

Financial Assistance Fund

2021-22 guidance notes



What is the financial assistance fund?

The fund supports you if you're experiencing financial difficulties beyond your control and you can demonstrate a clear financial need. The fund is limited and there's no automatic entitlement for help.

The fund can help with a contribution towards the cost of a diagnostic test, such as dyslexia, and may provide additional help towards essential equipment that have been listed on a recognised professional diagnostic assessment report.

If you've not yet received your student loan and you're in financial difficulty, please contact your Specialist Adviser as you may be eligible for a short-term loan.

The fund can't help with tuition fees.

For final year students the fund is not able to help with costs incurred after the course end date (10 June 2022).

It is important that you budget at university as failure to do so may result in financial difficulty, and it's unlikely the fund will be able to help.

Who can apply for the fund?

The fund is open to all full and part time 'home' students on undergraduate courses. You're a home student if:

- You're a UK national or Irish citizen or have **settled** status under the EU Settlement Scheme or indefinite leave to remain so there are no restrictions on how long you can stay. Overseas students and students with pre-settled status are not eligible to apply.

You're expected to have applied for all funding available to you, for example the maintenance loan, tuition fee loan and any additional grants or benefits/tax credits. You're also expected to have taken advantage of any alternative sources of funding available to you including an interest free overdraft.

If you're a part time student you're expected to have made realistic provisions to cover your course and living costs before the course starts. Where you haven't done so, a payment from the Fund may not be appropriate.

The fund will prioritise the following students:

- You're from a Black, Asian, Minority Ethnic community
- You have children (especially lone parents)
- You're a mature student with existing financial commitments, including priority debt
- You're a disabled student (especially where DSA is unable to meet particular costs and the institution has no legal responsibility to do so)
- You're a care leaver or young carer
- You're in supported housing or are homeless
- You're estranged from your family
- You're receiving the final year loan rate and are in financial difficulty

When can I apply?

Applications can be made at any time during the academic year until 22 July 2022 or the fund closes should all monies be spent. Final year students must submit their application and all supporting evidence by 31 May 2022.

How do I apply?

You can apply by completing the appropriate application form available from the Specialist Adviser, online at uca.ac.uk/study-at-uca/fees-finance/financial-support or through myUCA.

You must submit copies of all supporting evidence. Documents will be retained for audit purposes and will not be returned. Applications submitted without all required documents will not be considered.

Applications will normally be processed within 14 days of receipt of a completed application and all required evidence.

How are awards assessed?

Your application will initially be assessed by your campus Specialist Adviser. A second Specialist Adviser will review the assessment and make a decision. In some cases complex applications may be referred to a third Specialist Adviser.

There are two types of award made from the fund:

Standard award

This award is to help with the general costs of being a student, following a calculation of income/expenditure. If your income is less than your expenditure and a clear financial need has been evidenced, then you may be considered to have an additional need. Awards will be a percentage of your additional need and will depend on the funds available and the number of applications.

Income

You must have taken out your full entitlement of student loan and grant if applicable. Your income will be taken into account although some items are disregarded either in full or in part. An assumed income will be included in the income calculation - most students will be able to supplement their income through part time work, savings, bank overdraft, family contributions, etc. Where you're in receipt of income in excess of the assumed income figure (not including part time earnings) then this income will be included. Savings will also be taken into consideration.

Overdraft

An assumed overdraft of £1,000 will be included as income in all calculations at the rate of £333 per academic year, unless you're able to provide evidence demonstrating that you're unable to secure an arranged overdraft. If you've been refused an overdraft, you will need to provide evidence from at least one bank to confirm this.

Expenditure

A set figure will be used for certain elements of your expenditure. This is known as composite living costs. This includes food, utility bills, mobile phone, TV licence, clothes, and entertainment costs.

Composite living costs are as follows:

Single student/lone parent

Studying outside London – £100

Studying in London – £133

Student with partner

Studying outside London – £155

Studying in London – £181

Children

Studying outside London – £118 one child, £91 each additional child

Studying in London - £135 one child, £103 each additional child

Debts

Students are encouraged to provide evidence of any debts they may have at the time of application. Some debts, called 'priority debts' can be included when calculating a potential award from the Fund. The following are considered priority debts for the purposes of this fund:

- Mortgage or rent arrears, council tax debts
- Fines, maintenance and compensation orders
- TV licence penalties
- Tax and VAT arrears, national insurance debts
- Hire purchase agreements for goods essential to your studies
- Benefits overpayments

Non-standard award

This award is made to help with exceptional or unexpected costs associated with emergency situations. Applications will be considered on a case-by-case basis and awards will vary depending on circumstances.

If you have specific learning differences such as dyslexia, you may also apply for financial assistance to help meet the cost of the diagnostic assessment or additional equipment which has been identified as essential. A shortened application form is available from your campus Specialist Adviser or Dyslexia Adviser.

How are awards paid?

Awards are generally paid in two instalments at the start of each term. Payments awarded for rent, and/or rent arrears will be paid directly to the landlord or agent. All payments to other third parties will require your written authority.

General Data Protection Regulations (GDPR)

As part of the application and assessment process for bursary support, you will be asked to consent to the collection and processing of all personal data submitted as part of this process. All parties will be required to read the University's Student Data Protection Privacy Notice available at uca.ac.uk/data-protection-policies and be asked to give your consent by signing the statement at the bottom of the application form.

If you are not willing or are unable to give your consent, this may impact on our ability to process your application and you should discuss this with your Specialist Adviser.

What do I do if I'm not happy with the decision?

You have the right to appeal against a decision made by the panel. Appeals should be made in writing within 14 days from the date of the decision letter, enclosing any additional supporting evidence and directed to:

Christina Lewis

Head of Gateway Services & User Experience

adviceroch@uca.ac.uk

The Head of Gateway Services & User Experience, a Student Union Representative, a Gateway Services Manager, and a Specialist Adviser (who was not involved in the original assessment), will re-assess the application.

The panel will meet within 14 days of receipt of an appeal.

The panel's decision is final and this will be communicated by e-mail within 7 days of the panel meeting date.

Please note it is not possible to appeal the criteria for the Fund.

Contact details for your Specialist Adviser:

- Canterbury: 01227 817307 // advicecant@uca.ac.uk
 - Epsom: 01372 202441 // adviceeps@uca.ac.uk
 - Farnham: 01252 892612 // advicefarn@uca.ac.uk
 - Rochester: 01634 888644 // adviceroch@uca.ac.uk
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