

# FINANCIAL SUPPORT FUND 2022/23 CONDITIONS & CRITERIA

**Important – Please read these general points for 2022-23:**

**Please ensure you read the following guidance notes before making an application.**

- **Standard Awards**

The **maximum award** allocated for the 2022-23 academic year:

**Priority Groups – 80% of your calculated ‘Additional need’ up to a maximum of £2800.00**

**Non-Priority Groups – 60% of your calculated ‘Additional need’ up to a maximum of £2100.00**

- **Non Standard Awards**

Please note that you will **not** qualify for a Non Standard Award simply because you have run out of money but only if you are in an unforeseen situation or crisis.

## **What is the purpose of the Financial Support Fund?**

The Fund is intended to

- Assist those who need financial help to meet particular costs, which are not already being met from statutory or other sources of funding
- Alleviate cases of severe financial hardship
- Meet unexpected financial crises
- Intervene in cases where the level of hardship is enough to prejudice the student’s continuance on the course.

## **What are the criteria for the Fund?**

**You will fall within the remit of the Financial Support Fund if**

- you are a full/part-time undergraduate home student taking out the full statutory funding package of available funds. Part-time students must study at least 25% FTE in each year
- you are postgraduate taking out the full statutory funding package of available funds

There is no upper age limit for applying to this Fund.

## **Who is excluded from the Financial Support Fund?**

International and EU students are not usually eligible unless receiving UK government funding for living costs. In addition, students from the Channel Islands and the Isle of Man are ineligible because a different system of funding operates there.

EU students in receipt of fee support only should contact [studentservices@plymouth.ac.uk](mailto:studentservices@plymouth.ac.uk) in the first instance, as there is an alternative form to complete.

Students Studying at Partner Colleges including UPIC are not eligible for the Financial Support Fund.

Students on Degree Apprenticeships are not eligible for this Fund.

## **1. General conditions for all applicants to Financial Support Fund**

### **Residency**

You need to fulfil the residency criteria for receiving the UK statutory student support package. Your nationality or citizenship is not relevant.

Please note that the above conditions must be satisfied at the start of the course; students cannot become eligible if the qualifying period is up or if indefinite leave to remain is granted during the course.

### **Sources of Other Funding**

You need to have applied for all other assistance to which you are entitled before an award from one of the Funds can be considered (if you are unsure about your entitlements, please ask the Student Services Hub for advice).

You will need to have applied for financially assessed student support, i.e. you have been means tested on household income even if you know you are above the earning threshold to receive support. If you are found to be above the threshold for receiving this, you can still apply to the Funds, providing any full parental contribution is being made. We are unable to provide assistance to make up for any contribution your

parents should be providing. Please note that you must have applied for a Tuition fee loan if eligible.

If you are in a situation where benefits may be payable, you (or your partner, if applicable) should have claimed as appropriate. Before applying to this Fund, please contact (UPSU) Welfare for a benefits check [advice@su.plymouth.ac.uk](mailto:advice@su.plymouth.ac.uk)

## Attendance and Effort

To be considered for an award, you must be enrolled on your course and actively attending, unless you are on placement or intercalating, in which case special conditions may apply. Assistance does not depend on academic merit; however, you should be committed to your studies. It may be necessary to confirm this with relevant academic staff.

## The University and its Academic Partnerships

The University's Academic Partnerships have their own allocations, so students should apply directly to the college they attend.

**Please note that if you do not fulfil the basic eligibility criteria as outlined above, unfortunately, your application cannot be assessed, and you will not receive a notification of refusal.**

## Documents

The following list provides examples of acceptable documentation:

### For ALL Students:

- **Full bank statements** for each account held for yourself, and partner, if applicable. These need to be the most **current statements**, showing the previous **3 months'** transactions. Please do not send mobile screenshots.
- **Evidence of savings accounts**, ISAs, investments (including crypto-currencies), trusts etc.
- **Evidence of accommodation costs**: Tenancy agreement, rent book, mortgage statement

### For UNDERGRADUATES:

- **Student Finance Breakdown** showing you have been means tested and what funding you are in receipt of
- **NHS Bursary Notification** if applicable
- **NHS LSF Grants Notification** if applicable
- **NHS Funded students in receipt of an NHS Bursary** – please provide evidence of a non means tested student maintenance loan

## For POSTGRADUATES:

- **Evidence of Postgraduate loan or Doctoral loan**
- **Evidence of any scholarships**
- **Proof of all other income/sponsorship**

Postgraduates must be able to demonstrate that they have made financial provision for their studies

## For ALL APPLICANTS if applicable evidence of:

- **Social Work Bursary:** Award Notice
- **ITT Bursary:** Award Notice
- **University Bursary/Scholarship:** Award Notice
- **NHS LSF Grants:** Award Notice
- **Partners' income:** 3 recent payslips
- **Benefits/Tax Credits** - assessment letter. In the case of means tested benefits like Housing benefit, you must provide the letter showing the calculation. To ensure you are in receipt of all the benefits that you are entitled to we would recommend you speak to the UPSU Advice Centre [advice@su.plymouth.ac.uk](mailto:advice@su.plymouth.ac.uk)
- **Travel Costs:** Train tickets, bus tickets, petrol receipts, parking receipts example. Please note travel costs can only be taken into account if you do not live within walking distance of the university, unless there is a reason why you are unable to walk e.g. a disability. If linked to placement, please evidence the actual placement and number of weeks involved.
- **Course-Related Childcare Costs:** Receipt or letter from nursery, OFSTED registered childcare provider, Before/After School Club. Please note that only registered childcare costs can be considered.
- **Disability costs not met by DSA:** evidence of costs
- **Child Maintenance Payments:** either payment made to you from Child Maintenance Service (previously known as CSA) or other source, or payment you have to make in respect of a child who does not live with you, in which case you should also provide a copy of the child's birth certificate.
- **Compulsory Field Trip costs** that you must contribute to – please provide a letter from tutor or faculty stating costs involved. Please note we can only take into account compulsory costs.
- **Council Tax:** Council Tax bill
- **IVAs** [Individual Voluntary Arrangements]: If you have entered into an IVA, we will need evidence of the monthly amount you are repaying and will need to know what expenses were included in the IVA. The same applies to any other type of formal debt management arrangement. **Non-priority debts such as bank loans or credit cards cannot be considered**
- **Your income (for Postgraduate and P/T students):** 3 recent payslips
- **Disabled Student Allowance (DSA):** notification including laptop contribution if applicable
- **Dyslexia or other disability assessment:** receipt for payment
- **Medication costs for ongoing medication:** copy of prescription
- **Car costs:** insurance or tax document

- **Evidence of rent arrears for current property**

Please note that copies of relevant documents will need to be retained on file for auditing purposes.

## **Confidentiality**

All applications require detailed financial information and so are treated in the strictest confidence. The forms are handled only by staff in Student Services and will only be looked at in detail by senior administrators. For more information please refer to Student Services privacy notice: <https://www.plymouth.ac.uk/student-life/services/student-services/student-services-privacy-notice> .

## **Why is so much information needed?**

The application form requires a lot of detailed information about your finances because a 'need' must be established before an award is made, and to avoid all applicants having to be interviewed. If a form is well completed, it will be possible to assess it within six weeks and if appropriate make a payment.

## **What type of help is available?**

Applications will initially be assessed for a **Standard Award** (ongoing hardship). To receive a Standard Award, you must be able to demonstrate a shortfall of income, after a calculation is applied. Please note that you do not have to wait until you used all available funds to make an application. We recommend that you apply as soon as possible as we are looking into your overall situation for the academic year.

If you are applying for assistance because your funding is delayed, it will be more appropriate to apply for a Short-Term Loan in the first instance ([studentservices@plymouth.ac.uk](mailto:studentservices@plymouth.ac.uk)). A subsequent application for a Standard Award can then be made once you have all the relevant information regarding your funding.

**Please note that although a standard calculation is applied in order to establish a shortfall of income, the percentage of the shortfall awarded is discretionary and may fluctuate during the year, depending on availability of funds and the number of applicants.**

**Awards are also subject to satisfactory budgeting.**

## **How do I apply?**

The application form will be available online at the following link:

<https://www.plymouth.ac.uk/study/fees/scholarships-bursaries-and-funding/bursaries>

Paper applications will no longer be available.

The Fund will open on 3 October 2022 and will close on 2 June 2023. Final year students should submit their application and all supporting evidence by 12 May 2023.

Please be aware that payments cannot be made until you have enrolled for the current academic year and you have received your first loan instalment if applicable.

Please note that you will only be able to make one application within each academic year.

## When will I receive a decision?

We aim to assess applications for Standard Awards within six weeks, although this will not be possible if further information must be sought, and there may be delays at particularly busy times in the academic year.

## 2. Standard Awards

A Standard Award is based on your overall requirements for the academic year and is intended to help cover any shortfall of income caused by being a student, not general hardship that might have existed prior to starting the course.

Assistance can be given where there is an additional need caused or increased by:

- Registered childcare costs not covered under other schemes
- Travel costs if you are outside walking distance of the university, if you are disabled or injured, or if you have placement costs that are not reimbursed
- Exceptionally high costs
- Severe ongoing hardship
- A change of circumstances putting you in severe ongoing hardship
- Extra costs due to a disability or special need

We cannot assist with

- Tuition fees
- When parents do not pay their assessed contribution to the Student Loan
- Purchase of a car / IT equipment
- Maintaining luxury items or paying private school fees
- Or if you have run out of money

To qualify for an award, you need to show that your outgoings exceed your income. If the budget planner on the application form shows your income as more than your outgoings, your application will be unsuccessful.

**Please be aware that a shortfall demonstrated on your own budget planner will not necessarily result in an award and all awards are subject to satisfactory budgeting.**

## Priority groups for Standard Awards

Certain groups of students are treated as priority; however please be aware that this does not mean that you will automatically receive an award; a shortfall of income will still need to be demonstrated in the calculation that is applied. These groups are:

#### Undergraduate students

- Students with dependent children
- Students from low-income families
- Mature students, especially those with existing financial commitments
- Final year students who are in financial difficulty
- Disabled students
- Care Leavers
- Foyer Students who are homeless
- Students who have been awarded estranged status by SFE
- Young Adult Carers

#### Postgraduate students

- Students with dependent children
- Disabled students
- Students who are self-funding

Even if you do not fit into one of these priority groups you can still apply, but you must demonstrate why you have a particular need.

### 3. Non Standard awards (Emergency awards)

Non Standard Awards are generally emergency awards and can be applied for at any time. It is possible to receive both a Standard and Non Standard Award during the same academic year. Non Standard Awards can generally be made in the following circumstances:

- If you have unavoidable extra costs due to an unforeseen situation, which take up your normal income and leave you with no money to live on.
- If you suffer a disaster such as a burglary, fire or flood, where you lose essential items, (it is strongly recommended that you be covered by insurance)
- If you must move to a new house for unavoidable reasons e.g. domestic violence
- If you have travel costs related to bereavement, or to visit a sick relative, or in connection with your own medical treatment.

Please note that Non Standard Awards will take five working days to assess.

**In all cases, supporting evidence will be required.**

We will discuss your spending pattern to see where your money has been going and we cannot assist you if you have simply run out of money.

## 4. How applications for Standard Awards are assessed

### Composite living costs

Your weekly income will be compared to your Composite Living Cost, and your variable expenditure.

The CLC consists of a basic amount for general living costs.

### Working out your CLC

You can work out your own weekly composite living costs by using the following amounts:

Single student - £109

Couple with no children - £167

Couple with one child - £294

Lone parent with one child - £236

Add on £97 for each additional child

The composite living cost is based on benefit allowances and premiums. It is intended to cover normal living costs such as food, household bills, contents insurance, clothes, entertainment etc.

### Variable expenditure

This covers other expenses such as accommodation costs, a notional amount for your course costs, the actual amount per week of any childcare or travel, and the amount of any other special expenses, including payments to creditors where you cannot use the source of credit. Non-priority debts\* such as credits cards or bank loan repayments will not be considered.

\*The Debt Advice Handbook advises: "Non-priority debts are those where non-payment will not result in the loss of the debtor's home, liberty, essential goods or services" (9<sup>th</sup> edition, p 225).

Please note that excessive accommodation costs are capped accordingly and that £10 will be deducted from your weekly accommodation costs if bills are included.

Many students mention car costs as part of their variable expenditure. These costs, within reason, will be allowed where students have dependents or are travelling some distance to reach university. Students living within a short distance of the campus will not be allowed car costs, unless they have restricted mobility, and this must be evidenced.

Your composite living costs and variable expenditure are added together and balanced against your annual income. This is then divided over the appropriate number of weeks. An assumed income is added for single students and postgraduates.

## Assumed Income

If you have no dependents, an assumed income is applied. This is intended as an average amount a student might have available over the year from part time earnings/student overdraft.

The assumed income is £1589 per year, depending upon the amount of SFE support you receive, but not counted in the final year of the course.

If you work during term time or over the vacations, this is not counted in the calculation, only the assumed income. Therefore, even if you earn more than £1589 over the year, only the assumed income is counted.

Certain types of income are disregarded, namely any grant or loan for tuition fees, an element of the Low-Income Maintenance Grant or Special Support Grant, Disabled Students' Allowances, Care Leaver's Grant and certain disability benefits. For students starting in and after 2016 an element of the means-tested maintenance loan will be disregarded.

For other income, for example savings, additional parental contributions or an occupational pension, any amount over the relevant 'assumed income' will be counted in full.

Bursaries and Scholarships received under the University OFFA provisions will be partially taken into account.

If you are unable to work due to a disability or other health problem, or due to high commitments, such as caring, the assumed income may be reduced or not applied at the assessor's discretion.

As a guide, the majority of applications are assessed over the following period:

- Single full-time undergraduates – 39 weeks
- Full-time undergraduates with dependent children – 43 weeks
- Full-time and part-time postgraduates – 52 weeks
- Part-time undergraduates – 39 weeks
- Disabled students – 43 weeks
- Students on pre-registration NHS courses – 52 weeks

There will be some courses that are assessed over a different period of weeks.

After applying the above calculation, any resulting shortfall is called an additional need. It is at the University's discretion as to what percentage of any additional need is paid out and may vary from one academic year to the next. Percentages may drop later in the year as the Funds decrease, or if there is particularly high demand, or if the applicant is not in one of the priority groups.

## University Bursaries/Scholarships

Some students may be in receipt of University bursaries or Scholarships. The first £500 of any Bursary or Scholarship awarded is disregarded in assessments.

University bursaries are not to be confused with NHS bursaries, Social Work bursaries, or Teacher Training bursaries, which are parts of the statutory elements of support for the relevant courses.

Students who receive full statutory support and full university bursaries or scholarships may not necessarily qualify for support from a fund, as they will generally not show a shortfall of income.

## Part time students

Part-time students must study at least 25% FTE in each year.

## 5. Other general information

### Undergraduate students already holding an honours degree (ELQ students)

Students commencing an undergraduate course, but who already hold an honours degree from a UK institution, are largely excluded from the government student support system. Exceptions are in the case of those taking certain professional courses, such as medicine, social work and architecture. Such students can receive the Maintenance Loan and possibly Dependents Allowances, but no Tuition Fee Loan or Maintenance Grant. Honours degree holders starting any other undergraduate course can receive only Dependents Allowances and Disabled Students Allowances if applicable.

ELQ students are eligible to apply to Financial Support Fund however; they may not be treated as a priority category. Students who are not entitled to government funding for their course because they already have a higher education qualification should ensure they have made provision to have an income that covers living and housing costs before we can consider you for an award. As such an income of £201 for a single student or £161 for student with dependants or disability will be applied.

### Students with dependents

Extra support from the Student Loans Company by way of the Adult Dependents Grant, Childcare Grant and Parents' Learning Allowance is only available to those on a low income, i.e. around benefit level. The calculation for these additions is complex but

does have regard to the number of members in the household, and certain financial commitments which you are asked to state on form PN1 (PR1 for continuing students).

## **Students with Partners**

If you have a spouse or partner, their income and expenses should also be included. This applies to anyone who lives as part of a couple. This is because most couples pool their incomes and may have higher expenses.

If you are part of a couple and you do not pool your income, you will need to give reasons for this, and provide evidence.

If you are living as a couple with someone, but fail to declare it, you are making a fraudulent application.

This is the case even if your partner lives at a different address during term time e.g. in situations where one member of a couple lives in the University's area in order to study, but the other remains in the family home.

If both members of a couple are students of this University, only one may apply, and should include the financial details of both.

## **Intercalating students**

Please be aware that if you are intercalating on a Postgraduate programme, you will be assessed as a Postgraduate student for that academic year.

## **Postgraduates**

If you are a postgraduate student you need to have income that covers your living and housing costs before we can consider you for an award (living costs: £109 per week for a single student, £167 per week for a couple plus £97 per week for each dependent child, see CLC's).

As such, Masters students should have taken out a full Postgraduate Loan and PhD students full Doctoral loan. Further support could include a Research Council Studentship, a scholarship from the relevant University Faculty or help from relatives. To reflect this, Minimum Required Provision (MRP) of £201 per week will be applied to full time postgraduate applications (£161 to those with dependents or who have a disability).

For Part-time students the threshold assessment is applied. This assessment method considers only course-related costs, since it is acknowledged that this is the area where part-time students are most likely to have difficulties. The assessment looks at level of income and the level of necessary course related additional expenditure such as books, equipment, travel or childcare costs that are compulsory when attending the course.

Although some Postgraduates may receive some support from the Financial Support Fund, it will not be sufficient as an income in its own right and can only be a supplement to funding from other sources. The fund cannot pay postgraduate tuition fees.

## Students and benefits

Some students can claim benefits whilst studying; there are different rules for full time students and part time students. The following groups of full-time students may be able to claim benefits whilst at University:

- Lone parents and student couples with dependent children, may be able to claim Job Seekers Allowance or Income Support during the summer vacation, this would in turn allow them to claim Housing Benefit
- The partner of a student may be able to claim benefits for the household if they are on a low income, however, some of the student's income will be taken into account
- Students in receipt of a disability related benefit might be able to continue receiving this whilst at University
- All students with children should be in receipt of Child Benefit and Child Tax Credit

Awards from the Financial Support Fund will generally be in a lump sum, and for purposes not covered by benefit scale rates and premiums. Payments should not therefore affect benefit entitlement, though they should be declared on request to the Department for Work and Pensions.

The rule surrounding benefits are complex, if you have any questions or you would like to have a benefits' check carried out to see if you are entitled then please contact the Students' Union Advice Centre, their contact details can be found at [www.upsu.com/advice](http://www.upsu.com/advice)

## Fraudulent Applications

You are required to sign a declaration that the information supplied on your form is true and complete. If you have given a false or partial picture of your circumstances in order to get assistance, you may be subject to University disciplinary procedures.

A false picture would be for example if you failed to declare you have a partner with an income, or that you have other income or savings to live on than those declared in your application.

It is also fraudulent to accept a payment from the fund when you either have withdrawn from your course or are intending to do so shortly.

If this happens, you will be subject to University debt collecting procedures.

Whatever the outcome of your application, you will be contacted in writing via your university email account. If you are successful, your email will advise you of the

amount of your award and the payment date. Awards are paid by BACS, transferring the money into your bank account.

### **If you are dissatisfied**

You have the right to request a review of your application if you feel there is additional information that has not been taken into account. Please email the request to [studentfundingadvice@plymouth.ac.uk](mailto:studentfundingadvice@plymouth.ac.uk).

The application will be looked at again in full, and any extra information will be considered. However, it should be borne in mind that there is a standard way of assessing applications.

### **Useful websites**

#### **General Finance:**

Direct Gov: <https://www.gov.uk/get-undergraduate-student-loan>

Money Saving Expert: [www.moneysavingexpert.com](http://www.moneysavingexpert.com)

Database of UK Charities: <https://www.gov.uk/find-charity-information>

Educational Grants Advisory Service: [www.family-action.org.uk](http://www.family-action.org.uk)

Postgraduate Students: Prospects: [www.prospects.ac.uk/funding](http://www.prospects.ac.uk/funding)

UPSU Advice Centre [www.upsu.com/advice](http://www.upsu.com/advice)

Estranged Students: Standalone Organisation: <http://standalone.org.uk/>