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 (for UK students) or the International Students Hardship Fund (for EU or International students) as appropriate.

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 is submitted online at http://goo.gl/v713nY, all the necessary documentary evidence has been received along with your signed declaration form, available at http://goo.gl/L9LVvq.

Your application will not be assessed if:

- you have not submitted an online application or
- you have not provided SFSU with all necessary documentary evidence or
- you have not returned your signed declaration 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 questions that you are asked on the application form.

Remember to indicate if you are making an application that includes the cost of a diagnostic test with the University of York Disability Services.

You must submit the required supporting documentary evidence as soon as possible after submitting your online application form. The documents required are listed on the form and later in these notes. We do not return documents but legible scanned will be accepted.

All evidence should be scanned and emailed to sfsu@york.ac.uk or photocopied and returned to SFSU C/o Student Support Hub, Market Square. We can accept scanned copies of documents but the declaration form must have been signed by you before scanning.

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: Disability and Special medical needs
Indicate in this section if you have a disability or any ongoing medical condition.
Indicate if you are applying for assistance towards the cost of a diagnostic test and if so, what type of test.

Part 3: Personal status and accommodation details
Complete questions.
If relevant, give details of any children and/or adults who are financially dependent upon you.

Part 4: Student’s income
Complete all 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 add details in your supporting statement (Part 6). 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 5: Student’s expenditure
Complete all questions as accurately as possible.
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 is set out on the form.

Please indicate if you have a car but please note that car related costs can only be considered for students who require a car because of disability, students with dependants and those attending certain placements.

Part 6: 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.

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.

Please indicate where you heard about the University of York Hardship Fund.

Part 7: Documentation needed
This is a list of documents you will need to submit with your completed application form. You must indicate which documents you are providing for you (and your partner where relevant). If any are not relevant to your circumstances, please indicate as such. 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 financial guarantee provided to the University before start of your course (if available – EU/international students only)
- Evidence of any other sponsorship, scholarship or bursaries that you receive
- Evidence of other income – e.g. family support, loans
- Evidence of earnings (e.g. wage slips)
- Evidence of benefits or Tax Credits received
- Evidence of rent or mortgage
- Most recent credit card statements
- Evidence relating to any special circumstances noted in your supporting statement (e.g. if your financial guarantors/family can no longer provide support, we will require a letter from them explaining why)
- Evidence of childcare costs (e.g. receipts, invoices)
- Copy of current car insurance certificate (if applicable)
- Bank/Building Society Statements (for all accounts)
You must supply copies of the last three month’s statements for all of your accounts. This includes savings accounts, empty or unused accounts, and accounts in your partner’s name.

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.

On your bank statements, you will need to explain:
1. any transactions of over £100 both into and out of your accounts
2. any other credits to your accounts and
3. any transfers to or from other accounts

Part 8: University debt
If you are granted an award and you are currently in debt to the University, we may be able to pay some or all of your award towards that debt. Please indicate here if you would like us to do this. (Please note that this will not affect the calculation of your award.)

Part 9: Declarations
Answer all the relevant questions and submit your form. You will also need to print and sign a copy of the declaration form and return it to SFSU with the rest of your evidence. A copy can be found here: http://goo.gl/L9Ltvq

Submit the form
We recommend you tick the box requesting you receive a copy of your answers.

After you have summited your online application

You must:
1) Gather together all relevant evidence documents to take copies
2) Print a copy of the declaration form here: http://goo.gl/L9Ltvq (copies are also available from the Student Support Hub – Market Square)
3) Send copies of your evidence, and your signed declaration to sfsu@york.ac.uk or SFSU C/o Student Support Hub, Market Square, Heslington, York, YO10 5DD. You must physically sign your declaration form before sending a scanned copy
4) 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 any award you may be made.

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)
- 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 £1,814 per year, or £605 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 £172. For students with children or who are unable to work due to a disability this amount will be £139.

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.

**THE INTERNATIONAL STUDENTS HARDSHIP FUND (ISHF)**
The International Students Hardship Fund has been established by the University to assist international students whose financial support has suddenly been reduced either for political reasons or personal misfortune. Examples of where the fund may be able to assist include currency collapse against the pound and the delay of awards as a consequence of political instability in a student's home country.

Assistance may be in the form of grants or loans and all non-UK University of York students are eligible to apply with the exception of most Visiting students.

To be eligible to apply part time students need to be studying the equivalent of 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 International Students Hardship Fund if they are studying at least 25% of a full time course.

However, please note:
- Students taking Leave of Absence from the University will normally only be considered in the transition into, or return from, a period of Leave of Absence
- The Fund will normally be unable to consider applications from students in the first term of their course.

The Fund has limited financial resources and applicants should note that awards do not generally exceed £2,000. Awards may be in the form of a payment direct to the University to assist with accommodation or tuition fees.

**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 that you are applying for assistance with the cost of a diagnostic test then you should be notified of the decision within three weeks 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 application form.

If your application is unsuccessful it may be for one 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 regardless of whether they have been earmarked for something else
- Continuing on the course does not seem financially viable.

**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**

**April 2015**