

Dean's Benevolence Fund Application Process and Guidance

All applicants must follow these steps before applying:

Step 1:

Are you a Home or EU **MBBS / BDS** or **GEP** student?

Yes

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No

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You must apply for the maximum Student Finance and NHS loans, grants and bursaries to which you are entitled.

You are encouraged to read the leaflet *Funding for Medical and Dental Students* to check exactly which elements of funding you are entitled to, as funding bodies do sometimes refuse funding incorrectly: <http://www.welfare.qmul.ac.uk/documents/leaflets/funding/39689.pdf>

Applicants who need help to obtain the correct Student Finance or NHS funding can get specialist, professional advice from the QM Advice and Counselling Service: www.welfare.qmul.ac.uk

Are you an **International** student?

Yes

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Are you studying at **Postgraduate** level?

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You must show that you had adequate and reliable funding in place to cover tuition fees and living costs in full, for the duration of the course, before starting the course. You will only be considered for a DBF award if personal or unforeseen circumstances beyond your control have adversely affected your funding, and your ability to continue on your course is now jeopardised.

Please tick to confirm that you have met the requirements of Step 1:

Step 2:

Home students only: Do you have a Student Bank Account with a free overdraft facility?

Yes

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No

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Home students are normally expected to be utilising their free overdraft facility before applying to DBF. Please show evidence of your agreed overdraft limit, with your DBF application. This will usually be shown on your bank statement.

Home students are normally expected to have a student bank account with a free overdraft facility.

If you have been refused a student account and / or an overdraft facility, please provide written confirmation of this from your bank, with your DBF application.

If you have already been refused credit or other financial products in the past, due to a poor credit history, you are unlikely to get a student overdraft. If this applies to you, you should not apply for a student overdraft. Please explain your situation on your DBF application, and provide any documents that you have to support this.

Please tick to confirm that you have met the requirements of Step 2:

Step 3:

Have you applied to the College's Access to Learning Fund?

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or

Have you applied to the QM University of London Hardship Fund?

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All applicants who are eligible to do so should apply to the QM Access to Learning Fund before the DBF. Information on who is eligible (Home students and some EU students) and how to apply is available at: <http://www.arcs.qmul.ac.uk/bursaries/alf.html>

Students who are not eligible to apply to the QM Access to Learning Fund (international students and most EU students) should apply to the QM University of London Hardship Fund before the DBF. For more details see: <http://www.arcs.qmul.ac.uk/bursaries/uolhardshipfund.html>

Please tick to confirm that you have met the requirements of Step 3:

Step 4:

Home students only: Have you applied for a Professional Study Loan (PSL) from a bank?

Yes

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If you have a PSL, please state the amount that you borrowed on your DBF application.

If you applied for a PSL but your application was refused, please provide written evidence from the bank that you applied to, to confirm this.

No

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Professional Study Loans (PSLs) from banks are no longer available for new applicants. Professional and Career Development Loans (PCDLs) are still available, but are not usually suitable for MBBS / BDS or GEP students because they are designed for courses that are a maximum of 2 years long, and repayments begin after 2 years. Also, they are not available in years of study where statutory loan, grants and bursaries are paid. However, graduates on the 5 year MBBS / BDS may consider applying for a PCDL for their 4th year of study, as repayments would not begin until after graduation and NHS funding does not start until the 5th year of study. It is difficult to provide definitive guidance on PCDLs as the bank assesses each application on its own merits – you may wish to apply and see what happens. However, make sure you understand how much interest you will pay, and the amount and timing of repayments. See: <http://www.direct.gov.uk/en/EducationAndLearning/AdultLearning/FinancialHelpForAdultLearners/CareerDevelopmentLoans/index.htm>

Please tick to confirm that you have met the requirements of Step 4:

Step 5:

Do you work part time during term time and/or during vacations?

Yes →

Please state your hours of work and earnings on your DBF application

No



It would help your DBF application if you can show that you have made efforts to find suitable work that fits in with your studies. The School is normally happy for students to work up to 10 hours a week during term time, if the hours do not interfere with your studies.

If you are unable to work due to ill health, disability or caring responsibilities please explain this on your DBF application and provide evidence where possible.

Please tick to confirm that you have met the requirements of Step 5: