



‘We know these groups are reporting increased levels of stress and financial hardship through our student survey, so the more the word gets out there about the work we do and resources we have available, the better’



At their recent AGM in July 2023, the BDA Benevolent Fund made history and announced they would be appointing Shafaq Hussain and Molly Deykin as Co-Chairs. Having served as BDSA President and been a representative on the BDA’s Young Dentist Committee, Molly knows too-well about the problems students face, and *BDJ Student* caught up with **Molly** to discuss how the charity is working for the future.

Given your previous roles with the BDSA and on the BDA YDC, how will those experiences stand you in good stead for this role as Co-Chair?

MD I learned so much during my time as President of the BDSA, and I think that time has given me some invaluable skills. Chairing meetings and managing colleagues with different interests and experiences has put me in a position to champion the charity. This is especially helpful when thinking about students, who increasingly turn to us when there’s no other option. We’ve done some excellent work promoting the charity across

the student body, raising our awareness as well as bringing the issues students face to the fore – all of which are high up on my priority list for my time as Co-Chair.

You mention the issues students face and your knowledge of them. Can you outline these please?

MD There are three that stand out; since COVID-19 finances are increasingly stretched for the majority. There is a huge issue with students unable to work part-time jobs to supplement – or in many cases to even bring in – an income. Thankfully the pandemic is

in the rear-view mirror, but there's also the mental health fallout. We also see problems due to the increased costs of living – food, travel and rent are all more expensive than they used to be and, in England, the student loan hasn't increased accordingly. You've also still got the issue that, for fifth year students, the NHS bursary isn't enough to cover a term's rent and leaves them short of a basic need. That just isn't sustainable. We're also seeing an increase in new graduates coming to us who are unable to afford the significant outgoings associated with starting their Foundation or Vocational Training. It is an expensive time starting a new job, paying for their GDC Annual Retention Fee plus rental accommodation often asks for a month's rent as a deposit as well as the first month upfront. Together, this forms a sizeable amount many simply cannot afford.

All three tie into each other really, don't they? What level of support is available for students entering their fifth year to prepare them for what's to come when they graduate, and could we do more to assist those who aren't aware?

MD During my fifth year at the University of Birmingham, we had a lecture at the beginning of the year from an accountant stating, 'this is what you need to think about, these are the large fees coming up you have to pay and you're not going to have a loan payment after April'. The realisation that we'd have to get through our final term plus three months over the summer while we're not at university on our final student loan – and then relocate, pay GDC fees and potentially not be paid fully until the end of October was daunting to say the least. I was glad I had that knowledge so I could prepare in advance – even knowing as far ahead as I did was still stressful.

In terms of assisting those unaware of the financial commitments, dental schools and universities have a large role to play. I'm very grateful the University of Birmingham helped to prepare me. For others, this is where promoting the charity and raising awareness of who we are, what we do and how we can help is so, so important. Referrals usually come to us via word of mouth – we've helped one student, and because so many find themselves in the same boat, they've shared and recommended reaching out to us, and we've been able to help them, too.

We also have the Wellbeing Support for the Dental Teams guide which is a great resource.

Otherwise, the best thing you can do is take that leap and reach out to us for help. We know these groups are reporting increased levels of stress and financial hardship through our student survey, so the more the word gets out there about the work we do and resources we have available, the better we can support students transitioning to the profession.

'I found that chatting to new graduates about what to expect can also be a great resource. They've been there and done it, so their experience is invaluable. With foresight and planning for graduation and beyond, you'll be able to see areas where you might be short and could fall into hardship.'

Could co-ordinated support and resources be a better platform for helping students? Possibly, but again, this is where awareness comes in. We've got data showing the extent of the problems faced, and with the support of organisations like the BDA, the BDSA and the GDC, we can all help to create universal resources without the need for the onus to fall on individual universities to be the ones offering advice – as valuable as it is – and make the student journey as easy as possible.

From the BDA Benevolent Fund's perspective, are you somewhat reassured that more people are coming forward to seek the help they need rather than suffer in silence?

MD Absolutely, yes. It does take a lot of vulnerability to come forward and say 'I'm in trouble and I need some help here'. We are encouraged by those who are able to recognise when they need help and when their mental health and wellbeing is low. Often people come forward because of financial concerns – they don't have enough for rent, to be able to eat or can afford to turn the heating on. Not only are those financial concerns, but there's a clear link to mental health and wellbeing, too. We also try to signpost to other resources or primary healthcare outlets like a GP – finances may be part of the problem, but they're not the only problem.

Taking that first step and coming forward to seek support is a healthy trait: we would encourage anyone who feels like they need some support to come forward – we are here to help.

Conversely it must still be a huge concern about the significant rise in students worried about the cost of living?

MD Yes, it is; 93% of UK dental students who responded to our survey said they were worried about the cost of living and 42% of dental student respondents were struggling

to afford necessities such as rent, food and bills – over double the previous year. We should all be hugely concerned at these figures. In many cases, it comes down to cash flow and money not being available at the right time. There is a budgeting tool on our website to allow people to think about where their money is going and how to make

the most of it.

Finally, what would you say to anyone reading this thinking 'this is me?'

MD I would say to take a step back, sit down, assess your finances, and go from there. Sometimes it's easier to see when you've got all your incomings and outgoings down in front of you that you need help, and what form that help should take. If you find that you don't have enough money coming in over the academic year, then speak to someone in your department or the support staff at university. They all have hardship funds or bursaries that you should be able to apply for. If this still isn't enough, then please find our website and seek support.

I found that chatting to new graduates about what to expect can also be a great resource. They've been there and done it, so their experience is invaluable. With foresight and planning for graduation and beyond, you'll be able to see areas where you might be short and could fall into hardship. As mentioned, we've got some really useful tools to be able to help with that. Don't be afraid or feel too proud to ask for help – we can help and it's what we're here to do.

Further information

You can find us and follow us at:
Instagram: @bda_benevolent_fund
Facebook: BDA Benevolent Fund

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