APPLICATION FOR FINANCIAL SUPPORT

STUDENT GUIDANCE NOTES

Thank you for requesting an application form for financial support. Before completing the form please read these guidance notes very carefully.

The form is used to assess eligibility for the University of York Hardship Fund.

Further guidance and information on these funds can be found on the Student Financial Support Unit's website:

http://www.york.ac.uk/studentmoney/

If you require clarification before submitting your application form, please contact the Student Financial Support Unit, Student Services Hub, Market Square, University of York, York, YO10 5DD; telephone (external) 01904 324043, (internal) ext. 4043; e-mail: sfsu@york.ac.uk.

Contents of these notes:

- How to complete the application form
- Information about the funds and how your application will be assessed
- Timetable for making a decision
- How to appeal
- Notes for students in receipt of benefits

PLEASE NOTE

Your application will not be considered until your application form is fully completed and all the necessary documentary evidence has been received.

Your application will not be assessed if:

- you have not completed all relevant sections or
- you have not included all necessary photocopied documentation
- you have not signed the form
HOW TO COMPLETE THE APPLICATION FORM

Applications can be accepted throughout the academic year. You will be assessed for eligibility to all available funds.

Answer all relevant questions on the application form by printing clearly in black ink or by ticking the appropriate boxes.

If you are making an application that includes the cost of a diagnostic test with the University of York Disability Services, please ensure that you tick the box on the front page to indicate this.

You must submit the required supporting documentation with your application form. The documents required are listed on the form and later in these notes. We do not return documents but legible photocopies will be accepted.

Part 1: Personal details
Complete all questions.
Address - please put the address (include the postcode) that is to be used for correspondence.
Telephone number - please include the area code.

We will send copies of all correspondence to your University e-mail address. If you would also like a paper copy of the final decision letter sent to the address that you have entered, please indicate this in the box provided.

Part 2: Personal status and accommodation details
Complete all questions.

Part 3: Dependents
Complete this section, if relevant, giving details of any children and/or adults who are financially dependent upon you. Please use an additional sheet if you need to.

Part 4: Disability and Special medical needs
Complete this section if relevant.
If you are applying for assistance towards special equipment or health related costs not covered by DSA, please include details in the supporting statement (question 20).

Part 5: Student’s income
Complete all relevant questions as accurately as possible.
If you are living with a partner you must also include all of their income in this section as well as your own.

Please state the frequency of the income, for example if you receive it weekly, monthly, or termly.

Examples of each type of income are included in the form; if you are not sure which question a particular source of income falls under, please use Question 18. Please use an additional sheet if you need to.

Do not include the balance of your current account in the total amount of savings.

Part 6: Student’s expenditure
If you are living with a partner it is important you must also include all of their
expenditure in this section as well as your own.

When considering your application a set figure defined in the University of York Hardship Fund guidelines will be used for certain elements of your expenditure. This is known as the composite living cost and the amount will depend upon your circumstances. A list of composite living costs can be found on the form.

Please indicate if you have a car but please note that car related costs can only be considered in specific circumstances.

**Part 7: Supporting statement**
Please state here why you are in financial difficulty. Give full details and state why you believe your situation to be exceptional and to merit additional support.

Please use an additional or separate sheet if you need to or if that is easier.

The information included in your supporting statement allows us to make a more accurate assessment of your financial situation and allows us to take into account your specific circumstances so please include any detail you think may assist our assessment.

**Part 8: Documentation needed**

This is a list of documents you will need to submit with your completed application form. If you have any questions on which documents you need to provide please contact the Student Financial Support Unit.

- Evidence of your funding. This may be the notification of your student finance or NHS Bursary, or the award letter of a grant or scholarship.
- Evidence of any other sponsorship or bursaries that you receive
- Evidence of earnings (e.g. wage slips)
- Evidence of benefits or Tax Credits received
- Evidence of rent or mortgage
- Evidence relating to any special circumstances noted in your supporting statement
- Evidence of childcare costs (e.g. receipts, invoices)
- Copy of current car insurance certificate (if applicable)
- Bank/Building Society Statements (for all accounts)

You should supply copies of your statements for all of your accounts. This includes savings accounts, empty or unused accounts, and accounts in your partner’s name. You should supply statements for the last three months.

These statements should show your name and bank details as well as individual transaction descriptions and amounts and your account balance. Internet banking statements are acceptable but cash machine mini-statements are not.

**Please explain any credits, transfers to other accounts, and debits of more than £100 that appear on your statements.**
If you are made an award we will pay it directly into your bank account. You must make sure that you have submitted your bank details to the University using this secure form:

https://www.york.ac.uk/students/housing-and-money/bank-details/

If you do not submit your details we will not be able to pay you.

**Part 9: Declarations**
Please remember to sign and date your application form.

**GENERAL INFORMATION**

**The University of York Hardship Fund**

The University of York Hardship Fund aims to assist students in specific priority groups but can help to alleviate cases of unexpected financial hardship and also help in situations where students may be considering leaving Higher Education because of financial problems.

**Eligibility**
The University of York Hardship Fund is for **home** students registered on a course in one of the following categories:

- Undergraduate students, either full time or part time, including part time distance learners, following a higher education course, including sandwich courses and periods of placement
- Postgraduate students, either full time or part time, following a course of higher education at a level above first degree that is a minimum of one year in length, including those who are writing up their thesis and not therefore attending the institution

Part time students, including part time distance learning students, must be studying the equivalent of at least 50% of a full time course. Disabled students, whose disability prevents them from studying at least 50% of a full time course, may apply to the University of York Hardship Fund if they are studying at least 25% of a full time course.

A **home** student is defined as a person who meets certain residency conditions (the same conditions apply to eligibility for student support, for example, the student 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 the course. None of this time must have been wholly or mainly for the purpose of receiving full time education. You may also be considered a home student if you are an EEA/Swiss migrant worker or Swiss employed person or if you are the spouse/civil partner or child of an EEA migrant worker, Swiss employed person or Turkish worker.

International students, including EU students who are eligible only for tuition fee support, cannot apply to the University of York Hardship Fund.

You must have taken out your full entitlement to student support before receiving help from the University of York Hardship Fund. This includes taking out the
maximum amounts of Tuition Fee Loan and Loan for Living Costs that you are entitled to.

If your parents/sponsors have refused to complete a financial assessment form and you are therefore only able to take out the non means-tested element of the loan, this does not make you ineligible for the Fund but further information may be required.

**NHSBSA Nursing Bursary or Social Work Bursary Holders**

Students who receive a means tested or non means-tested NHS bursary, a NHSBSA Social Work Bursary, or NHS salaried employees are eligible to apply to the Fund.

**Intercalating Students i.e. students on Leave of Absence**

If you are a ‘home’ student and you have not permanently withdrawn from your studies and you intend to return after your time out you are eligible to apply for help from the Fund. For example, if you are unable to attend your course for health or caring reasons or for some other unavoidable circumstance you can apply. Help is limited and is normally restricted to either the start of a period of leave of absence or just prior to return to the University.

**Priorities for Assistance**

The Fund is there to help any eligible student who has a particular financial need but we cannot meet the need of every application we receive and we cannot always meet all of the costs that you might apply for. We give priority to the following groups of students when deciding how to allocate the funding:

For **full time undergraduate** students the priority groups are:
- Students with children (especially lone parents)
- Students with caring responsibilities
- Mature students, especially those with existing financial commitments, including priority debts
- Students from low income families
- Disabled students (especially where DSA is unable to meet particular costs)
- Students who have entered higher education from care
- Students from Foyers or who are homeless
- Students receiving the final year loan rate, who are in financial difficulty

For **full time postgraduate** students the priority groups are:
- Students who are self-funding
- Students with children
- Disabled students (especially where DSA is unable to meet particular costs)

For **part time undergraduate and postgraduate** students the priority groups are:
- Students with children
- Undergraduate students in receipt of the full statutory support package.
- Disabled students

If you are not in one of the priority groups you can still apply but you must provide as much evidence as possible to show why you have a particular need.

You may apply more than once during an academic year for help from the University of York Hardship Fund but usually only if your circumstances have changed. You will be asked to provide documentary evidence of your change in circumstances.
Summer Vacation
Second applications can be accepted from undergraduate students for the long summer vacation period from the following students who are not in their final year:

- Students with children
- Students re-taking or re-sitting elements of their course.
- Students who are ill or have a disability and are therefore unable to undertake work and for whom other benefits are not available.

Short term loans from the University of York Hardship Fund
If you have not received your payment from the Student Loans Company or NHS at the start of term, you can apply for an interim loan from the University of York Hardship Fund. You will be expected to repay this loan when your first funding instalment arrives. For information about applying for a short-term loan, please contact the Student Financial Support Unit; email: sfsu@york.ac.uk.

Disabled Students
Disabled students can apply for help towards the cost of their preliminary diagnostic test prior to applying for a Disabled Students Allowance. You will need to complete the disability section on the application form if you wish to apply for this. A separate arrangement has been made to assist with the costs of diagnostic tests for dyslexia.

Dyslexia diagnostic tests
Students are able to apply to the University of York Hardship Fund for assistance with the cost of a diagnostic test for dyslexia. If you receive means-tested student support and have an assessed household income of £42,600 or less it is likely that you will receive support for the full cost of the test. If you meet this condition and only wish to apply for help with the test cost, you should use the alternative orange Short Form, which will be available in the same places as the main form.

If you do not meet the above income criteria, or also wish to apply for more general support with financial hardship, you should use the blue Application for Financial Support form, ensuring that you tick the box on the front page indicating that you require assistance with the test cost.

Information on how your application will be assessed
Your application will be assessed for both a standard and a non standard award. Standard awards are assessed by looking at the difference between accepted reasonable expenditure and expected income. If you experience changes in your circumstances your application can also be considered under a non standard award.

For full time undergraduate students being assessed for a standard award there is an assumed income, set at £1,832 per year, or £611 per year for final year students. This assumes income over and above your student finance from a number of sources including part time work / support from your parents / bank overdraft / savings etc. We must take into account all of your savings in the assessment regardless of whether they have been earmarked for a specific purpose.

For postgraduate students we have to ensure that students have made adequate provision at the start of their course to pay for Tuition Fees, accommodation, and general living costs. The fund is intended to assist students in unexpected financial difficulty and cannot be used to make up a shortfall in funding.
For full time postgraduate students a minimum weekly income amount is applied to standard assessments. This is set at £174. For students with children or who are unable to work due to a disability this amount will be £140.

For all assessments there is a set expenditure level, known as Composite Living Costs, based upon state benefit amounts, for general living costs such as food and usual household costs such as utility bills. The relevant amount will be set depending on your circumstances, for example if you have children.

Non standard awards can help to meet exceptional costs, for example, repairs to essential household equipment, high costs for students dependent on continuing medication and assistance with priority debts. Emergency situations (including travel costs for family illness or bereavement and hardship due to burglary or fire) can also be considered under the non-standard award assessment. Costs for disabled students not met by the Disabled Students Allowance (DSA) can also be considered.

For the purposes of this application the following may be considered as priority debts:
- Secured loans (e.g. loans that are secured against a student’s home)
- Rent arrears with the possibility of imminent eviction
- Council Tax
- Fines and maintenance orders
- Gas and electricity charges with the possibility of disconnection
- Tax and VAT
- National Insurance contributions
- Hire purchase/conditional sale agreements for goods that are essential for the student to retain.

The assessment automatically makes allowance for costs of daily travel and for costs from home to the University. Assessments can only include car costs for students who require a car because of disability, students with dependants, and those attending certain placements.

Writing-up students
The maximum award that can be made to a student in their writing-up period is £320.

TIMETABLE FOR MAKING A DECISION

Provided your application form has been accurately completed and the appropriate documentary evidence supplied, an assessment and decision should be made within 4 working weeks of submission. If you have indicated in Part 4 Question 13 that you are applying for assistance with the cost of a diagnostic test then you should be notified of the decision within one week of submission. Where an award is to be made you should also normally expect to receive a payment within 4 weeks. However, in some cases, we may need to defer your payment beyond 4 weeks to deal with a particular circumstance. If this applies to your application we will let you know in advance.

If you are requesting an emergency loan because of a delay in receiving your funding, applications should be processed and paid within 24 hours.
We will send copies of all correspondence to your University e-mail address. If you would also like a paper copy you can indicate this on the front of the application form. If your application is unsuccessful it may be for one of the following reasons:

- Assessments have to include an assumed income for undergraduates or a notional income for post graduates.
- Assessed parental contribution is over and above the assumed income.
- Assessments can only include car costs for students who require a car because of disability, students with dependants, and those attending certain placements.
- Assessments must take savings into account.

**HOW TO APPEAL**

If you are not satisfied with the decision you may appeal by letter to the person named in the decision letter. Re-submitting information already provided in your application does not qualify as reason for appeal.

**Any appeal must be made within 4 weeks from the date on the decision letter.**

**NOTES FOR STUDENTS IN RECEIPT OF BENEFITS**

Applicants are advised that in some circumstances payments from the University of York Hardship Fund may have to be taken into account as income for benefits purposes. Students who receive help from the Fund will be given a decision letter to present to their local JobCentre Plus / Housing Benefit office.

The University of York Hardship Fund can offer short-term help to continuing students at the start of the new academic year (usually September) for those whose Income Support has stopped or Housing Benefit has been reduced but who cannot yet receive their student loan and supplementary grants. If you have any questions or would like further information concerning benefits please speak to one of the University’s Welfare Advisers. The Welfare Advisers can be contacted for an appointment by e-mail at student-support@york.ac.uk or by telephone on (01904) 324140.

**Student Financial Support Unit**
**September 2015**