

WHAT IS THE STUDENT SUPPORT FUND?

It is money provided by the University to help undergraduate, PGCE and Masters students who need extra financial support because they have higher than expected costs or if unexpected situations arise. The Fund provides non-repayable discretionary awards and emergency support to assist students in financial difficulty, who might otherwise be at risk of leaving their courses because of financial hardship. The amount of money is restricted, so the assessment of applications is devised to ensure that those who are most in need are prioritised.

Students will need to demonstrate financial hardship over the whole of the academic year and not just on a short-term basis. Due to limited funds, there is no promise or guarantee that you will receive an award. You have a responsibility to spend your money wisely. The Student Support Fund cannot cover lifestyle choices such as Sky TV or a private vehicle (unless you have dependent children under the age of 11 or are registered disabled). Students who are experiencing financial difficulties because they have not budgeted their income cannot be considered for an award.

The Fund is not able to offer help with the payment of tuition fees.

WHO IS ELIGIBLE FOR HELP?

All UK Undergraduate, PGCE and Masters students both full-time and part-time, attending an undergraduate higher education course. All part-time students must be studying at least 50% of a full-time course and must complete in no more than twice the length of the equivalent full-time course (usually six years). Overseas and EU students can apply to the Student Support fund but please be aware that support is limited and would only be offered in exceptional circumstances. If you are a UK undergraduate student, you must have applied for the maximum maintenance loan (if eligible) and have received the first instalment before applying.

BEFORE YOU APPLY

Before applying to the Student Support fund, you must have explored and exhausted all of the below:

- Applied for the maximum available student finance maintenance loan.
- Received subject specific bursaries, where available.
- Opened a Student bank account with an interest free overdraft facility.
- Budgeted - considered realistic and practical ways of managing spending, such as setting a spending target to help monitor and stretch your money over each term.
- Looked for or obtained part-time work.
- Postgraduates are encouraged to explore all forms of additional funding to maximise the amount available to support the payment of tuition fees and living costs.

WHEN CAN I APPLY?

The application window opens and closes according to which level of course you are studying and which fund you are applying to, unless funds are exhausted before then, in which case the fund may close early. All eligible continuing students must make a separate application if they require financial assistance from the Summer Support Fund.

Course or Fund	Fund Opens	Fund Closes
Undergraduate term time	14th October 2024	30th May 2025
PGCE and Masters term time	14th October 2024	27th June 2025
Summer Support Fund*	2nd June 2025	15th August 2025

**Open to Home Full Time Undergraduate Students only, if they meet the eligibility criteria.*

WHAT EXPENDITURE WILL BE ALLOWED?

A Composite Living Cost figure will be applied to cover costs for food, household, laundry, utilities, telephone, TV licence, broadband and contents insurance. It is meant to cover all expenditure except housing costs, travel costs, study costs, child care and council tax.

Student profile	Composite Living Costs (CLC) per week
Single student/lone parent	£122
Student with partner	£200
First child	£147
Each subsequent child	£96

Course costs (books/stationery)	Full-time	Part-time
BA/BSc/Cert HE/Foundation	£300	£150
BA with Art (Fine Art/Design)	£600	£300
BA (QTS)	£600	£300
BDes	£600	£300
Masters	£450	£225

In **exceptional** circumstances, actual costs will be considered if they are significantly different from above. If this is the case, enter the true costs and supply evidence with a written explanation of the need for these, in your application.

- **Travel (to and from the University)** - the cheapest cost of travel will be considered (a termly Solo/Trio ticket for public transport). Travel by car will only be considered for students with dependants under the age of 11 or who have a disability that requires travel by car.
- **Study costs** - only compulsory field trips will be included and written confirmation from the department must be provided.
- **Study abroad costs** - can be included in expenditure but any additional payments from the SLC and the Turing Funding Grant will also be included in your income.
- **Disability costs** - include only those costs not covered by DSA or from benefits such as DLA and PIP.
- **Priority debts** - the limited funds mean that only priority debts will be considered: rent arrears, utility bills arrears, county court judgements, council tax arrears and social fund repayments. Many students have overdrafts, credit cards and store cards where repayments can be renegotiated. Unfortunately, these debts will not be considered.
- **Other costs** - use this to outline any other payments/costs which arise from exceptional circumstances. If you have a partner, don't forget to include their income and their expenditure.
- Due to limited funds, some costs will be capped. For example, rent/mortgage, study and travel.
- Where utilities are included in the rent, £15 per week will be deducted.

HOW IS MY APPLICATION ASSESSED?

Your expected income, and what is deemed 'reasonable' expenditure on living costs, rent, travel, and course related costs, will be considered. Details of your spouse/partner's income and expenditure are also required. If your parents have been assessed to contribute to your living costs, this will be included. We will calculate any shortfall between your income and essential expenditure in accordance with the guidelines issued by the University.

We have included an 'assumed income' figure in our calculation dependant on individual circumstances:

- New and continuing students £2222
- Penultimate year students £1482
- Final year students £742
- PGCE students £0

Students are expected to make reasonable provision to fund their living costs and that they will be able to supplement their income from a variety of routes e.g. part time work, vacation work, bank overdraft, savings or additional parental/family support.

We reserve the right to include savings that exceed the 'assumed income' figure when assessing an application to this Fund, as students are required to demonstrate that they are experiencing financial hardship.

It should be noted that the assumed income will not be used for students with dependants (even if the student is working) or those unable to work due to ill health/disability.

Postgraduate students are expected to make reasonable provision at the start of their course to fund both tuition fees and living costs. All PGT students will be assessed using the Minimum Required Provision (MRP) figure or actual income, whichever is higher.

Minimum Required Provision

£201 per week for single students

£161 per week for students with dependants/ Ill Health/ Disability

HOW MUCH COULD I RECEIVE?

Depending on when you apply to the Fund, the following maximum amounts will apply: For applications received by 20th December 2024, the maximum award will be £3,000; for applications received after 20th December 2024 and up to 11th April 2025, the maximum award will be £2,000; for applications received after 11th April 2025 and up to 30th May 2025 for undergraduate and 27th June 2025 for PGCE and Masters (which is the closing date for term-time applications) the maximum award will be £1,000. The minimum award will be £100. Any award will be dependent upon the course, mode of study and your individual circumstances. Where students have an outstanding debt to the University, any award from the Student Support Fund will be used to offset this.

IS THERE A SUMMER STUDENT SUPPORT FUND?

Yes. This is money kept aside from the term time Student Support Fund to help students in financial difficulty over the summer period. The maximum award is £500 and The Fund is open to students who can answer **yes** to all the following statements:

- Registered on a **full-time undergraduate** course as a UK **Home** Student
- Classed as Independent by their funding body
- Have borrowed their full entitlement of maintenance (student) loan
- Are self-supporting (do not live with parents/guardians during the summer months). The only exception to this is a lone parent who lives with parents.
- Not able to work because they are a parent or a disabled student or the amount of money they earn from work is insufficient to support their living costs.

Students who are eligible for benefits e.g. lone parents and disabled students should ensure that they have been reassessed for the vacation period.

As the Fund is very limited, it is not able to help with the cost of student rents during the long vacation. Students are expected to return home for the summer and those that choose to stay in student accommodation will need to work to support themselves or negotiate with their landlord if they are struggling with rent payments. Most landlords only charge a retainer rate for the summer period as it is expected that students will return home for this period.

Final year students are not eligible to make a claim for help over the summer, as they will be able to claim means tested benefits once their course has finished.

WHEN AND HOW WILL I HEAR ABOUT THE OUTCOME OF MY APPLICATION?

You will receive an e-mail to your Hope email account regarding the decision.

You should receive a decision within three weeks from the date your application was received providing that all evidence has been submitted. We will contact you on your student e-mail address if any further evidence is required to complete your assessment.

Any award will be made directly into your bank account usually within one week of you receiving notification of your award. Larger payments will be made in instalments in the autumn, spring and summer terms, subject to continued registration and satisfactory attendance. If your course is 12 months long, an additional payment will be made in July. Awards will not be made in advance of the payment date.

WHAT DOCUMENTARY EVIDENCE WILL I NEED TO SUPPORT MY APPLICATION?

You will need the following documents:

- Your current and most up to date Student Support Notification/Entitlement Letter that shows the full break down of maintenance loans and grants from your Student Funding Body.
- A signed Tenancy Agreement/Lease or Mortgage Statement (*only applicable if living in private rented accommodation or you own your own home*).
- Copies of your last three months bank statements, for the period immediately prior to the date of application.
- Copies of your last three months statements for any other accounts you hold (including savings), for the period immediately prior to the date of application.
- A document explaining any credit or debit over £100 that appears on your statements (*you can either upload a word document or detail in your Supporting Statement*).
- Proof of the cost of car insurance (*only applicable if you have dependants or a disability that requires a car*).
- Evidence of any UK benefits or tax credits you are in receipt of such as Universal Credit or Child Benefit.

FAQ'S

MY STUDENT FUNDING IS DELAYED, IS THERE ANY SUPPORT I CAN RECEIVE?

If you have delays in receiving your funding please contact Student Funds on 0151 291 3666 studentfunds@hope.ac.uk – we may be able to contact the SLC on your behalf (provided you consent to share information) to find out the reason for the delay and in some circumstances arrange cash advances to tide you over.

CAN I APPEAL THE DECISION IF I'M NOT SUCCESSFUL APPLYING TO THE STUDENT SUPPORT FUND AND HOW?

If you believe that you have been treated unfairly, for example if you think there has been an error in the assessment of your award, you should contact Student Funds immediately to inform them. You must do this within ten working days of the receipt of the original decision from Student Funds. Student Funds will supply a breakdown within ten working days of how your application has been assessed and if they are unable to change their decision, you have a further ten working days to appeal to the Student Finance Manager. If this appeal is unsuccessful, you have a further ten working days to appeal in writing to the Appeals Committee. You can get a copy of the Appeals process from Student Funds. Please note that appeals cannot be made on the grounds that you feel that you 'deserved' any or more money. There must have been an administrative error or malpractice. For help and advice please contact the Vice President for Welfare in the Students' Union on vpreswelfare@hope.ac.uk.

IS THE AMOUNT OF MY AWARD GUARANTEED FOR EACH YEAR OF THE COURSE?

No, it is not. The level of awards can and does change from year to year based on a number of factors: increases/decreases in a student's income and expenditure; the numbers of students applying; the amount available each year. Students should therefore not expect their awards to remain the same year on year.

CAN I RECEIVE HELP WITH TUITION FEES?

The Student Support Fund cannot offer help with the payment of tuition fees.

CAN I APPLY TO THE STUDENT SUPPORT FUND MORE THAN ONCE IN THE SAME ACADEMIC YEAR?

We assess your application over the whole academic year, so it is not usually possible to re-apply to the fund. However, if your financial situation has changed significantly since your original application was made (i.e. your income has reduced and/or your expenditure/costs, which can be included in a hardship assessment, have increased) you can ask to be re-assessed once per academic year. Please contact Student Funds to have your application re-opened.

DO I HAVE TO BE IN EXTREME FINANCIAL DIFFICULTY BEFORE I APPLY?

You don't have to be completely without funds to apply for the Student Support Fund, and it's much better, where possible, to apply before you face extreme hardship, as the application process can take at least 3 weeks to be reviewed.