Staffordshire University

Hardship Fund Guidance Notes

If you’re struggling financially and worried this might impact on your ability to continue with your studies we have a fund that might be able to help you.

There is no automatic entitlement to an award. The Hardship Fund is discretionary, and cash limited so whether you get an award will depend on your individual circumstances and the availability of funds. The Hardship Fund should not be seen as a guaranteed source of income and not all applications will be awarded a payment.

What can I apply for?

You can apply to the fund if you’ve an unexpected emergency to deal with, such as the repair of essential household equipment, or travel home due to a serious family illness or bereavement.

You can also apply for assistance with additional course related costs you’d not previously anticipated such as, books/equipment and travel. For final year students this could include additional costs associated with your final year project.

The fund can also assist with the costs of diagnostic tests (i.e. dyslexia full screening) and DSA equipment contributions.

What can’t I apply for?

The fund can’t be used to pay tuition fees, library fines or any other fines imposed by the University or a third party (e.g. parking/speeding fines), or to support “lifestyle choices”. Similarly, the fund can’t be used to pay off store cards or any other debts you have accrued before starting your course.

Who can apply?

To apply you must be:

- A current and active student (you have not withdrawn or intermitted).
- Classed as ‘Home’ for fees.
- Studying full or part time on an eligible course (if studying part time, you must be studying at 25% of a full-time equivalent course).
- Enrolled onto a course which is a minimum of 1-year duration
- Enrolled onto a course that leads to an award such as a HND, Foundation Degree, BA, BSc, BEng or integrated Masters
- Entitled to funding for fees and living costs from Student Finance England, Wales or Northern Ireland.
- In receipt of the full tuition fee loan or comparable funding.
• In proven genuine financial hardship.
• Able to show that reasonable provision was made prior to commencing your course to cover expected tuition and living costs.

You’ll not be eligible for support from the Hardship fund if you:

• Have not made reasonable provisions before the start of your course to cover all related costs such as rent, tuition fees and general living.
• Have declined or not engaged in advice given by the Hub, Students Union, Student Guidance or Student wellbeing teams.
• Have used all your available funds on “non-essential” expenditure. This can include, but is not limited to, purchases and services such as holidays, clothing from premium brands, gambling, regular takeaways and meals out in restaurants.
• Have sent some or most of your available funds to friends and/or family.
• Have applied for assistance with arrears/debt incurred before commencing your current course registration

Are certain students given priority?

The Fund is in place to help any eligible student who has a financial need. As the fund has limited resources we can’t offer help to every applicant and we can’t always meet all the costs you might apply for. Priority is given to students who are:

• Lone parents
• Disabled students (especially where DSA is unable to meet particular costs)
• Mature students.
• Students who are care Leavers
• Students who are estranged from their parents.
• Students who are carers.
• Students from low income families
• Students whose courses have additional costs.

If you’re not in one of the priority groups listed you can still apply, but you need to provide as much evidence as possible to show why you’re in need of additional funds.

You may also be eligible for support if you are experiencing financial hardship and you ...

• Are a current and active student (you have not withdrawn or intermitted)
• Are classed as Home/EU for fees
• Are studying full or part time (if part time you must be studying at 25% of a full-time equivalent course)
• Are enrolled onto a course which is a minimum of 1-year duration
• Are enrolled onto a course that leads to an award such as a HND, Foundation Degree, BA, BSc, BEng, PgCert, PGDip or a Masters
• Have taken out your full loan entitlement, including your full tuition fee loan (if eligible) and have received your first loan instalment for the academic year

You will not be eligible for support from the Hardship fund if you...
• Have not made reasonable provisions before the start of your course to cover all related costs such as rent, tuition fees and general living
• Have declined or not engaged in advice given by the Hub, Students Union, Student Guidance or Student wellbeing teams
• Have used all your available funds on non-essential expenditure. This can include, but is not limited to, purchases and services such as holidays, clothing from premium brands, gambling, regular takeaways and meals out in restaurants
• Have sent some or most of your available funds to friends and/or family
• Have applied for assistance with arrears/debt incurred before commencing your current course registration

**When can I apply for the Hardship Fund?**

You can apply for help from the Fund at any time during the academic year.

**How many times can I apply for the Hardship Fund?**

You can make a repeat application, but **only** if your financial circumstances have changed significantly during the year. You’ll need to provide evidence to show your change in circumstances.

**How do I apply for the Hardship Fund? (drop down)**

You can apply to the Fund via the following link:

[Hardship Fund Online Application Form](#)

If you require help and support applying please contact our Student Guidance team at **support@staffs.ac.uk**.

To **book an appointment** with a member of the Guidance team you can do one of the following:

Stoke students can book an appointment online at **bookings.staffs.ac.uk**.

Students at Stafford and Shrewsbury can book an appointment through the Information Points located on each campus.

Please note your application is not complete and can’t be assessed until all supporting evidence has been received. To see what you need to supply use the evidence checklist below.

**What evidence do I need to send?**

To support your application please send:

• **Last 3 months bank statements for each account you/your partner hold.** You must explain any credit or debit transactions over £40 that appear on your statements.
• **Current funding evidence**: Notification of Entitlement letter from Student Finance.

• **Accommodation costs**: Tenancy agreement or recent mortgage statement. If you pay board you will need to provide a signed letter from your parent/guardian stating the amount you pay.

Please note that mini statements **will not** be accepted. Statements must be in consecutive order and clearly show your name, bank details, transactions and available balance.

If you’re applying for support with a particular item (e.g. council tax arrears) you’ll need to provide evidence of the costs you’re claiming for. Where applicable you’ll need to send:

- Evidence of Council Tax
- Evidence of rent arrears
- Proof of childcare costs
- Car costs – insurance certificate, PCP agreement
- Any other relevant evidence

Applications submitted without the correct supporting evidence won’t be processed. You’ll be asked to provide any missing evidence, which could delay your application.

**How do I submit my supporting evidence?**

All evidence needs to be sent to feesandbursaries@staffs.ac.uk and submitted no later than 7 working days after completing your application.

Please make sure you appropriately name any documents you send to us and include your name and student number.

**What types of evidence are acceptable?**

We can only accept:

- PDF’s
- .doc or .docx word documents. We accept these for personal statements only. These should only be included if you need to inform us of any additional information that supports your application.

We **do not** accept:

- Image files of any sort (.png, jpeg; etc). These are too large and not clear enough for us to accept and with the availability of scanners on campus should not be necessary.
- Bank statements inserted onto word documents. Screenshots or photos of bank statements inserted into Word are rarely clear enough for us to accept.
- Images of bank statements from mobile phones.

**How long will it take for my application to be processed?**
Applications are reviewed every working day and you can normally expect to receive a decision within 10 working days of submitting your application.

Once your application has been received you may be asked to provide further evidence. This will depend on individual circumstances and what evidence is required. If further evidence is required, it may delay your application if you don’t send it to us in a timely manner.

**How do I complete the form?**

You should read the notes below carefully. These will help you to fill in the form and ensure you provide us with all the information we need. This will help to prevent unnecessary delays in your application being processed. The guidance notes also tell you how your form is assessed, why we need the information we ask for, and how you are paid if you receive an award.

**Part 1: Personal Details**

Please provide your personal details so we know who the application is for and how to contact you.

**Part 2: Your course details**

We require your course details, so we can check the course you are enrolled onto and if you are still actively engaged on it. We will use this information to contact your course tutor with any questions regarding your application.

**Part 3: Bank/ Building Society details**

Use this section to list all the accounts you currently hold. We require the type of account (e.g. Current/ Savings/ ISA), the name of the bank these accounts are with (e.g. HSBC, NatWest etc...), the overdraft limit you have on these accounts and if you are in your overdraft (answer yes or no).

To support your application and the details you have provided in part 3 you will need to provide 3 months’ worth of bank statements. Please ensure you provide statements for all your accounts. If your statements show transfers into another account in your name, we will ask for further details which could delay your application.

You then need to go through your statements and explain...

- All cash withdrawals
- Transactions of £40 or above
- All payments made into your account

**Please Note:** We are unable to send back any completed application form and/or evidence provided so please ensure that any evidence you send to us is not an original copy.
Part 4: Do you or have you had any support from...

Use this section to advise us of any other support you are currently receiving. The reason we ask you this question is, so we can ensure you receive the right support dependant on your circumstances.

Part 5: Your Income

Use the list provided to break down what you receive as income and how frequently you receive it. If you have a source of income that is not on the list, please use the “other please specify” row. Use the box below this section to provide any further information regarding your income that could support your application.

Part 6: Your expenditure

Like your income, please use this list to break down your expenditure. If you have a regular expenditure that is not listed, please use the “other please specify” row. Use the box below this section to provide any further information regarding your expenditure that could support your application.

NB: When we assess your application, we will look at your income and expenditure over the course of the academic year.

Part 7: Priority Debts and/or Arrears

This section is for you to list any priority debts or arrears you currently have. If you are in debt or have arrears, then you will also need to provide evidence of this. Evidence can be in the form of an email or letter which confirms the debt or arrears.

Priority debts are debts which, if left unpaid, could result in the loss of your home, imprisonment, cutting of gas or electricity. Priority debts include rent arrears, secured loans, council tax, fines, gas and electricity charges, tax and VAT. Priority debts will only be included in your assessment if you have agreed repayment plan and have started to make regular repayments – you will need to provide evidence of this. Priority debts do not include credit cards, debts to family, personal loans or mobile phones. These types of debts cannot be included in your assessment.

Part 8: Your personal statement

You will be asked to provide a personal statement detailing why you require support from the Hardship Fund and what else you are doing to manage your financial situation.

If you require more space, you can provide your statement on a separate document. If you need to do this, please ensure you write in the statement box ‘statement on separate document’. Please ensure you provide as much detail as possible, so we have all the information required to process your application. This will reduce the likelihood of us needing to request further information from you.
Part 9, 10 & 11: Application check list and declaration

Use this list to check you have provided all the documentation that is required for your application. If there are missing documents or information this will delay the processing of your application.

Please read the information regarding data protection and the declaration carefully. You are then required to sign and date this section. Any applications that are not signed will be declined.

How is a decision made?

Stage 1: Your application will be checked to ensure that:

- The eligibility criteria have been met.
- The application form has been completed correctly.
- All relevant evidence has been received.
- The application form has been signed and dated.

Stage 2: Once your application has passed Stage 1 it will be forwarded to a standing panel to be assessed. The panel will decide whether you receive an award and how much you’ll be awarded.

How do we access your application?

When deciding whether we can make a payment to you, we’ll look at your expected income and what we consider to be “reasonable” expenditure on rent, travel, and course related costs.

If you’re facing a financial emergency or there are special circumstances attached to your application, we will look at this on an individual basis. If you live with your partner, we will need details of their income and expenditure, as well as your own income and expenditure.

How will I be contacted regarding my application?

You’ll be contacted via your Student email address, explaining the decision we’ve made.

How much will I be awarded?

As the fund has limited resources we can’t offer help to every applicant and we can’t always meet all the costs you might apply for. All awards will depend on individual circumstances. If you’re awarded a payment we’ll write to you with details of how much you’ve been awarded.

There is an upper limit for awards of £1,000 per student per year. Funds are strictly limited and we can only make an award where we are satisfied the amount of money you are asking for is reasonable.

If you wish to discuss your application or award further please contact us at feesandbursaries@staffs.ac.uk.
Do I have to repay the Hardship Fund?

Payments awarded through the Hardship fund do not usually have to be repaid. If, however your attendance is poor, or you intermit/withdraw from your studies before the end of the academic year you may be required to repay all or part of the award.

Can I apply every year?

Yes, but bear in mind that the outcome of your application may not be the same year on year. The amount of funding we receive varies each year so the amount we can allocate to students may also vary.

Who do I contact if I have further questions?

Please contact feesandbursaries@staffs.ac.uk if you have any questions regarding the Hardship fund.

Can I appeal the decision?

Yes, you can appeal the decision by contacting the Students’ Union Advice Centre (SUAC) in the first instance. If appropriate an advisor from the SUAC will contact the Student Support Fund and ask to see a copy of your application form. The advisor may contact the Student Support Fund on your behalf if they believe your circumstances are not straightforward and your application should be reviewed. Alternatively the SUAC may help you to make your own additional case if you believe that your circumstances warrant it.

The only grounds for appeal will be:

- That there has been a material error or irregularity in the decision making progress.
- That the University has failed to give regard to pertinent information contained within or attached to the original application form.

Complaints

Students who wish to complain about the way in which their application has been handled should do so through the University Complaints Procedures. Details of the procedures are available on the University website and can be accessed by clicking here.