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The **RMBF** Newsletter

Investing in future doctors

How your donations are helping medical students to weather unexpected hardship

The current cost of living crisis is placing extra strain on a cohort of medical students who were already facing steep challenges. The tragic result is that many passionate and dedicated medical students are at risk of having to leave their course – to give up their dream career – thanks to financial pressures beyond their control.

Going to university is more expensive than ever, and studying medicine has additional extra costs. From diagnostic equipment and professional clothing, to travel fees and living costs while on placements, things can easily add up. An RMBF survey showed that 60% of medical students had experienced financial pressures while at university, and over 40% said that they or someone they knew had considered withdrawing as a result of financial pressure.

When a student is already under financial pressure, an unexpected change in circumstances can be a real blow. They may have to leave a part-time job due to injury or illness, leaving them with a shortfall. Or they might sadly lose a parent who was helping to support them, causing financial hardship on top of bereavement.



Thankfully, this is where your support can make a vital intervention. Your donations can help prevent a talented medical student being lost to the profession, and instead ensure they go on to qualify and save lives as a doctor.

We know that your support has a real impact. Over 90% of the medical students receiving financial help from the RMBF have either gone on to qualify as doctors, or are expected to within two years.

“Medicine is an enormously demanding course of study, so when hit with unexpected crisis, it’s understandable that students can struggle,” says RMBF Chief Executive, Steve Crone.

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“A grant to cover essential living expenses, to give some breathing space for a while, can make a huge difference – now more than ever.

“If a talented and dedicated medical student has to leave their course when within touching distance of qualifying, it’s not only a tragedy for the student, but also a big loss to the NHS. That’s especially true when parallel pressures are seeing existing doctors leave the profession, or question their future as a doctor.”

Continued on back page

CEO update

Steve Crone | RMBF Chief Executive

Since its launch in 2012, our Medical Student Support Programme has become a key component of the charity's work. The support that you help us provide to talented students – from financial grants, to wellbeing support and money advice – is really crucial. I hope you'll enjoy learning more about our support for students: see pages 3-6 of this issue.

Appeal success

As you know, our work to support doctors, medical students and their families is only possible thanks to your support – we receive no government funding, so your donations are the RMBF's lifeblood. I'm extremely grateful for the generous response you gave to the urgent mental health appeal that our President, Professor Sheila the Baroness Hollins, made just before Christmas.

Mental health issues are now the number one reason that doctors turn to us for help. It's so important that we can continue to provide financial help for people unable to work due to mental health problems. Because of your donations, we remain in a position to do so – thank you so much.

Update on our research

Our long-term research project into the levels of unmet need in the medical profession has now produced a thorough and detailed final report. It contains many recommendations and potential avenues of work, which we are currently incorporating into our plans for the months and years ahead. We're aiming to produce an executive summary of the report too, which will help to clearly communicate the key findings and recommendations to our supporters.

I'm sure that the project will help us to reach more doctors and medical students in need – and to reach them earlier, so that we can offer support to help prevent them reaching a crisis point. We're very grateful to the Research Department of Education at UCL Medical School for their diligent work on this, and to all those who contributed their thoughts and experiences to the research.

Strategy day

To help kick off our implementation of the research findings, we convened all RMBF staff and Trustees for a strategy day in November, which was enjoyable, collaborative and productive. The day covered three central themes arising from the report, namely how we can:

- Maximise awareness of the charity across the profession;
- Make the application process smoother for those seeking help;
- Clarify our eligibility criteria to ensure potential beneficiaries know exactly what support we offer.

The day was also a great way to welcome three newly-appointed Trustees. Angela Attah is Director of Legal and Governance at the CIPD and has previously worked within a number of NHS Trusts. Juliet Oliver is a public lawyer, General Counsel, Executive Director, and Adjudicator of the Solicitors Regulation Authority. And Nisha Tailor is Director of External Affairs at the Association of Medical Research Charities. Together they bring a wealth of skills and experience to the Board, importantly covering some key areas of expertise from departing Trustees. I very much look forward to working together.

Demand remaining high

As the cost of living crisis continues to bite, we are seeing plenty of demand for our support, as you might expect. Over the course of 2022, we saw an upwards trend in the total amount of grants awarded, with £544,207 being paid during the year – higher than most recent years.

DocHealth, the confidential psychotherapy service we provide with



the BMA, has also had another busy year, and has now helped over 1,700 doctors. 86% of doctors are currently presenting with high or very high risk of burnout when they self-refer, reflecting the widespread sense that burnout is a real problem in the profession at the moment.

Remembering Her Majesty the Queen

Since my last update, we sadly learned of the passing of Her Majesty Queen Elizabeth II, who was the RMBF's Patron for more than 70 years. We offer our sincerest condolences to the Royal Family, and we remain incredibly grateful for her longstanding and kind patronage of the charity.

The Royal Family will inform the Queen's patron charities of future arrangements for patronage in due course.

A musical treat

The European Doctors Orchestra's concert at Cadogan Hall in October, in support of the RMBF's work, was a wonderful opportunity for our volunteers and supporters to catch up while enjoying a sumptuous programme of beautifully-played music. The event was a great fundraising success, and many thanks are due: to the EDO's Dr Max Pitcher for his organisational efforts, guest conductor Grant Llewellyn and soloist Hyeyoon Park, all the musicians for their wonderful performance, and everyone who attended – it really was a special occasion.

Wishing you all the very best for 2023.

Steve

Anika's story

I was just a few months into my fifth year at Newcastle University when my mum died quite suddenly of ovarian cancer. It was really distressing, losing her and then struggling to cope financially and complete the year.

She was a single mum, and supported both me and my sister through university. Mum hadn't had the chance to write a will. I don't have any savings and I don't have anyone I can call on for support; Mum's family are all in Sri Lanka. We don't speak the language so I couldn't ask for help.

I was forced to defer my fifth year so that I could get a job, which meant I could keep up the mortgage payments on mum's house while probate was settled. At the same time, I was juggling the rent and bills on my university accommodation as well as helping out my younger sister.

I found out about the RMBF through my medical school, and applied for help. I

cannot express the gratitude I feel that I was able to get this support. It's been so stressful financially, I don't see how I could have gone back to university without the RMBF's help. I would have been forced to drop out of medical school completely. I want to say a huge thank you to everyone who supports the RMBF, for helping me.

"I would have been forced to drop out of medical school completely."



Belal's story

During my first year, I underwent a few health difficulties. I was losing blood on a daily basis for several months, and I was constantly feeling tired. I ended up undergoing two operations, one during the Christmas of my second year, and one midway through my third year.

Originally I planned to work during my early years at medical school, to make up the financial shortfall that I was

facing, but because of the ill health that I suffered, it meant that I couldn't work anymore.

I was in a very desperate situation, I didn't really know who to turn to. So I did a few internet searches, and I came across the RMBF on a website for students who were undergoing difficulties. It was also recommended by some of my friends.

The Casework team were able to assess my situation, and I was able to submit an application very quickly and efficiently, thanks to their help.

Now that I've entered my final year, I'm very close to finishing, and it's a very exciting time for me. Thanks to the RMBF, I'm here where I am today. I was able to focus on my studies, rather than having to worry about the financial difficulties that I was facing on a daily basis.

"I was in a very desperate situation, I didn't really know who to turn to."



A helping hand at medical school

Wellbeing resources, volunteering, and money advice: developing our support offer for medical students

Financial pressure and poor mental wellbeing are two hugely significant challenges facing UK medical students in 2023. And unfortunately, they can also feed into each other in a vicious cycle. Feeling overwhelmed or burnt out thanks to the demands of a medical degree can make it much harder to manage your money, which then leads to worse financial problems.

Fortunately, your support helps us offer a suite of services and resources around financial support and wellbeing. These are accessible to all medical students, helping ease the pressure on an already-intense course of study, and give a helping hand towards qualifying as a doctor.

Online money advice

Thanks to a partnership with Leeds University Union, any current or aspiring medical student can access free individual money advice, tailored to their unique circumstances, via our website (see link at bottom right). All enquiries are confidential, and our advisers are experienced in the ins and outs of applying for financial assistance.

In 2022, 80 students received free individual money advice. The most common type of enquiry by far over the year was finding emergency or hardship funding, which underlines how serious the situation can be when students are hit with unexpected difficulties. Nearly half of students who received advice were studying medicine as a second degree, which can be a particular



challenge as graduate students are not entitled to a government maintenance grant or a tuition fee loan.

Practical information

Another way we are able to help students navigate the financial pitfalls of their course is by collating information on what funding students are entitled to, and where they can find additional support. Our Advice Hub articles explain the different funding entitlements for students in the four countries of the UK, as well as listing application deadlines for support each academic year.

They also list organisations that offer bursaries and grants, funding for electives, and awards and prizes (such as essay competitions). There is advice on financial support for students who are ill or disabled, plus our *Vital Signs for Medical Students* guide, which offers advice on navigating the mental stresses of studying to be a doctor.

Self-guided help

In a 2022 BMA survey, 70% of students said that the Covid pandemic had impacted their mental health either negatively or very negatively, and nearly half said that they had not been able to access the mental health support they needed through their university.

Our online resource, provided by Rightsteps, offers instant access to expert, practical wellbeing advice on a vast range of topics – from anxiety and low mood, to relationship worries, and support for those struggling with drugs or alcohol.

The different types of module fit well around a medical student's busy schedule. There are quick, ten-minute primers that can help students centre their thinking around a topic, but there are also longer courses of self-guided support, which explore issues in much more depth than most other online wellbeing resources.

A sense of community

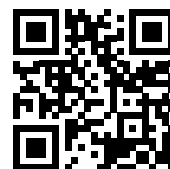
Contributing to a good cause can also have benefits for wellbeing, and volunteering for the RMBF is a fun and rewarding way to help create a sense of community at university. Medical student volunteers can access resources, training and guidance, and there are great networking opportunities too.

Many of our fantastic student volunteers have already gone on to qualify as doctors, helping to support their colleagues by spreading the word and fundraising for the RMBF.

Making it possible

A huge thank you to all of our supporters – your kind donations are what have enabled us to develop this holistic support programme for medical students, alongside providing the same type of help for doctors and their families in need, as we have done for over 180 years.

To access all the resources mentioned above, visit rmbf.org/medical-students or scan the QR code below.



80 medical students

received individual online money advice via our website in 2022

Q&A: Widening access to medicine

"It's about building a community"

Latilda Ajani is a second year medical student at Anglia Ruskin University (ARU), and Vice President of the university's Widening Access to Medicine Society (WAMS), which supports students from communities who are under-represented in the profession. She kindly took the time to talk with us about her own experiences so far, some of the difficulties medical students are facing, and the importance of work around widening access.

Q: When did you decide that you wanted to study medicine?

From a young age, I knew I wanted to go into a profession that helps others. Over time, I realised that my strengths lay in the sciences, and I also have a passion for people. I have an inquisitive mind, and I like a challenge. Medicine felt like the perfect fit.

Q: How was your experience of applying to medical school?

It was complicated a lot by the Covid pandemic. The first time I applied, I was short of the required grades. But I really couldn't see myself studying anything else. I got on the waiting list for a place at Plymouth, which I was banking on. Because of the pandemic, though, they didn't use the waiting list that year. I decided to take a gap year and resit some exams, and by doing that, I got the required grades for a place at ARU.

Q: What were your first impressions of medical school?

It was difficult to come into such a demanding course after a year away from education. I found it fun at first, as it was so different from anything I'd done. But as time went on, I did find it quite overwhelming – very much an emotional rollercoaster. At times I thought, "oh my gosh, I can't do this".



At the start of my first year, all lectures were online. On top of trying to acclimatise to the uni experience, you also needed a lot of motivation every day to stay on top of your learning. It's better now, as lectures are back in person and everything's more face-to-face.

Q: When did you join WAMS?

I joined the society towards the end of my first year, because I wanted to make a difference – not just for people who are trying to get into medicine from backgrounds that are disadvantaged, but for students within the university too.

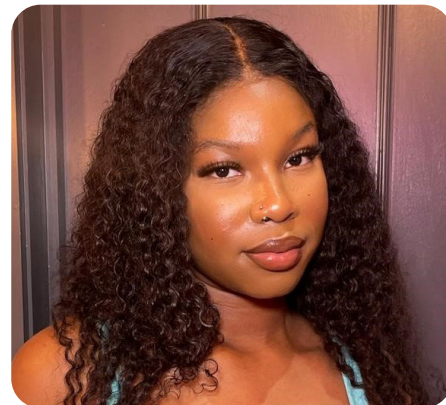
Our university's WAMS scheme allows people that fit certain eligibility criteria to get interviews with reduced grade requirements, but that's only part of it. I applied to the scheme even though I had the grades, because there's other support too, like funding for essential supplies like lab coats and stethoscopes. It's also about creating a sense of community. Knowing that there are other people who come from a similar background, feel a similar way to you, who you can talk to – it does help.

Some medical students have certain advantages. If you have parents or close friends who are doctors, you absorb some essential knowledge. (I didn't know what a portfolio was until recently!)

Also, those who are very well-off don't have to worry about certain things. Online answer banks, for example, which are really essential when preparing for exams – the subscriptions for those are not cheap. By providing some material support and a place to share knowledge, WAMS schemes can help level the playing field.

Q: Do you or your fellow students have to take on part time work?

Yes, though we're encouraged not to take on more than 16-20 hours a week. Last year I didn't, but this year, partly because of the cost of living crisis, it's smarter for me to work. It means I don't have to struggle, and I think in future I'll have to continue working alongside studying. But it definitely takes a toll. As well as taking time away from your education, it puts you in a different



headspace, and it can be hard to switch between the two.

Q: What would help make medical study more manageable?

Financial support, especially for fourth and fifth years, is really important, and it's great that the RMBF can provide this. I know a fifth-year student who is working three jobs. When they told me that, I was so shocked. To do that alongside such a demanding, full-time degree: it's easy to see why potential doctors can end up dropping out. Even those who qualify can already feel burnt out before they've even started working.

It's such a shame. You come into medicine wanting to help people, to do this job and fulfil your passions, but by the end of it, you're so drained by everything.

Q: What are the biggest issues affecting medical students at the moment?

Mental health, definitely. It is talked about more than it was before, but it's still such a big issue. A lot of students suffer with various conditions, from anxiety and depression to ADHD. There should definitely be more support.

ARU does offer wellbeing and counselling services, which I have used, but it still feels frowned upon – you worry people are going to look at you differently. You even doubt yourself – am I competent enough to be a doctor, if I have this or that? I think there needs to be more work, across all medical schools, to fight that stigma.

Thanks so much to Latilda and the ARU WAMS team for spreading the word about the RMBF's student support. Follow them on Instagram: @aruwams

Aspiring med students joining in

New RMBF fundraising challenge is proving a big hit

We've recently launched an exciting new opportunity for students applying to study medicine, helping them boost their application and stand out from the crowd at medical school interviews, while also supporting doctors and medical students in hardship.

Aspiring medical students can demonstrate their commitment to the medical community by fundraising £200 towards the RMBF's work. In exchange, students receive a certificate and letter of recognition for their efforts – a useful addition to their university application. They'll also get a goody pack full of useful study aids like pens, lanyards and sticky notes, plus RMBF information leaflets, and our popular guide *The Vital Signs for Medical Students*.

We're delighted to say that more than 200 students have already joined our aspiring medical student community, raising over £2,500 so far!

We are extremely grateful to Medic Mentor, who have been a huge part of this success. Medic Mentor is a non-profit organisation that supports students aiming to study medicine, through the application and interview stages and into university. Collaborating with them has enabled us to reach



a large number of students who are looking for that something extra to make their application stand out. Recently, we were invited to present to around 600 members at Medic Mentor's weekly Virtual Medical Society meeting – a fantastic opportunity to talk to so many students who are keen to join in and make a difference.

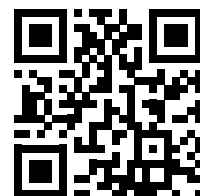
A host of exciting and successful activities have taken place already. Giulia, Katie and Asma ran a Christmas bake sale at school, raising £170. Their fantastic cakes (above) proved so popular that they extended the bake sale from one day to two! We've also had a birthday fundraiser and the Shropshire Mud Run, while plenty more events are in the

planning stages, including a Three Peaks Challenge. Other students are taking inspiration from the RMBF website and planning quiz nights, a "green and purple" day at school, or a "hospital hop" (a sponsored walk between hospitals).

Many students have invited their medical societies and charity committees to get involved, really embracing the opportunity to make an impact. These students will also bring knowledge of the RMBF's support with them through their studies and into their careers as doctors – meaning they'll know where to turn in a crisis, and where to signpost struggling colleagues.

A huge thank you to all our new aspiring medical student supporters. Welcome to the RMBF community!

If you're a young person looking to study medicine, or you know someone who is, please sign up or spread the word today – it's a fantastic opportunity. Just visit rmbf.org/aspiring-medical-students or scan the QR code below for all the information on how to get involved.



Fundraising at a puja: Sai's story

Sai Pranav Matcha is an aspiring medical student in Year 12.

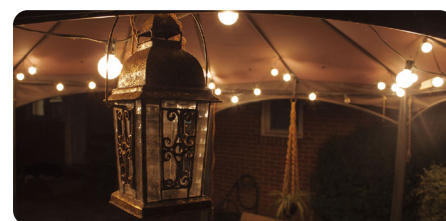
"I heard about the RMBF through Medic Mentor's Virtual Medical Society, and was immediately interested in their important work. I decided to fundraise to make a difference for medical students who are struggling to finance their education, due to the tough times – and other factors, like disability and bereavement.

I believe everybody should be able to access a medical degree, without fear of how to finance it. A career in medicine

is incredibly inspiring, diverse, and dynamic, and with the NHS shortages, any new recruitment is welcome.

I decided to fundraise at an event that was already pre-planned in our home. I wanted to raise as much awareness about the RMBF as possible, and also ask other medical professionals about their own experiences studying. The event was a Hindu puja, and we invited guests from our local area, many of them doctors and close friends.

This event means a lot to many Hindus: an important ritual where we pray for blessings to ensure our home remains stable, and full of warmth and life. It involved decorating the house, and getting a gazebo out so we could serve



food. I had great fun helping to host, and what I learned from our guests about their own study and career experiences was incredibly valuable.

For those aspiring to fundraise, you don't need to do anything overly fancy or complicated – even simple gatherings can be fine. I hope everyone has fun fundraising!"

Thank you to Sai for raising over £300!

Successful return for Guild events

Thanks so much to all our Guild volunteers for their continued support. With the return to in-person events, it's great to see the local Guilds hosting some fantastic activities to raise awareness and funds for doctors in need of help.

Brentwood Guild held a supper party in November, including a musical interlude of Amy Winehouse songs, provided by the Anglia Ruskin University Music Society for Medical Students (below). The event was well-attended with 78 people joining in the fun, and it raised over £1,300 to help doctors and medical students – a fantastic sum!



South Warwickshire Guild have been busy as well. They held a golf competition, followed by an outdoor summer party, making the most of August's wonderful weather. It was a lovely day, with 20 people attending and over £600 raised. Before Christmas, they also held a coffee and mince pie get-together in the home of one of the Guild members, raising over £300.

Windsor Guild raised £450 via a well-attended bridge tea in May. Our Belfast Guild's chair Fiona Love also raised more than £300 in donations for her beautiful floral arrangements (below).

Well done and congratulations to all our dedicated Guild fundraisers!



A match in memory of Ottie



In 2020, more than 200 people ran, walked, and cycled over 13,500km between them to support the RMBF. The campaign was in memory of their friend Ottie, who was training to be a doctor when she died unexpectedly.

We are so grateful and proud that Ottie's friends are continuing to support the RMBF in her memory. In September, they took part in a charity football match in Ottie's memory, raising over £400 for the RMBF and Histio UK. Thank you so much to all the players, organisers, and to everyone who donated.

Virtual catchups: join in the fun!

It's been wonderful to connect with our volunteers and Guild members across the UK at our recently-launched virtual "Coffee & Catch-Up" events. At our first event, held via Zoom in November, topics of discussion included our new Aspiring Medical Student fundraising campaign, as well as the recent rise in grants awarded (and the reasons behind this). But above all, it was a chance to catch up with volunteer friends across the country and meet some new RMBF colleagues, in a relaxed and informal way, from the comfort of home!

Thanks to everyone who attended – it was particularly great to see volunteers in the same local area making plans to connect and collaborate. We look forward to continuing these sessions bi-monthly over the year, and we'll be seeking feedback on your preferred times and formats, to ensure they are accessible for everyone. The next date is Thursday 30 March – volunteers will receive details via email. We look forward to seeing you there!

Special donation

A big thank you to a fantastic group of women psychiatrists for their kind donation of £110.

The donation was made to mark the end of the tenure of co-chairs of the Women and Mental health special interest group at the Royal College of Psychiatrists, Dr Beena Rajkumar and Dr Ruth Reed. The RMBF was chosen as a fitting recipient, as many of the group's executive committee support the RMBF in an individual capacity too.

Dr Jo Talbot Bowen, member of the committee and RMBF volunteer, said: "The group has done great work on supporting women in psychiatry and mental health generally, and recently worked on a domestic violence campaign, as well as one celebrating diversity in psychiatry. Ruth and Beena have been hugely dedicated, fabulous co-chairs, and this donation to the RMBF means much in terms of our shared aims of supporting doctors."

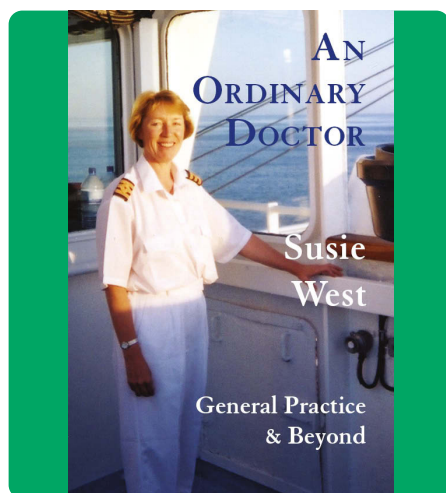
Easy way to order our resources

One of the most direct and effective ways to support doctors in need is to spread the word and ensure more people know about the support the RMBF can offer.

With that in mind, we've made it even easier to get hold of RMBF resources to help raise awareness. As well as leaflets explaining the support we offer, there are also branded goodies, ideal for giving away at conferences or tempting people to a stand at your own local events!

Our new order form makes this easier than ever. Visit rmbf.org/resource-pack or scan the QR code to get started.





Out and about at conferences

With the return of in-person events, it's been a great opportunity to raise awareness and have conversations with doctors about the support we offer.

Thanks so much to the RMBF volunteers who have helped us increase our reach by staffing conference stands recently.

If you're a volunteer and you'd like to help out at events, please get in touch via info@rmbf.org!



Above: Helen Burgess, Mary Anne Ker and Dr Alwyn Lloyd attending a year 5 induction at Anglia Ruskin Medical School in September

Below: Dr Chi Davies with our Head of Volunteering Kate Bresler-Jones at Kent and Medway Medical School.



Trustee memoir supporting RMBF

RMBF Trustee Susie West has recently written a memoir. Susie was a ship's doctor on board the SS Canberra when the Falklands Conflict broke out in 1982. *An Ordinary Doctor* contains extensive and revealing excerpts from the remarkable diaries she kept, recording the action from the heart of the war.

Proceeds from the book's launch event were kindly donated towards the charity's work. Supporters ordering a copy can specify that they would like a further donation to be made. To order, visit rmbf.org/susie-west or scan the QR code. Please specify during checkout that you are ordering via the RMBF.



Investing in future doctors

Continued from page 1

The RMBF provides financial support to students in their final two years who are facing unexpected financial hardship. But we also recognise that it is not only later-year students who can benefit from support. That's why your donations also help us to provide a range of practical online resources, from a dedicated student money adviser service, to our Rightsteps wellbeing sessions – see page 4 for more details.

As ever, if you are a medical student or doctor facing hardship, or know someone who is struggling, please visit rmbf.org/get-help to see what support you may be eligible for.

BMA Giving and MDU offer vital funding boost

Mental health pressures in spotlight

We are delighted to have been awarded a £12,500 grant from BMA Giving, helping us to deliver financial support for doctors with mental health issues who are facing hardship.

Mental health issues are now the number one reason doctors turn to us for help, so this aspect of our work is particularly crucial right now, and we're very grateful for this valuable support.

It follows a previous grant in 2021 which helped us provide support for doctors facing PTSD and moral injury as a result of the pandemic.

Our sincere thanks to the BMA for choosing the RMBF as a recipient.

We would also like to say a huge thank you to Foundation Year 1 members of the MDU, who for the second consecutive year, have helped raise over £30,000 for the RMBF and Doctors' Support Network.

This initiative began in 2021, when MDU pledged to donate £5 of every £10 FY1 membership fee to the two charities.

Thanks to the success of the initiative, we're delighted to say that it will be continuing into 2023.

Our grateful thanks to the MDU for their longstanding support, which has made a huge difference for doctors, medical students and their families.



MDU