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can we do more?



The Royal Medical Benevolent Fund

The Royal Medical Benevolent Fund (RMBF) is a charity that provides financial help and advice to medical professionals and their families who are in financial difficulty. The RMBF has been helping people since 1852 and has a long history of providing support to those in need. The RMBF is a registered charity and is a member of the Charity Commission. The RMBF is a not-for-profit organization and all the money raised goes towards helping people in financial difficulty. The RMBF is a charity that provides financial help and advice to medical professionals and their families who are in financial difficulty. The RMBF has been helping people since 1852 and has a long history of providing support to those in need. The RMBF is a registered charity and is a member of the Charity Commission. The RMBF is a not-for-profit organization and all the money raised goes towards helping people in financial difficulty.

The RMBF in numbers

In 2023, the RMBF helped over 800 people in financial difficulty. The RMBF has a long history of providing support to those in need. The RMBF is a registered charity and is a member of the Charity Commission. The RMBF is a not-for-profit organization and all the money raised goes towards helping people in financial difficulty.



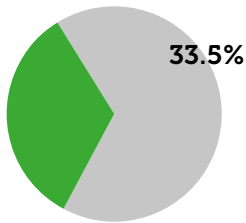
Helped over
800
with financial help
and money advice

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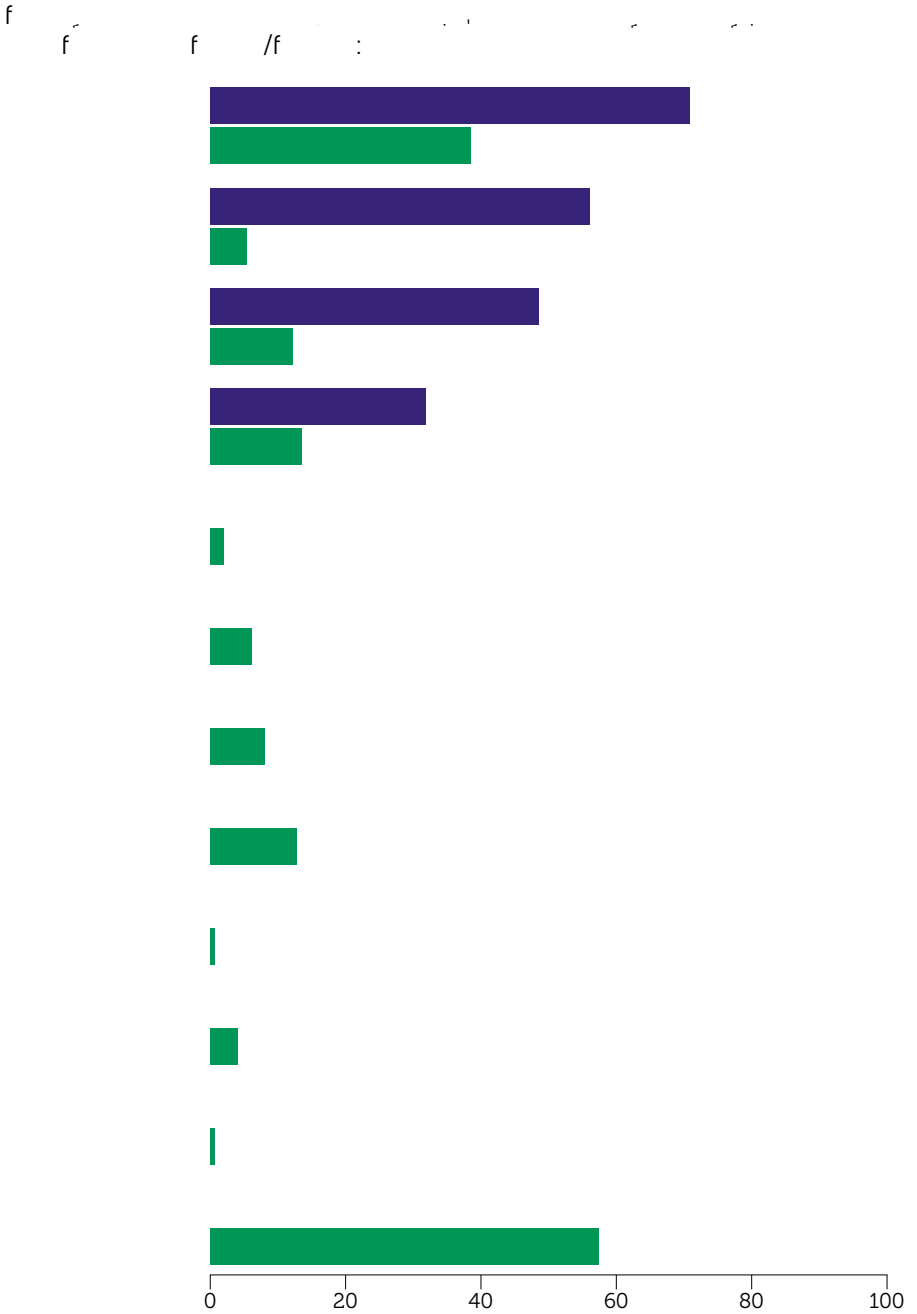
The research

What did the UCL research team find?

1. Who is experiencing financial difficulties and why?



2. Where do doctors and medical students go for help and advice?



When choosing sources of support, doctors and medical students said they pick and prefer to seek support from services that:

Are well known

Are easy to access

Do not require interest payments

Are confidential

For some – focus specifically on medics/medical students

For some – are not connected to their work or personal networks

Reasons given for not seeking support include:

Stigma

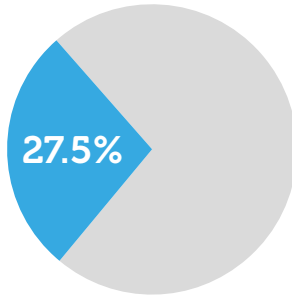
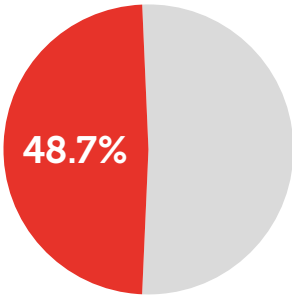
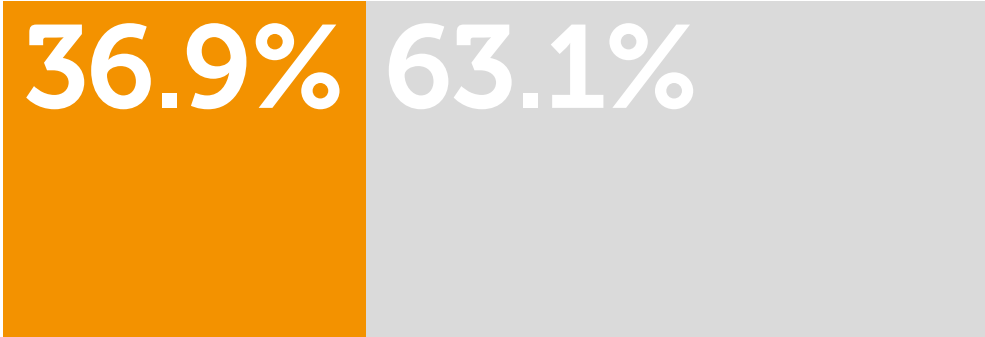
Shame

Sense of personal responsibility

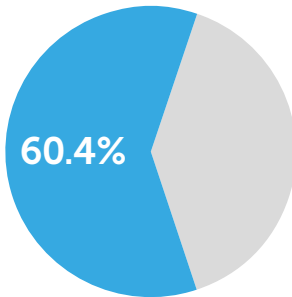
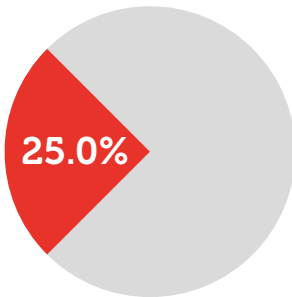
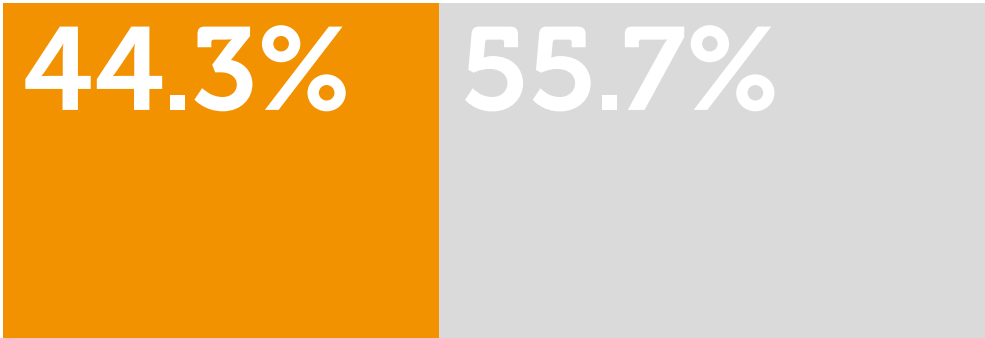
Unaware of where to go for help

Unsure they would be eligible

Potentially complex and time-consuming process



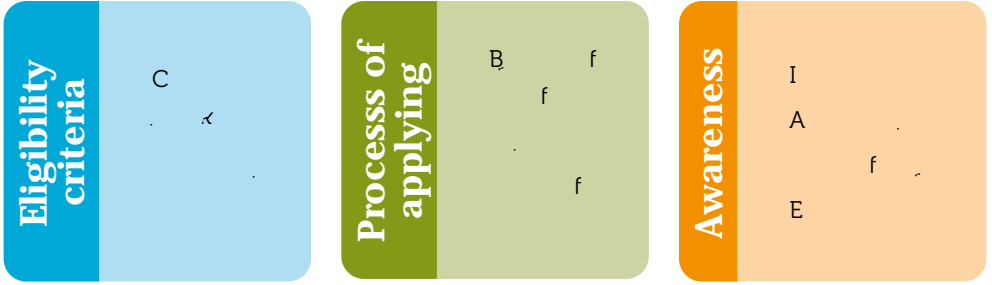
48.7%
27.5%



60.4%
25%

3. What can prevent, or support, help seeking?

Three main things



How is the RMBF responding?

The RMBF has carefully considered these valuable insights and recommendations. Some will take time to implement, but work already underway includes the following:

1

Clarifying the Eligibility Criteria

We are:

Developing an interactive online eligibility checker to help people to understand more easily whether they will be eligible for support.

Having a series of steps to follow instead of a large amount of information should help to make it more manageable and easier to use.

We have:

Reviewed our medical student grants programme and increased our support levels to ensure we are meeting the needs of those in the last two years of study.

2

Refining the Application Process

We are:

Reviewing the tone of voice and language of our application forms. The copy is being reviewed and refreshed with colour and illustrations.

Producing short animated videos to feature on the website. These will explain the application process in a friendly, informative and accessible way.

3

Raising Awareness

We are:

Developing a new communications programme to create the right impression, using a range of stories and testimonials to engage more widely with the profession.

Building a stronger social media presence to reach a more diverse audience.

Developing an enhanced volunteer strategy to engage with diverse groups across the profession and establish credibility and trust in applying to the charity for help.

