recipes in 2022. The recipes are available here: [here:https://manchesterstudentsunion.com/news/article/free-meal-kits](https://manchesterstudentsunion.com/news/article/free-meal-kits).

- It's unclear if the SU will be organising another meal kits event in the future, so keep an eye on their website, and make sure you feedback if you want them to offer it again.

<https://www.instagram.com/p/Clyux8luXDY/?hl=en>

SU Eats – Farmers Market

<https://www.instagram.com/p/CpkPX3VNM1G/?hl=en>

Students needed to purchase tickets to access the event.

Massive bags of veg were sold for just £1.

Reduced costs at SU cafés

- At Corridor Coffee Co (ground floor, Students' Union building) you can get a filter coffee or tea for £1, porridge for £1 and jacket potatoes from £2
- At 532 Bar and Kitchen (ground floor, Students' Union building) we have pizzas from £6, snacks and sides from £3 and 50% off all veggie/vegan food on Mondays

Free hot showers

Save on your bills by taking advantage of the showers available across campus.

You can use the filters on this [campus map](#) to see where our showers are located.

Cosy Campus

The campus has designated 'Cosy Campus' spaces you can relax, hang out with friends and spend time between lectures and seminars.

These spaces, depending on which you visit, will include:

- hot water for tea, coffee and meals;
- washing up and hand washing facilities;
- microwave stations to heat up your own food;
- warm and cosy seating for group study or leisure time.

Cosy Campus locations:

- University Place Drum, open 9am-9pm
- Dover Street Ex Café, open 9am-6pm
- Dover Street G45, open 9am-6pm
- MECD Ground Floor, open 9am-8pm, and until 10pm during exam time
- Main Library, open 8am-midnight Monday to Friday, and 9am-midnight Saturday and Sunday
- Alliance Manchester Business School 2.094, open 8am-8pm Monday to Friday and 9am-5pm Saturday
- Samuel Alexander Building departmental hubs, West Wing, first and second floors, open 9am-5pm Monday to Friday

Bring and Ping - Microwaves

Use <https://www.manchester.ac.uk/discover/maps/interactive-map/> and scroll to the bottom to tick microwaves for a list of locations.

'Bring and Ping' spaces which have microwaves, boiling water taps and food preparation areas which are free to use.

These can be found on

- The ground floor of University Place
- The Main Library (Library 'cosy' space will also have board games and blankets)
- The Dover Street Building

Food in advance – save 20%

<https://www.foodoncampus.manchester.ac.uk/food-in-advance/>

Student can top up your ID card and use it to pay for food, saving you 20% off at University food outlets.

1) Topping up your ID card at one of our outlets or top up online (using your full 9 digit number on your student card) at [The University of Manchester estore](#). Your parents or guardians can top up for you!

2) Use your ID card to pay at any of our outlets* and save 20%.

3) Start saving!

*excluding The Market at the University of Manchester and Benugo.

Library Laptop or iPad loans (6 hours each time)

<https://www.library.manchester.ac.uk/services/library-it-services/device-loans/>

iPads and laptops are available to borrow from the Main Library and the Alan Gilbert Learning Commons.

- iPads offer key apps including Blackboard, Adobe Reader, user guides, Prezi, TED and social media.
- Laptops offer Microsoft Office applications, eduroam WiFi, and wireless printing.

How to access

- **iPads:** Borrow from machines located on [Blue Ground floor in the Main Library](#)
- **Laptops:** Borrow from machines located on Blue Ground floor in the Main Library and lower ground floor at the Alan Gilbert Learning Commons.

To borrow a device, simply swipe your student ID card at the machine.

Terms and conditions

iPads and laptops are for use within the library only and can be borrowed for up to six hours at a time. Please note that borrowing of a device from a library site requires agreement to the terms and conditions on the link above.

Free/Reduced Food

The Olio App	https://olioex.com/	Give & get free stuff and borrow & lend household items – all directly from your community.
Too Good to go App	https://toogoodtogo.co.uk/en-gb/	Get discounted food, unsold local food. Food packs from local supermarkets

Pantry/Social Supermarkets

Please have a look through the information on this link for social supermarkets near you.

These work by allowing you to purchase food at a discounted price so you get more for your money.

- <https://www.greatertogethermanchester.org/food-find-support>
- <https://humansmcr.org/grocers/>

Recipes on a Budget

Have a look at the following websites for cost effective recipes.

- [50 Cheap, Healthy Meals You'll Want to Make All the Time \[tasteofhome.com\]](#)
- [Healthy dinners on a budget \[taste.com.au\]](#)
- [30+ Affordable 20-Minute Healthy Dinners. \[eatingwell.com\]](#)
- [30 delicious recipes to cook under £1 | Asda Good Living \[asda.com\]](#)
- [97 Healthy budget recipes - delicious. magazine \[deliciousmagazine.co.uk\]](#)

If you want some ideas for weekly meal plans with shopping lists have a look at savethestudent:

<https://www.savethestudent.org/save-money/food-drink/easy-meal-prep-for-students.html#benefits>

Disclaimer: I haven't tried any of these recipes yet!

More to come in the future.

Student bank account - free overdraft facilities

Although the last thing we advise is for you to get into debt, it's useful to know what you can access in an emergency.

- An overdraft is when a bank lets you spend more money than is in your account up to a pre-agreed sum.
- There are many student accounts with an overdraft facility and they range from £500 to £3000.
- The overdraft usually has 0% interest and banks can offer flexibility in paying this back once your studies come to an end.
- Only use overdrafts that offer you 0% interest (many student accounts do this).
- Please bear in mind that if you use an unarranged overdraft, you may be **charged fees** by your bank.

Check what the best student bank accounts currently available are:

<https://www.moneysavingexpert.com/students/student-bank-account/>

<https://www.savethestudent.org/money/student-banking/student-bank-accounts.html>

UoM - The Market place

<http://themarketplace.staffnet.manchester.ac.uk/>

Staff and students will advertise items they wish to sell or buy.

It's worth checking if you need something specific as students/staff will often want to sell items quickly when they move.

Pocket Geek Tech Repair Student Discounts

<https://mcrstudent.pocketgeektechrepair.co.uk/>

Pocket Geek are based in Deansgate and are able to provide student discounts on repairs if you show them your University I.D.

Books/Exam Preparation

- 1st Years - joining the BMA for free during first year allows you to access the BMA library (get books posted).
- At the start of each academic year the library runs a recycling scheme on a first come first served basis, there may be some medical books available: <https://twitter.com/UoMLibrary/status/1702313809455571082>

- Many books are available online via John Rylands library to download, and if they aren't you [can request them from the library](#).
- [Clinical Key Student Medical Education](#) includes many anatomy, and clinical textbooks online. You have to register to access it.

Some of your colleagues have recommended the following books:

- "The Easy Guide to Focused History Taking for OSCEs By David Mccollum" (2nd edition is [available online via John Rylands Library](#))
- Nick Smith's examination eBooks for clinical years.
- You can borrow physical copies of most books from the library too (the Main library and Stopford Library). It's also worth checking your own Trust libraries through your clinical education campuses.

Other books that your colleagues have recommended include:

- OSCEs for PLAB and medical students by Pip Fisher, Mick Sykes
- OSCE cases with mark schemes by Susan Shelmerdine.
- There are lots of physical copies of revision books that are available in the main library just search for them.
 - They cover:
 - OSCEs (CCAs)
 - Prescribing Safety Assessment (PSA)
- You shouldn't need to buy books as most should be available online, but if you want to do that you could buy second hand e.g other students.

Remember there is further information about the CCAs on onemed:

[Years 1 &2](#)

[Year 3](#)

With practice CCAs available for:

[Year 4](#)

[Year 5](#)

<https://www.onemed.manchester.ac.uk/Notifications/BrowseNotification/Details/144027?nuld=5232600>

The medical school has teamed up with Pastest to offer all Manchester medical students free access to their new online learning platform.

Use the link above to access further information on this and sign up.

Reslife Officer – Free Halls Accommodation

<https://www.residents.manchester.ac.uk/living-in-halls/join-reslife/>

It is possible to get free accommodation in student halls if you become a Reslife officer. This does involve unpaid work.

- a free single room in a shared flat in halls;
- gaining skills and experience in effective communication, conflict resolution and safeguarding;
- working directly with students to support and enrich their experience;
- a comprehensive ResLife training programme;
- The job holds voluntary worker status and is unpaid.
- However, as you'd need to live in halls for the role, the University will provide you with free accommodation while in post.

NHS Bursary

Most WP students will face a significant financial drop in their 5th year of study.

This is because the NHS bursary takes over from student finance.

*To be eligible to apply for an NHS bursary you must have been living in the UK, the Channel Islands or the Isle of Man for 3 years up to the start of the academic year.

Please remember that at Manchester you will still receive:

- The Manchester Bursary even during the NHS Bursary year (£1000 - £2000)
- All WP flagged students will receive an additional £1000 to support the transition from final year to F1 (but this will be nearer the end of the academic year).
- Paid GMC fees



You will need to apply for the NHS Bursary - apply **before the 31st of May** to ensure you are paid at the start of the academic year.

Please check the most updated information as this can change from year to year: <https://www.nhsbsa.nhs.uk/nhs-bursary-students> and therefore this booklet may not be the most up to date information.

What you will get on the NHS Bursary

You can apply for a:

- non-means tested grant of £1,000 per academic year
- means-tested bursary based on your household income
- tuition fee contribution

The rates for full-time students are up to:

- £2,207 if you're living with your parents
- £2,643 if you're studying outside of London

This means the maximum you can get from the NHS Bursary:

- If living away from home = up to £3,643
- If living with parents = up to £3,207

Maintenance Loan

[You'll get a reduced maintenance Loan.](#) Current rates for the 2023 to 2024 academic year are:

- £2,605 for students studying outside London and away from home

- £1,955 for students living at home

Total during NHS Bursary:

- £6,248 living away from home (outside of London) (plus £1000 or 2000 from Manchester Bursary)
- £5,162 living at home (plus £1000 or 2000 from Manchester Bursary)

Example of a normal range of student finance loan (before the NHS Bursary years):

Household Income	Living at home	Living away from home
£25,000 or less	£8,400	£9,978
£30,000	£7,694	£9,265
£35,000	£6,988	£8,552

The government has announced a change in fees and an increase in the maintenance loan for students which will apply to students from 2025-26. Further information is included in the link below.

<https://educationhub.blog.gov.uk/2024/11/04/student-fees-and-maintenance-loan-increase-what-you-need-to-know/>

In summary students will get an extra:

£267 for students living at home, making the maintenance loan £8,877 yearly

Or an extra £317 for students living away from home and studying outside of London, making the maintenance loan £10,544 yearly.

NHS Bursary Travel and Dual Accommodation Expenses (TDAE)

<https://www.onemedinfo.manchester.ac.uk/blog/infoobjects/nhsbsa-tdae/>

Please have a look at the bursary placement expenses on Onemed (link above).

NHS Bursary has been updated on the **1st of September, the new rates are below.**

Here is a video summary of what you can claim from NHS Bursary:

<https://www.youtube.com/watch?v=oD0ZhYAWbhl>

You can claim back some of your placement related costs when you aren't doing placements at your main clinical education campus.

You must be accepted for at least the £1,000 non-means tested bursary first.

NHS Bursary - Travel & Dual Accommodation Expenses (TDAE)

*must be eligible for £1000 non means tested bursary

Excess travel costs The cost to and from your placement must be more than your normal daily travel cost to and from your university. Could include: car parking permit charges congestion charges tunnel or bridge tolls community travel	• bicycle - 30p per mile • motor vehicles - 42p per mile • passenger miles - 7.5p per mile
Temporary accommodation	• £82.50 per night for commercial accommodation (for example, hotel, bed and breakfast) • £37.50 per night for non-commercial accommodation (for example, with a friend or relative, but not parents)
Overseas placements: If you attend a placement outside the UK, Isle of Man, or the Channel Islands	• Accommodation • travel • insurance • medical tests • vaccinations • visa fees

NHS Bursary Hardship Grant

<https://www.nhsbsa.nhs.uk/nhs-bursary-students/nhs-bursary-hardship-grant>

*must be eligible for £1000 non means tested bursary

- between £100 and £3,000 (you must have applied to the cost of living support fund)
- You will need supporting evidence from the University so speak to your CEC SPS team or the central SPS team

Apothecaries hardship grant

Available to students in their clinical years, please speak with your Clinical Education Campus SPS team, as you will need to apply through them.

Foundation Year

It's worth being aware that once you have graduated, your first pay check will be at the end of August. You will need to plan and prepare for this.

Most students will start working once placements have ended to save up during this time.

Remember you will be receiving the £1000 payment if you are WP flagged to help support you through this time, this will also support you for the costs associated with graduation deposits for rent, and expenses related to starting work.

The medical school will also pay your GMC Fees.

Health Education England (HEE) will provide **up to 10K in relocation costs** for new doctors from August 2020 (<https://www.hee.nhs.uk/news-blogs-events/news/new-national-arrangements-payment-relocation-expenses-costs>)

Summer research/Internships

If you would like to learn research skills and improve your CV during the summer holidays as well as receiving some financial support to help you do this, have a look at the opportunities below.

This is suited for those students who have a longer summer holiday.

RCR Summer Undergraduate Research Fellowships (SURF) in Clinical Oncology

<https://www.rcr.ac.uk/clinical-oncology/academic-oncology-and-research/summer-undergraduate-research-fellowships>

The RCR Summer Undergraduate Fellowships (SURF) in Clinical Oncology provide medical students with a unique opportunity to undertake a research project in the field of academic clinical oncology during their early years of study.

- Bursary of £1,440 each (equivalent to £180 per week) to provide expenses for a medical student to undertake a research project during the summer vacation
- Project funding of £500 to the supervising department or laboratory to meet the costs of supporting the student including travel to the RCR to deliver a presentation on the project.

The Biochemical Society

<http://www.biochemistry.org/>

- Grants of £200 per week
- for 6 – 8 weeks,
- up to £1,600 in total, to support a summer placement in a lab

The Genetics Society – Summer studentships

<https://genetics.org.uk/grants/summer-studentships/>

The summer studentship grant includes:

- £300/week allowance for up to 8 weeks
- Up to £750 to cover host laboratory expenses
- A place on the 2-3 day expenses paid* student Summer School Workshop

*Only travel within the UK can be funded.

- You must be able to attend the UK based Summer School workshop.
- In 2023, the workshop is taking place at the Milner Centre for Evolution, University of Bath, from 5-8th September.

The Marfan Trust

<https://www.marfantrust.org/pages/14-our-studentships>

Summer studentships at Sonalee Laboratory on Marfan syndrome

The Physiological Society

www.physoc.org

- Funding for research lab work over summer
- in an area of physiology
- £150 a week
- for up to eight weeks.

Wellcome Trust - Biomedical Vacation Scholarships

A Biomedical Vacation Scholarship is for six to eight weeks. It provides a salary at the real Living Wage regardless of age. If you need help with travel and accommodation costs, you can ask for up to £1,500 outside London. You need to apply through Manchester University, and WP students strongly encouraged to apply:

<https://www.bmh.manchester.ac.uk/study/research/funded-programmes/wt-icd/placements/>

Prizes & Awards

Useful guidance on how to write a good essay:

- The library [My Learning Essentials](#)
- Top tips for essay writing from the Royal Society of Tropical Medicine and Hygiene <https://www.rstmh.org/news-blog/blog/writing-essay-top-tips>
- Don't use AI to create your essay
- Make sure it is your own work – the last thing you want is to apply for something and have your professionalism called into question.

Have a look through the list below and check the deadlines as the dates will vary each year.

You can plan in advance of when you need to block out time to prepare an essay, the topics often change.

The majority of the essays do come with a financial reward for winning there are some where there doesn't seem to be a financial reward. I have still included these as they are excellent for your CV and future speciality training applications.

Prizes & Awards	
The Royal Society of Medicine	https://www.rsm.ac.uk/prizes-and-awards/prizes-for-students/ This includes a large list of prizes available from multiple specialities e.g Anaesthesia, Immunology, Emergency Medicine, Ophthalmology, Surgery & GP.
Altruist	https://altruistsun.com/essay-prize/ Brand of sunscreen created by a dermatologist. They have an essay prize to help medical students interested in dermatology (great for CVs and £100 prize and free sunscreen). “write essays about increasing awareness on the risks of cumulative sun exposure and different ways to prevent or mitigate these. The focus is on better informing the public and in particular, younger generations of this risk and how to encourage sun protection behaviours.” Runs annually with a different topic each year (this is on the website) from 12th of June until the 9th of July 2023.
Association of Anaesthetists	https://anaesthetists.org/Home/Get-involved/Grants-awards-and-prizes/Wylie-Undergraduate-Essay-Prize Wylie Undergraduate Essay Prize ?cash prize Some essays may be published online or in Anaesthesia News

ASME - Association for the Study of Medical Education	https://www.asme.org.uk/jasme Free membership for medical students (with WP status) interested in medical education & many prizes you can apply for as part of JASME.
Association of British Neurologists	https://www.theabn.org/page/undergraduate_prize Written piece on a clinical case, research or audit
Association of Palliative Medicine	https://apmonline.org/awards/ Essay or clinical audit
Association of Surgeons in Training	https://www.asit.org/resources/prizes/res1192 Links to prizes/essay
BMJ Medical Writing scholarship	https://careers-bmj.icims.com/jobs/search?ss=1&notFound=1&mobile=false&width=1120&height=500&bga=true&needsRedirect=false&jan1offset=0&jun1offset=60 (now outdated link) Applications are usually open until Feb and you can get £1200 if you get the role (previously advertised here: https://www.bmj.com/content/371/bmj.m4929 but you need to apply on the BMJ website – keep an eye out for this
British and Irish Association of Stroke Physicians	https://biasp.org/awardsprizes/ No cash prize but good for CV Have you personally seen or been involved with a patient who has suffered a stroke that has an inspirational story or important message about stroke for all? If so, please consider writing it up as a case with discussion, applicants are requested to submit 250 words. The prize for the winner is free attendance at the BIASP Trainees' meeting with the opportunity to present their case. The competition is open to all medical students attending UK medical schools in any year.
British Association for Holistic Medicine and Health Care	https://bhma.org/item/student-essay/ Essay Prize
Clinical Genetics Society	https://www.clingensoc.org/news/medical-student-essay-prize-2023/ The winner will receive a cash prize plus free registration to the next Clinical Genetics Society Conference. Their essay will also be published in the abstract book for the conference.
College of Medicine & Integrated health	https://collegeofmedicine.org.uk/college-of-medicine-students/student-essay-prize/ Deadline 1 st September. Topic changes annually. 1500 word essay. 1st – £300, 2nd – £100, 3rd – £50. Winners essay to be published on the College of Medicine website.

ENT UK	https://www.entuk.org/about/groups/SFO/prizes_and_awards.aspx Essay Prize
Esme's Umbrella – Charles bonnet syndrome	https://charlesbonnetsyndrome.uk/fundraising/esmes-umbrella-2023-medical-student-essay-prize/ This prize is open to UK medical students in all years of study, including if undertaking an intercalated degree. By submitting an entry to the essay prize, you are confirming that this is your own work and that it has not been previously published. The hope is that students will gain exposure to CBS at an early stage in their careers and take that forward to their clinical practice in the future.
GMC and Medical Schools Council	https://www.gmc-uk.org/education/standards-guidance-and-curricula/guidance/student-professionalism-and-ftp/student-professionalism-competition Annual student professionalism competition worth £300, with two runners-up receiving a £100 high street voucher each. Create engaging online content vlog/blog/podcast or social media content
Guts - Dr Falk Award	https://gutscharity.org.uk/research/grants-and-awards/the-guts-uk-dr-falk-awards/ Essay Prize
Healthwatch	https://www.healthsense-uk.org/students/student-prize.html Students critically appraise hypothetical research protocols
Hexarad's Widening Participation Scholarship	https://www.hexarad.com/about-us (scroll down to the bottom of the page for details) In partnership with The Royal College of Radiologists (RCR). The winner has their Essay published by the RCR. Assigned to a project within the RCR. £1000 grant towards costs to present work at a conference. One-year subscription to Clin Rad In order to apply, you must meet all of the eligibility criteria: Current UK medical student or junior doctor Black, Asian or Ethnic Minority (BAME) State-funded secondary and higher level (pre-university) education No parents working as medical doctors in the UK
Kolkata Eden Hospital Annual Prize (Royal College of Obstetricians & Gynaecologists)	https://www.rcog.org.uk/careers-and-training/awards-grants-and-prizes/awards-grants-and-prizes-for-medical-students-and-foundation-year-doctors/kolkata-eden-hospital-annual-prize/ The Kolkata Eden Hospital, a major maternity and gynaecological hospital and part of the Kolkata Medical College Hospital. Annual prize of £350 to final year medical students or Foundation Year 1 (FY1) doctors, awarded for the best submission of a case study that outlines your insight into any aspect of obstetrics and gynaecology undertaken during your training.
Institute of Medical Ethics	https://ime-uk.org/grants-and-competitions/ Student essays

Medical Council on Alcohol	https://www.m-c-a.org.uk/education/medical_students/competitions Essay and other competitions
Medical Womens Federation	https://www.medicalwomensfederation.org.uk/advice-support/grants-prizes#essay Essay Prize / Grants
Pain Relief Foundation	https://painrelieffoundation.org.uk/medical-student-essay-competition-2024/ Essay Prize
School of Primary Care Research	https://www.spcr.nihr.ac.uk/career-development/GL research paper, a case report, an audit, a conference abstract in General Practice
Society of Academic Primary Care	https://sapc.ac.uk/funding-opportunity/sapc-medical-student-prize No Prize but good for CV - Essay related to GP
Student Voice Prize - rarebeacon	https://www.rarebeacon.org/rare-community/community-building/ Challenges the doctors, nurses and scientists of tomorrow to think about rare disease today. The winner of the competition is published in the Orphanet Journal of Rare Diseases, amongst many other prizes. Subscribe to be updated as to when you can apply.
Tim Chard Case History Prize (Royal College of Obstetricians & Gynaecologists)	https://www.rcog.org.uk/careers-and-training/awards-grants-and-prizes/awards-grants-and-prizes-for-medical-students-and-foundation-year-doctors/tim-chard-case-history-prize/ Demonstrate the greatest understanding of a clinical problem in O&G by submitting a case history with an intelligent discussion. The successful applicants are invited to present their submission in a short lecture or a poster presentation at an RCOG event. First prize: £500, Second prize: £250, Third prize: £150
The Association of Coloproctology of Great Britain & Ireland	https://www.acpgbi.org.uk/about/news/454/medical_student_essay_competition/ Medical Student Essay Competition – Essays must be the applicant’s own work and not plagiarized or generated from AI in any way - £500 prize Must be a member of ACPGBI (Please find membership details here: https://www.acpgbi.org.uk/about/membership/apply.aspx , membership is free for medical students) Membership also provides: • Free Registration to ACPGBI Annual Meetings for all students presenting research as well as the first 50 students not presenting (reduced rates for additional students) • Mentorship Programme • Essay Competitions • Elective Bursaries • Teaching Workshops, including practical surgical skills

The British Association of Dermatologists	https://www.bad.org.uk/healthcare-professionals/education/medical-students/undergraduate-awards Essay Prize
The British Geriatrics Society	https://www.bgs.org.uk/grants-and-prizes Multiple prizes/grants for Essays or research in geriatrics
The British Holistic Medical Association	https://bhma.org/item/student-essay/ Essay Prize
The Lancet	https://www.thelancet.com/wakley-essays Annual essay on a various topics - The winner of the Wakley Prize will receive £2000, and the essay will be published in The Lancet.
The British Orthopaedic Association	https://www.boa.ac.uk/learning-and-events/fellowships-awards/awards-and-prizes/medical-student-essay-prize.html Essay Prize
The British Society of Clinical Neurophysiology	https://www.bscn.org.uk/content.aspx?Group=home&Page=medical%20student%20essay%20prize Essay Prize
The British Society of Neuroradiologists	https://bsnr.org.uk/academic/undergrad/ Prof Iain Wilkinson Essay Prize The winner will receive a prize of £250 and the runner-up will receive £150. The winning essay will be published on The British Society of Neuroradiologists website.
The British Society of Dermatological Surgery	https://bsds.org.uk/awards/medical-student-essay-prize/ Essay Prize
The British Society of Haematology	https://b-s-h.org.uk/education/students/ free membership for medical students and after a year you will be eligible to apply for grants
The British Society of Haematology	https://b-s-h.org.uk/about-us/awards-and-prizes Essay Prize
The Lewy Body Society - June Brown Essay Prize	https://www.lewybody.org/the-june-brown-essay-prize-2023/ This may be a one off essay prize £500

The Pain Relief Foundation	https://painrelieffoundation.org.uk/medical-student-essay-competition-2023/ Essay Prize - If you win you also can present your work with £150 to support you with this.
The Pathological Society	https://www.pathsoc.org/grants_lectures_awards/lectures_awards/undergraduate_essay.aspx Essay Prize. Free to Join and then eligible for support with Intercalations
The Royal Air Force	https://recruitment.raf.mod.uk/graduates Bursaries & scholarships for university students looking for a full-time medical role in the RAF.
The Royal College of Emergency Medicine	https://rcem.ac.uk/awards-for-quality-in-emergency-medicine/ Essay Prize
The Royal College of Obstetricians & Gynaecologists	https://www.rcog.org.uk/en/careers-training/awards-grants-prizes/ Awards, grants and prizes
The Royal College of Ophthalmologists	https://www.rcophth.ac.uk/examinations/duke-elder-undergraduate-prize-examination/ Visit to St John's Eye Hospital in Jerusalem, or a £400 cash prize for the highest scoring student (need to complete an exam).
The Royal College of Paediatrics & Child Health	https://www.rcpch.ac.uk/education-careers/fellowships-and-prizes/medical-student-annual-prizes#what-we-offer- Student submits supporting statement and CV to head of paediatrics
The Royal College of Pathologists	https://www.rcpath.org/discover-pathology/competitions.html Various competitions
The Royal College of Physicians	https://www.rcplondon.ac.uk/education-practice/funding-awards Prizes, awards and bursaries
The Royal College of Psychiatrists	https://www.rcpsych.ac.uk/become-a-psychiatrist/med-students/awards-prizes-and-bursaries Prizes/Awards
The Royal College of Psychiatry (Child & Adolescent psychiatry)	https://www.rcpsych.ac.uk/members/your-faculties/child-adolescent-psychiatry/prizes-and-bursaries Multiple prizes/awards
The Royal College of Radiologists	Full list: https://www.rcr.ac.uk/clinical-radiology/awards-and-prizes Clinical Oncology Essay Prize - https://www.rcr.ac.uk/clinical-oncology/awards-and-prizes/undergraduate-edinburgh-ear-congress-essay-prize
	Clinical Radiology Essay Prize - https://www.rcr.ac.uk/clinical-radiology/awards-and-prizes/steven-carstairs-essay-prize

	Undergraduate Education Innovation and Excellence Awards in Oncology - https://www.rcr.ac.uk/clinical-oncology/awards-and-prizes/undergraduate-education-innovation-and-excellence-award
	Undergraduate Education Innovation and Excellence Awards in Radiology - https://www.rcr.ac.uk/clinical-radiology/awards-and-prizes/undergraduate-education-innovation-and-excellence-award-
The Royal College of Surgeons	Royal College of Surgeons of England—Medical Student prizes Award
The Royal Medical Benevolent Fund	https://rmbf.org/get-help/help-for-medical-students/ Grants to assist students in their penultimate or final year facing exceptional hardship
The Royal Navy	www.royalnavy.mod.uk/careers/roles-and-specialisations/services/surface-fleet/medical-officer-cadet If interested in becoming a Royal Navy Officer, receive support while studying.
The Royal Society of Tropical Medicine and Hygiene	https://www.rstmh.org/medals-awards/student-essay-prize The prize for the winning essay is £200, plus a year's free student membership to RSTMH, either new or a renewal.
The Society of Radiologists in Training	https://www.thesrt.co.uk/students/medical-student-essay-competition/ Unsure if there is a cash prize? Still useful for CV development. Check link regularly for further information
Young People's Health Special Interest Group	https://www.yphsig.org.uk/networking/student-essay-prize-2022 Essay Prize - An association of the Royal College of Paediatrics and Child Health

Intercalation

Intercalation used to gain extra points for foundation applications, but this is no longer the case.

An additional degree may still be useful for points in future specialist training applications, however some have been removed or may be removed in the future.

Students can intercalate after 2nd year.

Some students choose to intercalate after 4th year, so that they can use the NHS Bursary to pay for the fees for this additional year (please check your own circumstances before relying on this).

Intercalating to do an undergraduate degree at Manchester means you are still eligible for the Manchester Bursary. However, this means that you will have two years of reduced funding due to the reduced maintenance loan that occurs when the NHS Bursary happens (from your 5th year of study).

A Masters degree is a postgraduate degree and is more financially challenging.

- Many students will use the NHS bursary to pay for fees (therefore done after 4th year), but they are not eligible for the normal Manchester Bursary during this year due to this being a postgraduate rather than undergraduate degree.
- You will have to make up a shortfall for the lack of funding from the Manchester Bursary. There is a Masters Bursary that students can apply for (see table below) and an optional postgraduate loan that is repayable and accrues interest.

Intercalation funding opportunities

British Pharmacological Society - Sir Colin Dollery Clinical Pharmacology Training Award

<https://www.bps.ac.uk/membership-awards/prizes,-awards-and-grants/our-prizes/sir-colin-dollery-clinical-pharmacology-training-a>

A cost of living bursary of £6,000. Up to 3 awards are available each year.
Open to 3rd or 4th year medical students studying in the UK and internationally
Must be intending to study for an intercalated degree with strong pharmacology or industry components
Applicants should apply for free undergraduate membership in advance

British Association of Dermatologists

<https://www.bad.org.uk/education-training/bursaries-fellowships-awards/>

£3,000 available for students with an intercalated degree involving a project related to dermatology and/or skin biology.

Grundy Educational Trust

<https://www.grundyeducationaltrust.org.uk/about/>

Our aim is to support and advance education in STEM subjects by providing postgraduate awards and loans to students for research and higher education at institutions across the UK. The trust assets of around £500,000 generate an annual income of around £25,000 which is then available as awards of between £1,200 and £4,500 for post-graduate students. Students can apply for funding if they can show that they are in genuine financial need and have been accepted or provisionally accepted onto a postgraduate programme.

Guts UK Charity—Dr Falk Awards

<https://gutscharity.org.uk/research/grants-and-awards/the-guts-uk-dr-falk-awards/>

Awards that recognise achievements into gastroenterology and hepatology

Institute of Medical Ethics

<https://ime-uk.org/grants-and-competitions/medical-student-intercalated-scholarships/>

Scholarships worth up to £4,000 each are available to support students who wish to do an intercalated degree in medical ethics, or a related subject with a significant ethics component.

Pathology Society

https://www.pathsoc.org/grants_lectures_awards/grants/63/intercalated_degree_1022

An annual sum to support up to ten intercalating degree students (either BSc or MRes/MSc) The grant will cover the cost of university fees of up to £9,000, £4,500.00 stipend & £1,500.00 consumables

The Association of Clinical Pathologists Student Research Fund

<https://pathologists.org.uk/awards/>

Can provide some funding if undertaking a lab pathology intercalation

The British Association of Dermatologists

<https://www.bad.org.uk/education-training/bursaries-fellowships-awards/>

Two grants of £3,000 are available to assist an intercalated degree which includes a project that is relevant to dermatology and/or skin biology.

The British Division of the International Academy of Pathology (BDIAP)

https://bdiap.org/grants_bursaries/default.aspx

Intercalated degree grants for BSc, MSc or equivalent undergraduates in pathology.

The British Society of Clinical Neurophysiology

<https://www.bscn.org.uk/Content.aspx?Group=home&Page=medical%20student%20bursary>

The bursary (upto £5000) must be used to support a full time research project of at least 6 months duration.

The Pathological Society

https://www.pathsoc.org/grants_lectures_awards/grants/63/intercalated_degree_1022

Support for intercalated degree (either BSc or MRes/MSc) in pathology

The Royal College of Surgeons

<https://www.rcseng.ac.uk/standards-and-research/research/fellowships-awards-grants/awards-and-grants/medical-student-awards/intercalated-bachelor-science-degree/>

Grants if intercalating in a science degree related to surgery

The Wolfson Foundation

<https://www.wolfson.org.uk/funding/funding-for-people/>

Royal College of Physicians funding for students selected who will have a career in medical research

Manchester Masters Bursary

<https://www.manchester.ac.uk/study/masters/fees-and-funding/masters-student-funding/masters-bursary/>

You can apply for a masters bursary – check the eligibility criteria in the above link

Postgraduate Loan (needs to be repaid) Masters

<https://www.manchester.ac.uk/study/masters/fees-and-funding/masters-student-funding/postgraduate-loans-pgl/>

Intercalating medical students taking a master's course are eligible to apply.

Medical students should note that if they plan to intercalate and take a master's course between Years 2 and 3, they will not be eligible for undergraduate tuition fee loans when they return to Year 3 of their medical degree.

However, there will be no interruption to funding if they intercalate between Years 3 and 4.

Repayments for postgraduate loans will start from 6 April the academic year after you finish your course.

Electives

Electives can be challenging as the costs can vary significantly depending on where the electives occur.

You may be eligible for Turing Funding please have a look at the flow chart on [Onemed](#) and the eligibility criteria (please see below). If you are eligible you will receive:

Contribution towards living costs

Higher cost of living countries: (see [Turing Scheme Cost of Living Groups](#) to identify these)

Students would be eligible to receive £545.00 in total making their weekly allowance £136.25.

All other overseas countries:

Students would be eligible to receive £480.00 in total making their weekly allowance £120.00.

More information about the Turing scheme is available here: <http://www.goabroad.manchester.ac.uk/finance-and-funding/turingscheme/>

Useful information to read about planning electives

- Medical students and electives in resource-poor settings - <https://www.bma.org.uk/advice-and-support/ethics/medical-students/ethics-toolkit-for-medical-students/medical-electives-in-resource-poor-settings>
- Ethics Toolkit BMA (an introduction to common ethical problems they may encounter and practical ways of thinking to help solve issues, e.g on electives and working with seniors) - <https://www.bma.org.uk/advice-and-support/ethics/medical-students/ethics-toolkit-for-medical-students>

Please have a look at the list below for elective bursaries, especially if you are interested in a specific speciality. Having funding in place can help.

Some students in the past have saved money to allow them to go on electives outside of the country, however this is much harder now than in previous years due to the rise in living costs.

Elective Funding Opportunities

RMBF	https://rmbf.org/get-help/help-for-medical-students/medical-student-advice-hub/bursaries-and-grants-for-your-elective/ Grants & Bursaries for electives
Medical Schools Council	https://www.medschools.ac.uk/studying-medicine/current-medical-students/elective-bursaries Elective Bursaries available
The Royal College of Surgeons of Edinburgh	https://www.rcsed.ac.uk/professional-support-development-resources/grants-jobs-and-placements/research-travel-and-award-opportunities/bursaries Elective Bursaries
The British Division of the International academy of pathology	https://bdiap.org/grants_bursaries/student_electives.aspx £300 per week up to a maximum of 8 weeks
Association of Anaesthetists of Great Britain & Ireland	https://anaesthetists.org/Home/Get-involved/Grants-awards-and-prizes/Undergraduate-Elective-Funding medical students can apply for funding towards an elective period between October and March
Beit Trust Medical Elective Bursaries	www.medschools.ac.uk/Students/electives/Pages/Beit-Trust-Medical-Elective-Bursaries.aspx students undertaking medical electives in southern Africa
BlackStone Tutors	https://www.blackstonetutors.com/medical-student-electives--the-simmonds-bursary The Simmonds Bursary of £250 for a final year (or 4 th year) medical school student undertaking their elective within the next twelve months in the UK or abroad, with a research component.
British Association in Forensic Medicine— Undergraduate Prize	www.bafm.org/prize awarded to students taking electives or projects related to forensic pathology.
British Association of Dermatologists	https://www.bad.org.uk/education-training/bursaries-fellowships-awards/ undergraduate students undertaking research projects related to dermatology or skin biology.
British Association of Plastic Reconstructive and Aesthetic Surgeons	www.bapras.org.uk/professionals/training-and-education/prizes-grants-and-fellowships/student-bursaries up to £500 each year for students undertaking research or an elective related to plastic surgery

British Geriatrics Society	https://www.bgs.org.uk/about/what-we-do/research-opportunities-and-cpd up to £400 scholarship for undergraduates who can show how the elective will help to further their interest in geriatric medicine
British Medical and Dental Students' Trust BMDST-RSM Student Elective Awards	https://www.rsm.ac.uk/prizes-and-awards/travel-grants-and-bursaries/ Elective with a research element for the next academic year (or at least six months from the closing date)
British Society for Haematology	https://www.rsm.ac.uk/prizes-and-awards/travel-grants-and-bursaries/ Scholarships up to £1,000 to support undergraduates undertaking electives in haematology
Confederation of Scandinavian societies	https://www.coscan.org.uk/travel-award/ To help young British people to visit a Scandinavian country. It is open to anyone between the ages of 15 and 25, planning to undertake a worthwhile project of a broadly educational nature. Funding: Awards are generally in the region of £100 – £200
Ethicon Student Elective Award (Royal College of Obstetricians & Gynaecologists)	https://www.rcog.org.uk/careers-and-training/awards-grants-and-prizes/awards-grants-and-prizes-for-medical-students-and-foundation-year-doctors/ethicon-student-elective-award/ £500 of funding towards approved student medical electives in obstetrics and gynaecology
Institute of Medical Ethics	https://ime-uk.org/grants-and-competitions/elective-bursaries/ Bursaries worth up to £800 each are available to support Medical Student Electives, or exceptionally Special Study Modules, on issues in medical ethics, in the UK or overseas.
Kidderminster Medical Society	http://www.kidderminstermedicalsociety.co.uk/bursaries.htm#A Must be able to demonstrate a connection with the Wyre Forest Area of North Worcestershire. Applications are invited for the award of a bursary of £1,000 to help support an elective placement during your time studying for your MB ChB (or equivalent) degree at a UK Medical School.

Lindsay Stewart Student Award (Royal College of Obstetricians & Gynaecologists)	https://www.rcog.org.uk/careers-and-training/awards-grants-and-prizes/awards-grants-and-prizes-for-medical-students-and-foundation-year-doctors/lindsay-stewart-student-award/ Up to £500 of funding for two medical students' electives in obstetrics and gynaecology. This award is open to students wishing to pursue a career in obstetrics and gynaecology. Applicants planning to undertake their elective in a low-resource country are particularly encouraged to apply.
Scar Free Foundation	https://www.scarfree.org.uk/ Student Elective Awards worth £1,200 each, for research in the area of "disfigurement and visible loss of function."
Royal College of General Practitioners —RCGP-SACP annual elective prize	https://www.rcgp.org.uk/about-us/the-college/rcgp-awards/ £500 for the best proposal by a medical student for an elective in primary care or general practice
Royal College of Ophthalmologists	https://www.rcophth.ac.uk/events-courses/scholarships-awards-prizes/ Patrick Trevor-Roper Award successful candidates are required to submit a report within three months of their return from their visit
Royal College of Pathologists	small grants of value up to £1,000, to help support undergraduate medical students who wish to undertake electives in pathology disciplines. https://www.rcpath.org/discover-pathology/undergraduates-and-foundation-doctors/medical-electives-scheme.html
Royal College of Physicians (RCP)	https://www.rcplondon.ac.uk/education-practice/funding-awards/rcp-medical-student-elective-bursaries grants of up to £500 for undertaking medical electives overseas (applicants must be medical student members of the RCP for at least six months before applying).
Royal College of Surgeons	https://www.rcseng.ac.uk/standards-and-research/research/fellowships-awards-grants/awards-and-grants/medical-student-awards/rcs-elective-prize-in-surgery/ an award of up to £500 for clinical students planning to undertake an elective in surgery in the developing world.
The British Association of Dermatologists	https://www.bad.org.uk/education-training/bursaries-fellowships-awards/ 10 January (2 awards) and 10 May (7 awards) each year Up to nine grants of £500 each are available
The British Division of the International	https://bdiap.org/grants_bursaries/student_electives.aspx a total of 10 scholarships a year to undergraduate students of medicine to allow them to work in departments of histopathology/cellular pathology, molecular pathology or cytopathology, histopathology, in universities, NHS laboratories or research institutes in the UK or overseas

Academy of Pathology	
The Miss Ford Bursaries	https://www.anglofrenchmedical.com/miss-ford-bursaries/ aimed at medical students from Britain and France to spend elective attachments in organisations that speak each other's languages
The Paget's Association	https://paget.org.uk/professionals/pagets-student-research-bursary/ The Paget's Association awards Student Research Bursaries of up to £6,000 to promising UK medical or science students (MRes, MSc, BSc or equivalent higher degree) to pursue research into any aspects of Paget's Disease of Bone.
The Pathological Society	https://www.pathsoc.org/grants_lectures_awards/grants/38/undergraduate_elective_bursary_ub0222 Funding to support research projects in pathology or to gain experience in diagnostic departments. bursaries up to £250 to undertake electives that include a renal component, either clinical or research
The Renal Association	https://ukkidney.org/how-apply-award-or-bursary
The Royal college of Radiologists	https://www.rcr.ac.uk/clinical-radiology/awards-and-prizes/undergraduate-elective-bursaries Oncology - https://www.rcr.ac.uk/clinical-oncology/UG-bursaries Radiology - https://www.rcr.ac.uk/clinical-radiology/UG-bursaries bursaries up to £300 to support students taking an elective in radiology.
The Royal Society of Medicine	https://www.rsm.ac.uk/prizes-and-awards/prizes-for-students/ the royal society offers a wide range of prizes, awards, travel grants and bursaries
The Worshipful Society of Apothecaries of London	https://www.apothecaries.org/student-elective-prize/ prizes for students undertaking electives in Conflict and Catastrophe Medicine. The society also offers the Rhino Prize to students undertaking electives in countries with a native rhinoceros population.
Victoria Foundation	https://www.thevictoriafoundation.org.uk/grants/applying-for-a-grant/ Medical Toolkit Grants and Elective Bursaries (supporting widening participation students)
Wellbeing of Women	https://www.wellbeingofwomen.org.uk/wellbeing-of-women-apply-funding-research-grants-fellowships-scholarships/ bursaries of £1,000 towards expensed of medical student electives.

Charities & Grants

It's worth spending time looking through charities that provide bursaries, scholarships and grants.

You may need someone to support your application which is usually your Academic advisor, so let them know about your financial difficulties and the reason you are applying.

Alternatively you could ask your local SPS team or Hospital Dean to support your application where necessary.

Charities & Grants		
Royal Medical Benevolent Fund	https://rmbf.org/get-help/help-for-medical-students/medical-student-advice-hub/competitions-and-awards/	Not a bursary but information on competitions & Awards (for extra funding)
The Black Heart Scholars Programme – The Black Heart Foundation	https://blackheartfoundation.org/scholarship-programme/	The scholarship programme is open to all who are hardworking, under-resourced and who have ambition.
BMA Charities	https://bmacharities.org.uk/get-help/grants-available	One-off grants to medical students who are in immediate and serious financial need
The Cowrie Scholarship Foundation	https://cowriescholarshipfoundation.org/	The Cowrie Scholarship Foundation (CSF) provides full Scholarships for talented, disadvantaged, Black British undergraduate students at our UK Partner Universities
Crowd Scholar (17-19 years of age when starting medicine and eligible for free school meals)	https://www.crowdscholar.co.uk/	Scholarships and more for high-achieving students from disadvantaged backgrounds.
EWS Education trust	https://ewseducationaltrust.co.uk/	for students who have had a parent/grandparent who worked on the railways.
Frank Olufemi Akindolie Medical Scholarship	https://funkeabimbola.com/medical-scholarship	Full time medical students studying at a UK medical school as at 31st August (including intercalating medical students) supporting UK medical students from ethnic minorities.

Hilda Martindale Trust	https://www.royalholloway.ac.uk/studying-here/fees-and-funding/undergraduate/scholarships-and-bursaries/scholarships/hilda-martindale-trust-awards/	For British women who are training or studying for a career in a profession where women are under-represented
Leathersellers Company	https://leathersellers.co.uk/grants-for-students/	up to £5000 funding per year for up to 4 years
Leverhulme Trade	https://www.leverhulme-trade.org.uk/	if your parent/spouse is a grocer, pharmacist or commercial traveller, could get up to £3000 per year.
Manchester Rising star awards	https://www.welovemcrcharity.org/rising-stars-fund	18-22 year olds, living in manchester can apply for support
Sidney Perry Foundation	https://www.the-sidney-perry-foundation.co.uk/contact-and-application-form/	Grants vary could be up to £1200
Student Health Association Student - Enablement fund (For students with Disabilities)	https://www.studenthealthassociation.co.uk/bursaries/	Students are expected to have applied to the disabled students allowance first
Student Union Recreation Grant	https://manchesterstudentsunion.com/recreation-grant	Students can claim up to £250 (in advance or after spending) towards University and Union registered recreational activity.
Victoria Foundation	https://www.thevictoriafoundation.org.uk/grants/applying-for-a-grant/	Medical Toolkit Grants and Elective Bursaries (supporting widening participation students)
Walcot foundation	https://www.walcotfoundation.org.uk/townsend-scholarships.html Eligibility To be eligible for a scholarship, students must: live in the London Borough of Lambeth (and have lived in the borough for at least one year) live in a low-income household (e.g. eligible for Free School Meals) be from a black or minority ethnic background have accepted an offer from a Russell Group University (Manchester is a Russell Group University).	
The Vegetarian Charity Grant	https://www.vegetariancharity.org.uk/	For vegans and vegetarians aged 25 and under. You must already be vegetarian or vegan and 2 references from people who can confirm this.

Search for Scholarships/Grants/Bursaries

Although it takes time, it's worth trying to apply for charitable grants and scholarships.

Scholarships & Charitable institution grants

Search for scholarships

<https://www.thescholarshiphub.org.uk/scholarships-for-medical-students/>

Search for UK scholarships, grants or bursaries using a comprehensive database of funding available for UK/EU students. There are scholarships available based on a wide range of eligibility criteria. Some are based purely on academic merit, others on financial need, personal circumstances, or on special skills and abilities, and more. You can also register with The Scholarship Hub to receive updates about new scholarships as they are announced.

Turn2us

<https://grants-search.turn2us.org.uk/>

The Turn2us grants database contains information on over 3,000 charitable funds offering welfare and educational grants, as well as other support and services. Their website can help you to find financial support relevant to your circumstances. In addition to the grants search facility, there is a benefits calculator and other useful information and resources.

Student money saving websites

Website	Link
Topcashback – cashback on purchases	https://www.topcashback.co.uk/
Unidays – student discounts	https://www.myunidays.com/GB/en-GB
Student Beans – student discounts	https://www.studentbeans.com/uk
Moneysaving expert – lots of advice on saving money	https://www.moneysavingexpert.com/students/
Save the student	https://www.savethestudent.org/student-finance/student-grants-bursaries-scholarships.html
Vouchercodes – sometimes discounts/vouchers on purchases	https://www.vouchercodes.co.uk/students
Youth Discount – student discounts	https://www.youthdiscount.com/

Support for students from Religious Groups

Muslim Students		
Cosaraf Charitable foundation (Muslim)	https://www.cosaraf.org/apply-for-funding/	You would require supporting applications from SPS team/Dean/Year Lead or academic advisor
Manchester Muslim Student Fund	https://mmsf.org.uk/	Apply for the hardship fund/Educational Funds (you must have applied for University support first e.g cost of living fund support).
Jewish Students		
The Anglojewish Association	https://www.anglojewish.org.uk/index.php/education	
The Jewish Students Aid Trust	https://www.charitychoice.co.uk/jewish-widows-and-students-aid-trust-2419	

Working whilst studying may be more challenging during clinical years. Students have found that flexible, ad hoc jobs work the best.

Many students choose to work over the summer holiday period and save up so they don't need to work as much during term time.

The University of Manchester recommends "no more than 15 hours per week, (or as advised in your programme handbook.)" We understand that some students may do more than this out of necessity.

You will need to balance studying (university commitments) and:

- Home commitments
- Extracurricular opportunities (get more out of university, and meet new people, learn new skills whilst preparing you for working life and bulking up your CV)
- Relaxation time (**essential**)

Consider saving money for the following:

- Finances can be difficult in 5th year so planning ahead and saving can relieve some of this pressure
- You could also start saving/planning for electives from 1st year onwards
- Have savings for the time between completing 5th year and your first pay check as an F1 (but remember you will also get £1000 near the end of the academic year to support you with this if you have a WP flag)

What jobs?

Many Students recommend **Health Care Assistant roles (HCAs)**, as they allow you to gain lots of valuable medical skills, support patients and earn money flexibly.

They will usually require at least one year of clinical experience before applying, but this will help you to start building up an NHS pension and annual leave days!

Please check with your Clinical Education Campus (when in clinical years) as jobs are often advertised within your Trust or sign up for:

- [NHS Professionals](#)
- [Reed Jobs](#)
- [Indeed](#)

Other jobs medical students have had include:

- Medical notes summarising e.g. for GP surgeries
- Receptionists in GP/Dental surgeries/Non-medical organisations
- Working in supermarkets/bakeries/catering/food delivery
- Working within the University/Student Union
- Research assistant/data inputting/audit support
- Covid test centre work
- First aiders
- Tutoring GCSE/A-Levels – other students have recommended <https://www.mytutor.co.uk/tutors/apply/>
- Childminding
- Plus many more

Student Union Job Shop	https://www.jobshopsu.co.uk/student_s	Students' Union Job Shop to search for student friendly part time work vacancies in Manchester
Career Connect	https://www.careers.manchester.ac.uk/	Manchester Jobs - Via careers service
	www.careers.manchester.ac.uk/findjobs	contains information about finding part-time or vacation work and CV tips
Manchester Student Union available jobs:	http://manchesterstudentsunion.com/jobs	
University of Manchester student ambassador	You can contact: ambassadors@manchester.ac.uk	Jobs are advertised regularly so check job sites https://uk.indeed.com/cmp/University-of-Manchester/reviews?fjobtitle=Student+Ambassador
Student Jobs	https://www.studentjob.co.uk/	

Mature Students

Funding can be more difficult for mature students but you can still apply for the [Cost of Living Support fund](#) but this will not support fees.

Have a look through the following links and consider applying for support:

- <https://bmacharities.org.uk/>
- <https://www.postgraduatesearch.com/advice/funding/1>
- <https://rmbf.org/get-help/help-for-medical-students/>
- <https://www.researchprofessional.com/0/rr/funding.html>
- <https://www.stapleytrust.org/>
- <https://www.the-sidney-perry-foundation.co.uk/contact-and-application-form/>
- <https://www.pcac.org.uk/>
- <https://www.foulkes-foundation.org/eligibility>

If you are a 4th or 5th year, also consider:

<https://rmbf.org/get-help/help-for-medical-students/financial-help-for-medical-students/>

Sanctuary Seekers

You may find the following websites useful to additional funding:

- **The Helen Kennedy Foundation** - <https://www.hkf.org.uk/get-involved/students-and-applicants/>
- **Student Action for Refugees** - <https://star-network.org.uk/access-to-university/scholarships/>
- **Displaced Student Opportunities** - <https://www.displacedstudent.org.uk/>
- **The Unite Foundation** (support with accommodation & bills for up to 3 years) - <https://thisisusatuni.org/unite-foundation-scholarship/>

Budget Planner

- If you need some guidance on how to plan your budget, Savethestudent has tips and tricks that may help: <https://www.savethestudent.org/money/student-budgeting/student-budgeting.html>

Miscellaneous

Included below are useful things you can join/enter/apply for.

Medical Protection Society

<https://www.medicalprotection.org/uk/join/medical-student/studentcompetitiontermsandconditions>

[Sign up today FREE and it could be you.](#)

- You could win **£200** in our weekly prize draw.* When you sign up for Medical Protection membership you'll be entered into our competition where you can win £200.
- Every week a medical student member is randomly selected to win this cool cash.
- The closing date of the Weekly Prize Draw is **23:59 on 31 March 2024**

Money Helper

<https://www.moneyadviceservice.org.uk/?locale=en>

Free and impartial advice on all things money related.

- As well as lots of helpful information and tips to help make your money stretch that bit further, their budget planner is also useful for managing your income and expenditure.
- Money Helper has also updated its website to include information, advice and guidance for students who are about to graduate.