

University of Essex Hardship Fund 18/19

Please read these Guidance Notes carefully **before** completing the application form.

If you think that you will struggle financially across this academic year then please submit your application as soon as possible. The Hardship Fund is a limited pot of money – once it has been spent we cannot make any further awards. Funds permitting, applications will be accepted until the relevant deadline.

Application deadlines:

- For most undergraduates this will be **7 June 2019**.
- For undergraduates on Nursing (Adult or Mental Health) & Edge Hotel School courses this will be **30 August 2019**.
- For all postgraduates this will be **30 August 2019**.

Eligibility to apply:

- Students must be fully registered at their educational institution
- Students must be enrolled on a course at Certificate of Higher Education level, or above.
- Students must fulfil the residency criteria (see section A and B)
- Undergraduate students must have taken the full amount of Student Loan/NHS Bursary to which they are entitled before they can apply to the Hardship Fund – this means that you must have been financially assessed. The only exception to this is where students have not been financially assessed because their household income is over the income threshold for means-tested support. In this case students must provide evidence of their household income (i.e. P60's, wage slips, etc.)
- Postgraduate students must show that they have made 'reasonable provision' to cover their course and living costs before they can apply to the fund. You must show that you have provided the full amount of your tuition fees, plus at least £5,000 towards your living costs. Postgraduate must also have taken/receiving the full amount of Student Loan/NHS bursary they are entitled to before they can apply.

What is the Hardship Fund?

The Fund can help with unexpected financial hardship. You can apply to the Fund at any point throughout the academic year (so long as there are still funds remaining). Any help you receive from the Fund is usually non-repayable. The Fund cannot help with paying tuition fees; instead students should apply for a loan from the government.

How your application will be assessed

Your application will be assessed for a 'standard' and possibly also a 'non-standard' claim. We will assess 'standard' applications under an additional need method that looks at the difference between reasonable expenditure and expected income over the academic year.

The assessment process for 'standard' and 'non-standard' awards is designed to identify students who have particular financial needs and those who are in unforeseen financial difficulty. This should result in most of the available funding being directed towards students with an unusually low income and those who have exceptionally high course related costs.

You may only apply to the Fund once during an academic year unless your circumstances have undergone a significant change which has resulted in a loss of income (which was taken into account in the original assessment) or an increase in essential expenditure. Running out of money is not regarded as a Change in Circumstances.

You will be asked to complete a Change of Circumstances application form (available upon request from the [Funding Team](#)) and provide documentary evidence for the change in circumstance.

Submitting your application

On the back page of the form is a list of documents you will need to submit with your completed application form.

If any evidence is missing your application will not be accepted and no assessment will be made.

Please retain these notes for your information and return your completed application form and ALL supporting documentation in person. Your form and documentation will be checked-in by a member of staff who will try to ensure nothing is missing but required evidence will be different depending on your individual situation. **Your assessment will be delayed if evidence is missing, so please look through the checklist to ensure that you are submitting all the evidence relevant to your situation.**

There are times when it is not apparent that evidence is missing until the assessment is being carried out. If this happens the assessor will email you to let you know what is needed and you will be given a three week deadline within which to submit the outstanding evidence. If we do not receive the additional information/evidence by the deadline your current application will be withdrawn. This does not prevent you from submitting a new application (so long as there are still funds remaining), however please be advised that you will be required to submit new, up-to-date, information/evidence and your application will be treated as a brand new application. All applications are dealt with in strict date of receipt/completion order.

Provided your application form has been accurately completed and ALL the appropriate documentary evidence supplied, an assessment and decision should be made within four working weeks of submission.

We will use your @essex email address to request any additional information from you, and to notify you of the outcome of your application. It is, therefore, important that you check

your email regularly and let the Funding Team know should your email address be out of action or you expect to be unable to check your messages for some time.

If you would like us to use a different email address please state this clearly on your form. Decisions will not be given by telephone.

Payments

Payments are made by BACS direct into your bank account. Please ensure that your bank details are correct and that you specify which bank account you require payment to go into should your application be successful. Occasionally awards will be made to third parties with your permission.

Ordinarily, payments for successful applications submitted during the Autumn Term will not be made until the start of the Spring Term. Payments for successful applications submitted in the Spring or Summer terms will, ordinarily, be made within four weeks of application.

Please note: If you have an existing debt to the University (other than Tuition Fee Debt) this debt will be taken from your award and the remaining balance will be paid to you.

How to request a review or make an appeal

If you are dissatisfied with the outcome of your application there are two stages of recourse open to you:

Review: If you are unhappy with the outcome of your application because it was rejected and you feel this was the wrong decision, or the amount awarded was less than you think it should have been, you may request a review of your application, by [email](#) or letter, within four weeks of the original decision. Your review will be handled by a member of the Funding Team who was not involved in the original decision.

Appeal: Following a review, if you are still unhappy and believe that there were procedural irregularities with regards to the treatment of your application, you may submit an appeal within two weeks of the outcome of the review. Your appeal will be considered by a panel comprised of members of the University of Essex Hardship Fund Committee.

The decision of the Committee following appeal is final.

Managing your money

This can be daunting, especially if you have not been responsible for your finances before. Before you get into serious trouble, check out the money management modules available for University of Essex students at www.blackbullion.com or seek financial advice and help with money management from the advisers in the Funding Team.

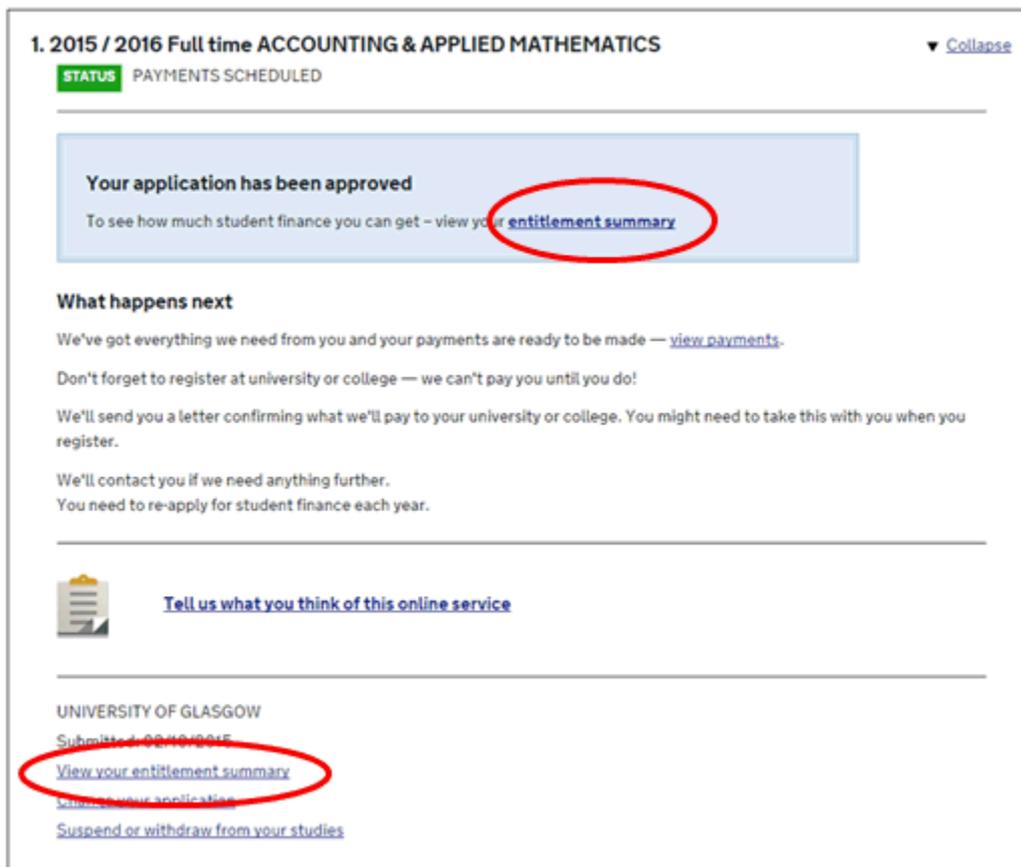
Appendix 1 – Evidence: Student Finance paperwork

How can I obtain a copy of my 'Payment Schedule' and 'Entitlement Summary'?

After your application has been assessed and approved, Student Finance will issue an 'Entitlement Summary' and 'Payment Schedule'. You can get copies of this paperwork from your online account.

Once you have logged into your account online you will find the 'View Correspondence' link on the left hand side where you will find a list of correspondence sent to you. To view and print the correspondence you should click on 'GIF' on the right hand side. Please print your payment schedule showing all payments for 17/18, alternatively you can print this from the 'view payments' section of your account.

To apply to the Hardship Fund please print your 'Entitlement Summary' from your online account. You may need to expand the page to see this option. Please see below:



The screenshot shows a web page for a student finance application. At the top, it says "1. 2015 / 2016 Full time ACCOUNTING & APPLIED MATHEMATICS" with a "Collapse" link. Below that, a green box indicates the "STATUS" is "PAYMENTS SCHEDULED". A large blue box contains the message "Your application has been approved" and a link to "view your entitlement summary", which is circled in red. Underneath, a section titled "What happens next" provides instructions on registration and payment. At the bottom, there is a link to "Tell us what you think of this online service" and a footer for the University of Glasgow with a link to "View your entitlement summary", also circled in red.

1. 2015 / 2016 Full time ACCOUNTING & APPLIED MATHEMATICS ▼ Collapse

STATUS PAYMENTS SCHEDULED

Your application has been approved

To see how much student finance you can get – view your [entitlement summary](#)

What happens next

We've got everything we need from you and your payments are ready to be made — [view payments](#).

Don't forget to register at university or college — we can't pay you until you do!

We'll send you a letter confirming what we'll pay to your university or college. You might need to take this with you when you register.

We'll contact you if we need anything further.
You need to re-apply for student finance each year.

 [Tell us what you think of this online service](#)

UNIVERSITY OF GLASGOW
Submitted: 08/10/2015
[View your entitlement summary](#)
[Suspend or withdraw from your studies](#)

University of Essex Hardship Fund 18/19

Please complete all sections of the form to enable us to process your application quickly.

Title: Mr / Mrs / Miss / Ms / Other Registration number:

First Name/s:

Family Name:

Tel number: Date of Birth:

Term-time address:

@essex Email:

(any correspondence will be sent to this e-mail address so please ensure that you check it regularly)

Course title:

Mode of study: Undergraduate / Postgraduate

Full time / Part time

Campus: Colchester / Loughton / Southend / Edge Hotel School

Which year are you in? Foundation/Year 0 / 1st / 2nd / 3rd / Other.....

Is this a repeat year? Yes / No

Is this your final year? Yes / No

Do you live (please tick):

- alone
- with partner or spouse
- in a University-owned residence
- with parents or guardian
- with your children - under 18 only (no partner or spouse)
- with partner or spouse and children - under 18 only
- in shared accommodation

If you live in shared accommodation, please state how many adults (including you) live at this address.....

Do you share all household expenses? Yes / No

Give details of any dependent children/adults* that live with you:

Full name/s	Date of birth

* for financially dependent adults, please also give details of why the adult is unable to provide for themselves.

Do you have a disability (not dyslexia) or chronic medical condition which prevents you from working? Yes / No

Have you applied for Disabled Students' Allowances (DSA)? Yes / No

Do you have specific disability/medical condition related costs that are not covered by DSA? Yes (please specify in personal statement) / No

State why you are in financial difficulty, and why you believe your situation to be exceptional and to merit additional support.

Please continue on a separate sheet if necessary

Student Income/Partner Income

	Student	Partner
	wk/mth/yr	wk/mth/yr
Maintenance/Special Support Grant/NHS bursary.....	£	£
Student Loan/PG Loan.....	£	£
Parents Learning Allowance.....	£	£
Adult Dependants' Grant	£	£
Childcare Grant	£	£
University of Essex Bursary.....	£	£
Other University Bursaries.....	£	£
Net earnings.....	£	£
Family contribution.....	£	£
Child Tax Credit.....	£	£
Working Tax Credit.....	£	£
Housing Benefit.....	£	£
Council Tax Benefit.....	£	£
Income Support/Universal Credit.....	£	£
Jobseekers Allowance.....	£	£
Professional/Career Development Loan.....	£	£
Scholarships/Trusts/Grants (specify below).....	£	£
Disability Benefits (specify below).....	£	£
Other Income/savings, etc.....	£	£

Expenditure

Food/Household/Laundry.....	£	£
Gas.....	£	£
Electricity.....	£	£
Water.....	£	£
Telephone.....	£	£
TV licence.....	£	£
Contents insurance.....	£	£
Council Tax	£	£
Tuition Fees.....	£	£
Rent/Mortgage.....	£	£

Childcare costs.....	£	£
Public transport costs (to campus).....	£	N/A
Partner's public transport costs (to work or place of study).....	N/A	£
Books/equipment costs.....	£	£

Other costs (please specify)

If you have dependent children and/or placements as part of your course we may consider some private vehicle costs. We may also consider partner's private vehicle costs, if needed for work. Please provide details below and supply evidence of these costs:

Road Tax..... £

Motor Insurance..... £

If applicable, please also provide location and duration details of your placements/partner's work:

Please list any debts you or your partner have and any repayment arrangements set up with creditors. Debts will not be considered unless they are noted here and evidence is provided.

Person/company owed	Type of debt (e.g. mortgage, council tax, utilities)	Amount owing	Repayment amount per week/month (if no arrangement is in place please enter N/A)
		£	£
		£	£
		£	£
		£	£

Supplementary award questions:

Are you or your parent a UK Refugee?* Yes / No

Are you a Care-Leaver or coming to University from a Foyer?* Yes / No

Are you or your parent(s) a Jamaican National?* Yes / No

Are you, or have you been a resident of East or West Sussex?* Yes / No

*If you have answered 'Yes' to any of the above we will need to see evidence in order to assess you for an additional award.

Please provide details for all bank/building society accounts that you and your partner (if applicable) hold (including ISAs, accounts which you don't regularly use, accounts with a £0 or very low balance and those that you use as a 'bills account' with other housemates if they are in your name).

You will be asked to provide statements for each account for the past consecutive three whole months, up to within 14 days of the date you submit your form. If you are living with a partner you will need to provide statements for their account/s too.

E.g. If you submit your form on 20 December, your statements should cover the period from 20 September to 20 December. (However statements within 14 days of submission will be accepted so if submitting on 20 December you could submit statements from 6 September – 6 December instead).

Please ensure that you note on the statements what all payments over £50 into or out of the account are for and who they are from/to.

Total Number of bank accounts:

Account name: Name of Bank:

Account no: Sort Code:

Account name: Name of Bank:

Account no: Sort Code:

Account name: Name of Bank:

Account no: Sort Code:

Account name: Name of Bank:

Account no: Sort Code:

You MUST also confirm the account you would like your payment to be made to should your application be successful. Your payment may be delayed if you do not provide this preference.

Please pay into Account no: _____

Please add additional account details here if you have more than 4 accounts:

Declarations

I certify, to the best of my knowledge, that I fulfil the following criteria: (please tick the relevant statement in **each** of the following three sections)

Section A

- I am a UK national/British citizen; **or** I am settled* within the United Kingdom (UK) (i.e. I have the Right of Abode in the UK or have been awarded Indefinite Leave to Remain [please provide the reference number from your UKBA award notice and submit a photocopy of that award notice]; **or** I am an EU national;
- and** I have been ordinarily resident in the UK and Islands for the 3 years immediately before the first day of the first academic year of my course. None of this time was wholly or mainly for the purpose of receiving full-time education, or if it was, I was resident in the EEA immediately prior to this three-year period.
- I have been recognised by the UK Government as a Refugee [please provide the reference number from your UKBA award notice giving the expiry date of your status and submit a photocopy of that award notice]; **or** I have been granted Humanitarian Protection (HP) by the Home Office [please provide the reference number from your UKBA award notice giving the expiry date of your status and submit a photocopy of that award notice];
- I am an EEA or Swiss Migrant Worker or the family member of an EEA or Swiss Migrant Worker and I/my family member intend/s to continue working while I am studying **or** I am the child of a Swiss national, or a Turkish worker;
- and** I have been ordinarily resident in the EEA, Switzerland and Turkey for the 3 years immediately before the first day of the first academic year of my course.

Section B

- I was ordinarily resident** in England, Scotland, Wales or Northern Ireland on the first day of the first academic year of the course, and

Section C

- I confirm that I am registered and in attendance on the course described in this form, that the information that I have given on this form is correct and complete to the best of my knowledge, plus I am supporting the dependent children/adults named above (if applicable)

*'settled' – on the first day of the first academic year of your course.

**'Ordinarily resident' is interpreted to mean habitual and normal residence from choice and for a settled purpose throughout the prescribed period, apart from temporary or occasional absences. Such residence must also be lawful – that is, not in breach of any leave

to remain in the UK. (Persons awarded refugee status or humanitarian protection must have been ordinarily resident in the UK from the date this status was granted.)

The University of Essex is a data controller in terms of the 1998 legislation. The Student Services Hub follows University policy in matters of data protection. The data requested in this form is covered by the notification provided by the University under the Data Protection Act. Personal data will be used solely for statistical purposes and electronic record keeping and may be made available to authorised University staff and Government agencies to allow statistical information to be analysed.

Data may be passed to a third party without your consent, when the University is required to do so by law. Any formal enquiries concerning the use of data noted here should be addressed to the Director of Student Support.

I understand that giving false information will automatically disqualify my application and may also lead to disciplinary procedures resulting in possible expulsion from the University. I further undertake to repay any grants obtained by me as a result.

Your Name (CAPITALS)

Your signature

Date

Evidence Checklist

Please ensure that you supply **ALL** documentation (photocopies where possible) which is relevant to your application. Forms will not be accepted and cannot be processed without ALL relevant documentation.

Documentation will be retained for the duration of the assessment process. Any original documents can be collected when you're notified, by email, that your application has been processed.

OFFICE USE ONLY	
SIT Adviser name: Date: How did the student hear about the fund?	
THE FOLLOWING INFORMATION HAS BEEN FULLY COMPLETED:	
1. Personal details	<input type="checkbox"/>
2. Course details	<input type="checkbox"/>
4. Accommodation	<input type="checkbox"/>
5. Dependents (if applicable)	<input type="checkbox"/>
6. Disability/special medical needs (if applicable)	<input type="checkbox"/>
7. Supporting statement	<input type="checkbox"/>
8. Student's (and partner's) income	<input type="checkbox"/>
9. Student's (and partner's) expenditure	<input type="checkbox"/>
10. Debts (if applicable)	<input type="checkbox"/>
11. Supplementary award questions	<input type="checkbox"/>
12. Bank Details	<input type="checkbox"/>
13. Declarations A, B and C signed and dated?	<input type="checkbox"/>
	OFFICE USE ONLY
Bank/Building Society statements (you must supply bank statements for EVERY account that you and your partner hold, covering the most recent 3 complete months and dated within 14 days of submitting your application. Statements must show your name and bank details – mini statements are not acceptable, print outs of online bank statements are accepted so long as your bank details, such as account number, are on the statement. Please write notes to explain any debits or credits over £50 that appear on your statements).	<input type="checkbox"/>
Evidence of rent or mortgage (<i>i.e. tenancy agreement, mortgage statement, letter from your landlord</i>).	<input type="checkbox"/>
Student Finance Entitlement Summary and payment timetable (Please see guidance notes on how to find these documents at the start of the application). These documents show how much maintenance funding you are entitled to and when it will be paid to you.	<input type="checkbox"/>
Evidence of grants/bursaries/scholarships (<i>if applicable</i>)	<input type="checkbox"/>
Evidence of NHS Bursary (<i>NHS students only</i>)	<input type="checkbox"/>

Evidence of all benefits claimed, i.e. housing benefit, disability benefits, Universal credit, tax credits, (include all pages of paperwork) (if applicable).	<input type="checkbox"/>
Evidence of current childcare costs (childminding contract, invoice, letter from childcare provider, etc).	<input type="checkbox"/>
DWP child benefit award letter or copies of children’s birth certificates (if applicable).	<input type="checkbox"/>
Evidence of other income, incl. savings/research council awards/sponsorship/scholarship/awards from charitable trusts Evidence of partner’s income/expenditure as stated in parts 7 and 8 (if applicable).	<input type="checkbox"/>
Evidence of family support: please provide a brief letter or email from your family to explain the total amount of support they will provide during the whole academic year (if applicable)	<input type="checkbox"/>
Evidence of Postgraduate Funding (i.e. Postgraduate Loan, Scholarship, Professional & Career Development Loan, Savings, Earnings, etc).	<input type="checkbox"/>
Evidence of start of course provision (Postgraduates only) – screen shot or bank statement of balance of account at the start date of the current year of your course to show provision made (for each bank account)	<input type="checkbox"/>
Evidence of vehicle costs i.e. vehicle tax document, insurance renewal documentation (only for students with placements or children, or your partner’s if essential for work).	<input type="checkbox"/>
Evidence to confirm eligibility for care leaver, refugee or Vera Carmen Lord fund: birth certificate showing Jamaican/Sussex link, evidence of being in Care or a Foyer, or Refugee status (if applicable)	<input type="checkbox"/>

Other evidence provided, please state in the box below: