

# **Financial Assistance Fund**

## **Guidance Notes**

## What to do if you are having financial difficulties

### STEP 1

Have you completed a budget planner? [www.chester.ac.uk/support-for-students/student-welfare-money-matters/managing-spending-costs](http://www.chester.ac.uk/support-for-students/student-welfare-money-matters/managing-spending-costs)

Have you opened a student bank account and accessed your overdraft?

Have you applied for Student Finance/NHS Bursary/Career Development &/or Postgraduate Loan (Post Graduate only).

You need to demonstrate you have done all the elements in Step 1 before you can be considered for financial assistance from the University.

No

Yes

Apply for student finance/NHS bursary/Career Development &/or Postgraduate Loan (postgrad).

Look at alternative funding sources:  
<http://www.chester.ac.uk/student-life/finance/other>

Have you received your funding?

No

Yes

Consider applying for a **Delayed Funding Loan**, this has to be repaid as soon as you receive your funding.

Contact Student Finance to check what you need to do to access your funding

Speak to your landlord (or university Finance Office: [finance.admin@chester.ac.uk](mailto:finance.admin@chester.ac.uk)), if you are unable to pay your rent on time. Contact anyone else you owe money to, in order to request later payment dates.

Consider if you need to speak to a Student Welfare Officer.

Look at alternative funding sources:  
<http://www.chester.ac.uk/student-life/finance/other>

Confirm you have been considered for any appropriate university bursaries (not NHS funded courses), check the website to see the criteria—  
[www.chester.ac.uk/student-life/finance/bursaries](http://www.chester.ac.uk/student-life/finance/bursaries) and email [university.bursary@chester.ac.uk](mailto:university.bursary@chester.ac.uk) if you have questions

Consider applying for support from the University's Financial Assistance Fund:  
<http://www.chester.ac.uk/campus-life/student-welfare-money-matters/other-funding>

Student Finance: <https://www.gov.uk/student-finance/overview>

NHS Bursary: <http://www.nhsbsa.nhs.uk/816.aspx>

Social Work Bursary: <http://www.nhsbsa.nhs.uk/825.aspx>

## Financial Assistance Fund Guidance Notes

The Financial Assistance Fund application form will ask you to provide an overview of your financial situation. Our assessment will then compare your income to your essential expenditure, subject to certain guidelines outlined below, to establish if there is a shortfall that can be made up from the fund. We will also give consideration to any unexpected or emergency costs that have arisen.

Please read the guidance notes below **before** completing your application.

	Guidance Notes
What is it?	The University's Financial Assistance Fund (FAF) provides discretionary financial support for students who are experiencing financial hardship. It is designed to help our students remain in higher education, particularly those who need financial help to meet unforeseen costs that cannot be met from other sources of support.
Who can apply?	<p>You should only apply for assistance if you are experiencing financial difficulty and have already accessed all other student funding available to you including Maintenance Loan, Maintenance Grant, Postgraduate Loan, bursaries etc.</p> <p>You are eligible to apply if you are a home student, registered on a course in one of the following categories:</p> <ul style="list-style-type: none"><li>• Undergraduate student, either full time (120 credits) or part time (see below), including distance learners following a higher education course, sandwich courses and any periods of placement.</li><li>• Postgraduate student, either full time (120/180 credits) or part time (see below), following a course of higher education at a level above first degree, including those who are writing up their thesis and therefore not attending the institution. Postgraduate students are expected to have made realistic provision before starting their course, to fund both their tuition fees and living costs.</li><li>• Part time students are eligible as follows:<ul style="list-style-type: none"><li>• Started course prior to Sep-12 - provided you are registered for at least 50% of a full time course.</li><li>• Started course after Sep-12 - provided you are registered for at least 25% of a full time course.</li></ul></li><li>• Disabled students who started prior to Sep-12, and whose disability prevents them from studying at least 50% of a full-time course, may apply, provided they are registered for at least 25% of a full time course.</li><li>• NHS students are eligible to apply to the fund. Student nurses who have been seconded onto the course are also eligible to apply. Nursing students must provide evidence of their maintenance loan or an explanation for why they are not receiving this.</li></ul>

What is a home student?	<p>A home student is defined as a person who meets certain residency conditions (the same conditions apply to eligibility for student support, e.g. the student maintenance loan). Usually this means you must have an unrestricted right to enter and remain in the UK, and you have been ordinarily resident in the UK for three years prior to the start of courses commencing before 25 March 2016, and five years prior to the start of courses commencing after 25 March 2016. None of this time must have been wholly or mainly for the purpose of receiving full time education.</p> <p>Overseas and EU students are not eligible to apply for support from the fund. However, you may apply to the University's International Financial Assistance Fund. Forms are available from the International Wellbeing Coordinator.</p>
Can I apply if I have interrupted my studies (IoS)?	Home students who have interrupted their course of study i.e. not permanently withdrawn and intend to return to their course, are eligible to apply for support from the fund. For example, if you are unable to attend your course for health or caring reasons or for some other unavoidable circumstances, you may apply.
When should I apply?	<p>You can apply to the fund at any point throughout the academic year including the long vacation. However, as the fund is limited and may therefore close before the end of the year, it is advised that you make your application as early as possible. Students who may be considering leaving higher education because of financial problems are particularly encouraged to apply.</p> <p>If you are eligible for a means-tested student maintenance loan or grant, or for a University bursary or any other source of funding, you must have accessed this before applying to the fund. If you do not qualify for a maintenance grant, you are still expected to have applied for the higher rate of means-tested maintenance loan.</p> <p>Final year students must submit their completed application at least 6 weeks before the end of their final term.</p>
How often can I apply?	We will normally consider one application per student per academic year. Applications from students who have already had an award in the current academic year will only be considered if their circumstances have substantially changed. You will be asked to provide documentary evidence to support the change in your circumstances.
How does the University decide how to allocate funds?	The University's Financial Assistance Fund is designed to support students to continue with their studies when they find themselves in financial difficulty. Applications are assessed on the basis of need which means we cannot agree to every application we receive and we may not be able to meet all of the costs applied for. When deciding how to allocate the available funds, we give priority to the following groups of students:

	<p>Full time undergraduate priority groups:</p> <ul style="list-style-type: none"> <li>• Students with children (especially lone parents).</li> <li>• Mature students, especially those with existing financial commitments, including priority debts.</li> <li>• Students from low income families.</li> <li>• Disabled students (especially where the Disabled Students Allowance is unable to meet particular costs).</li> <li>• Students who have entered higher education from care.</li> <li>• Students from Foyers or who are homeless.</li> <li>• Students receiving the final year loan rate, who are in financial difficulty.</li> </ul> <p>Part time undergraduate and postgraduate priority groups:</p> <ul style="list-style-type: none"> <li>• Students with children (especially lone parents).</li> <li>• Disabled students (especially where the Disabled Students Allowance is unable to meet particular costs).</li> </ul> <p>If you are not in one of the priority groups you may still apply but you should provide as much evidence as possible to show why you have a particular need.</p>
Can the fund help with my tuition fees?	No, the fund cannot help with cost of tuition fees. If you are a full time or part time undergraduate student, you can apply for help from the relevant funding body (e.g. Student Finance England, Student Finance Wales, Student Awards Agency for Scotland, Student Finance Northern Ireland).
Will I have to pay the money back?	Not usually, as most awards are non-repayable. However, short-term, Delayed Funding Loans must be repaid once you receive your first instalment of student finance (please use separate form).
How will I get the money?	By bank transfer (BACS) either to your account or, if the award is to help with a specific debt e.g. rent, directly to your creditor's account.
Can the fund help with the cost of diagnostic tests?	This depends on your circumstances. You should first approach the Disability and Inclusion Team for advice at email: <a href="mailto:disability@chester.ac.uk">disability@chester.ac.uk</a> or telephone: 01244 511059.
I haven't received my student loan or NHS Bursary payment so can I borrow money from the University?	If you have not received your loan payment from the Student Loans Company or bursary from NHS Bursaries at the start of term, you may apply for an interim, short-term loan from the fund. You will be expected to repay the loan once you receive your first instalment of student finance. You will need to complete the Delayed Funding Loan application form which is available from <a href="mailto:Money@chester.ac.uk">Money@chester.ac.uk</a> or <a href="http://www.chester.ac.uk/campus-life/student-welfare-money-matters/other-funding">http://www.chester.ac.uk/campus-life/student-welfare-money-matters/other-funding</a> .
How will my application be assessed?	Assessment is made on a case-by-case basis through an assessment of need. This is calculated by comparing your expenditure to your income, within certain guidelines. If you have unforeseen circumstances these will also be considered.

	<p>Our assessment will use assumed income figures for undergraduate and postgraduate students. These are determined annually by the university and are based on best practice guidance from the National Association of Student Money Advisors. These assume income from a number of sources including part time work and/or additional support from parents, partner, bank overdraft, savings etc.</p> <p>Assessments also incorporate a fixed expenditure level, known as Composite Living Costs. This is based upon state benefit amounts for general living costs, such as food and general household expenses such as utility bills. The relevant amount will be included in your calculation depending on your circumstances, e.g. if you have children. Please refer to Part 5b for the current year's figures.</p>
Could I qualify for an award if I don't show a need but have exceptional circumstances?	<p>There are two types of award available:</p> <ul style="list-style-type: none"> <li>• Standard awards will be made to students who show a demonstrable need. They can help to meet some of the general living costs associated with being a student e.g. rent/mortgage, food, utility bills. Assistance with course related costs, e.g. childcare or travel, is also available. However, the fund cannot help towards travel costs associated with Experiential Learning Abroad or extracurricular activities.</li> <li>• Non-standard awards can help to meet exceptional costs such as repairs to essential household equipment, priority debts, emergency situations including travel costs for close family illness or bereavement (parent or sibling) and also hardship due to burglary or fire (evidence of the emergency will be required).</li> <li>• You may be asked to attend a budgeting appointment before the award is paid.</li> </ul>
How long will it take?	<p>Assessment of your application cannot commence until we receive your documentary evidence. Provided your form has been accurately completed and ALL appropriate evidence supplied, an assessment and decision should normally be made within four working weeks of submission.</p> <p>Please note that our service standard of four working weeks does not apply to incomplete applications. During busy periods, priority students will be considered first.</p> <p>If you are requesting a short-term loan due to delayed funding, applications should be processed and paid within one working week. This will be by BACS transfer to your nominated account.</p> <p>It is important that you complete the application form in full and supply all of the supporting documentation. Failure to do so will delay your application as we will need to request the missing information from you.</p>

<p>If I disagree with the outcome, can I appeal?</p>	<p>There are two grounds upon which you may appeal:</p> <ul style="list-style-type: none"> <li>• The assessment was not conducted in accordance with fund guidance.</li> <li>• The Panel failed to consider some important, relevant information when reaching their decision.</li> </ul> <p>Appeals must be made in writing to the Senior Wellbeing Manager within four weeks from the date of the original decision. You should clearly state the grounds for your appeal and include any additional, relevant information and evidence. We will aim to make an assessment and decision within two working weeks of submission.</p>
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**Part 5a of the application form will request information about your income and, if applicable, your partner's income.** The following information will help you to complete this section of the form.

#### *Maintenance Loan*

State the maximum loan you are eligible to receive. If eligible, you **must** have applied for and accepted all available funding before requesting support from the fund. If you are only eligible for the non means-tested element of loan, this does not make you ineligible for support from the fund. However, further information may be required before we can assess your application.

#### *Maintenance Grant*

Include the Maintenance Grant and / or Welsh Assembly Learning Grant in this section. If you are not eligible for the maximum means-tested Grant and your parents are unable to make the expected contribution, please submit the Parents' Pro Forma (available with the application form) to explain your parents' circumstances.

#### *NHS Bursary*

You should have applied for the full NHS means-tested Bursary, including all available allowances.

#### *Scholarships / Trusts*

If you are a postgraduate student, include any research grants, scholarships or other grants.

#### *Disability Benefits*

Only include payments made to your bank account. Do not include payments made directly to a supplier.

#### *State Benefits*

Include all benefits you are receiving and supply documentary evidence for each.

#### *Partner's net earnings*

Provide evidence of partner's earnings e.g. last three months' pay slips. Also provide three months' most recent statements for partner's bank accounts and any joint current / savings accounts (including ISAs), with an explanation of all transactions of £100 or more.

### *Parental / partner contribution*

If you do not receive the full amount of means-tested loan and/or grant, or NHS Bursary, the difference should be entered as parental / partner contribution. If your parents are unable to provide this expected contribution, they should complete the Parents' Pro Forma (available with the application form).

### *Savings*

Include all savings, for both you and your partner, even those without immediate access e.g. ISAs, bonds. Provide three months' most recent statements with explanations for all transactions of £100 or more, paid in or out.

### *Pension*

Specify the type of pension e.g. state, private or work, and provide evidence of your annual income from this.

### *Other Income*

Include any other income such as savings and specify what that income is. This should include any income earned from property or room rental, share dividends etc.

### *Bank Statements*

Include copies of your most recent, three consecutive months' bank statements for every account you hold, and if applicable for your partner, up to the application date. These should be copies of original format statements and NOT downloaded to Excel. Also provide an explanation for any transactions of £100 or more, paid in or out, for each account. **Failure to do so will delay your application.**

**Part 5b of the application will request information about your spending and, if applicable, your partner's spending.** The following information will help you to complete this section of the form.

### *Rent / mortgage*

Provide a copy of your rent / mortgage agreement. We can include rent / mortgage payments up to a maximum ceiling as detailed below:

- **Private / un-catered:** £100 per week per person, plus additional £20 per week for each extra person.
- **Catered accommodation:** £80 per week per person for semi-catered, £70 per week per person for fully-catered, £100 per week per person for Level 4 students.
- **Living with parents:** £30 per week if living with both parents, £40 per week if living with lone parent. Only if evidence of rent / keep can be supplied.

### *Council Tax*

If you are not exempt, please provide an explanation and supply a copy of your 2017/18 Council Tax bill.

### *Composite living costs (CLC)*

We can include CLC payments to cover items such as food, clothing, utility bills, mobile phone, entertainment etc. up to a maximum ceiling as follows: £78 per week for single or lone parent student, £122 per week for student with partner.

### *Childcare costs*

We can include childcare costs up to a maximum ceiling as follows: £175 per child per week, £300 for two children per week.

### *Life insurance*

An allowance will only be considered for students with children. Evidence must be provided.

### *Private vehicle costs*

For students with dependants and/or course placements, we can include car costs up to a maximum ceiling as follows: £45 per week for one person, £65 per week for a couple.

Nursing, teaching and social work students can reclaim additional travel costs for placements and should contact their course administrator.

### *Car Finance*

For students with dependants and/or course placements, a fixed amount of £3,000 for the duration of the course (£1,000 per year of study) may be included if a student has purchased a car and has an on-going, finance agreement with a reputable company. Documentary evidence of the formal agreement **MUST** be provided.

### *Course costs*

Course costs are fixed depending on your programme of study:

- £300 - where course costs are generally lower e.g. English or History
- £400 – Geography, Photography, Fine Art, due to higher costs of field trips and specialist equipment
- £500 - Science subjects, Law, Performing Arts, BEd and subjects within the Faculty of Health and Social Care.

Once you have completed the online application form, you will need to send your supporting evidence along with the signed declaration form (including bank details), and, if applicable, the Parent/Partner Pro Forma, to the appropriate address below:

Students at Kingsway, Parkgate Road, Queens Park, Riverside, Thornton and University Centre Shrewsbury:	Students at Warrington, Clatterbridge & Leighton:
<p>Student Support Funds Officer  Student Futures  Binks 1.13  University of Chester  Parkgate Road  Chester  Cheshire  CH1 4BJ  Tel: 01244 511550  e-mail: <a href="mailto:money@chester.ac.uk">money@chester.ac.uk</a></p>	<p>Student Support Funds Officer  Student Futures  Martin 0.12  University of Chester  Crab Lane  Warrington  Cheshire  WA2 0DB  Tel: 01925 534282  e-mail: <a href="mailto:money@chester.ac.uk">money@chester.ac.uk</a></p>