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# Financial Assistance Fund Policy 2021-22



## Introduction

1. This Policy sets out the financial support available through, and eligibility for, the Financial Assistance Fund (FAF). The fund is available to support undergraduate students who are registered as “home” students at UCA. 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. The fund is also available to support further education home students with the cost of diagnostic assessments **only**.
2. UCA is committed to ensuring the Financial Assistance Fund is targeted towards those students facing the greatest financial barriers to continuing in education.
3. This Policy sets out how the University will allocate funds for the FAF in accordance with NASMA’s Higher Education Support Fund Guidance for 2021/22.
4. The UCA FAF for 2021/22 is £126,210 and is available to provide discretionary financial assistance to students who find themselves in financial hardship through circumstances unforeseen or beyond their control; and which have an impact on their studies or mean they are at risk of withdrawing from their course.
5. The UCA FAF exists to help students in financial difficulty, however the University cannot guarantee there will be sufficient funds to meet every application received or all the costs students may apply for. FAF is intended to act as a safety-net for students in financial difficulty and therefore cannot be considered as a main or statutory source of funding.
6. The UCA FAF runs from the 1st August 2021 to 23rd July 2022 or until the funds are fully allocated, whichever is sooner. Applications from final year students must be received by 31<sup>st</sup> May 2022.

## Eligibility

7. Full or part time undergraduate students can apply to the fund provided they fulfil the following criteria:-
  - Students are fully enrolled on a UCA course.
  - Students have applied for all statutory support to which they are entitled to (including tax credits and social security benefits). Eligibility for statutory support will be taken into account in any assessment regardless of whether the student has applied for and received the support.
  - Where eligible, students must have applied for their full maintenance loan and have received their first instalment.
  - Students have exhausted all other available sources of income, for example family support or an interest free overdraft. Students will be required to provide evidence.
  
8. Students who have met the above criteria but have interrupted their studies with the agreement of the University due to ill health, may, in exceptional circumstances, be considered for an award. Any award would be subject to confirmation that students are unable to obtain alternative funding, and that they are intending and fully expecting to return to study in the following academic year.
  
9. Students who are estranged from their parents should apply to SFE as an independent student. However, it is recognised that there are cases where students may not be able to provide the evidence acceptable for SFE purposes and this will be taken into account when assessing applications.
  
10. Part time students must have made provision for both tuition fees and living costs prior to the start of their course. Where students have not done so, a payment from the Fund may not be appropriate. Awards will usually only be given for course related costs and the Fund will not be able to help with core living costs unless in exceptional circumstances. Students in receipt of means tested benefits should be aware that any awards for living costs may affect benefits.

## General conditions

11. Applications for FAF will be accepted throughout the academic year or until the funding has been fully allocated, whichever is sooner.
12. The University reserves the right to request repayment of all or part of any award, should a student withdraw from their course.
13. In exceptional circumstances students may make more than one application to FAF in an academic year should their circumstances change or an emergency situation arise.
14. Students must complete an applicable application form and provide all required evidence. Applications will generally be processed within 14 days of receipt of a completed application and evidence.

## Priority Groups

15. Within the Fund, the following are the priority student groups identified for assistance:
  - Students from a Black, Asian, Ethnic Minority community
  - Students with children (especially lone parents)
  - Mature students with existing financial commitments, including priority debt
  - Disabled students (especially where the Disabled Students' Allowances (DSA) are unable to meet particular costs and UCA has no legal responsibility to do so)
  - Students who are care experienced or young carers
  - Students living in supported housing or who are homeless
  - Students who are estranged from their families
  - Students receiving the final year loan rate who are in financial difficulty.

## Awards

16. Awards are primarily available to help students meet the associated costs of their course - this could include materials, travel, trips and childcare. For non-standard awards, this could include agreed one-off costs in exceptional circumstances. For final year students the fund is not able to help with costs incurred after the course end date.
17. The Fund is not available to help with tuition fees.
18. The minimum award will be £100 and the maximum award £1800 - although in exceptional circumstances awards above or below this may be agreed.

19. All standard and non-standard assessments will be undertaken initially by the campus Specialist Adviser who will calculate the level of award. The application will then be checked and reassessed by a second Specialist Adviser as follows:

Canterbury applications will be considered by the Farnham Specialist Adviser.

Epsom applications will be considered by the Canterbury Specialist Adviser.

Farnham applications will be considered by the Rochester Specialist Adviser.

Rochester applications will be considered by the Epsom Specialist Adviser.

Where an application is complex or does not meet the standard criteria, then referral will be made to a third Specialist Adviser to ensure a decision is reached.

## Award Types

### 20. Standard Awards

- Standard awards will be based on a shortfall of income against expenditure, however students must also be able to demonstrate that they are in hardship. A student may show a shortfall in a standard calculation but may not be eligible for an award if there is no evidence of hardship, for example if sufficient funds are available to them until the next student finance payment is received. Outstanding rent, living costs and course costs, and other essential expenditure such as childcare costs will be taken into consideration in such cases.
- Where students are able to demonstrate hardship and there is a shortfall of income against expenditure, a predetermined percentage of this shortfall will be paid as follows: -
  - The percentage of the shortfall funded will be 80% for students within the identified priority groups.
  - The percentage of the shortfall funded will be 40% for students not within these priority groups.

### 21. Non-Standard Awards

- Non-Standard awards will be paid in exceptional circumstances if a particular financial need has been identified and students are able to demonstrate that they are in hardship with no other resources available to them. Examples of this may include:

- A change in circumstances beyond control of the student which has brought about financial hardship or other unforeseen circumstances.
- Temporary support with domestic emergencies or sudden changes in circumstances, such as redundancy or a drop-in household income.

## 22. Diagnostic Assessments

- Applications for diagnostic assessment funding are accepted from further education students who are progressing onto a degree course through the D2D scheme, and year 0, 1 and 2 undergraduate students. Funding for year 3 students will not normally be available unless there are exceptional circumstances (e.g. due to medical conditions) or where the Dyslexia Adviser has provided a supporting statement.
- FAF will in general fund £200 towards the cost of an assessment which can be agreed by the relevant Specialist Adviser.
- Students must, if applicable, have taken their full entitlement of maintenance loan.
- Applications should be made on the Diagnostic Assessment Support Application Form.
- Students unable to meet the remaining cost of the diagnostic assessment should contact their Specialist Adviser who may advise them to make an application to FAF using the main FAF application form. Successful applicants will be eligible for £300 towards the cost of the assessment or 50% of the assessment fee, whichever is the greatest.

## 23. Assistance with the cost of DSA computers

- Students are required to pay the first £200 towards the cost of their computer.
- Students with a household income below £25,000 can apply for help with this cost.
- Applications should be made on the Diagnostic Assessment Support Application Form.
- Students will be required to provide evidence of their household income and a copy of their DSA2 letter from Student Finance England (SFE) which confirms their requirements and support for a computer as part of their support package.
- Awards of £200 can be agreed by the relevant Specialist Adviser.

## 24. Short Term Loans

- Students who have applied for student funding which has been delayed, either in full or in part, can apply for a short-term loan from the Fund.
- Short term loans may also be considered in other exceptional circumstances.
- Students must be able to evidence that an application has been made to SFE and that they have no access to alternative financial resources.
- Loans up to £500 can be agreed by the relevant Specialist Adviser. Any loan requested between £500 and £700 must be signed off by a second Specialist

Adviser. Any loan in excess of £700 must be agreed and authorised by a Gateway Services Manager.

- Where a request for an additional short-term loan has been made, then this must be agreed by a second Specialist Adviser.
- Loans will be repayable by a date agreed with the Specialist Adviser.

## Evidence

25. Students are expected to provide evidence of their circumstances, applications submitted without all the required evidence cannot be considered.
26. Evidence must include bank statements to cover the preceding three-month period for all accounts held in the students' name; further bank statements may be requested if deemed necessary. Internet statements are acceptable provided they clearly identify the student as the account holder. A balance printout from a cashpoint is not acceptable.
27. Students who are in receipt of statutory support should submit a copy of their notification letter from SFE; this should include a breakdown of supplementary support.
28. Other evidence could include tenancy agreements, evidence of childcare costs, tax credit award notices, P60s.
29. Where the evidence provided is unclear or requires further explanation, students may be asked to provide additional evidence.
30. Estranged students will be asked to provide a letter or other evidence detailing the circumstances surrounding the relationship breakdown along with any evidence students may have. If a student is unable to provide any evidence from a third party then other evidence may be used, for example bank statements.

## Payments

31. General Hardship - Direct payments will be made by BACS transfer to the account specified on the application form, unless otherwise requested by the student.
32. Rent Arrears - These will be paid wherever possible directly to the landlord.
33. Childcare - Payments will be made termly in advance, subject to attendance checks, and in general paid directly to the provider e.g. child minder.
34. For standard awards made in the first semester, payments will generally be paid in two instalments to assist with budgeting. However, students with a specific need or

who have been assessed for a non-standard award and students in receipt of benefits, will usually receive a payment in one instalment.

## Short Term Loan Repayments

35. A realistic repayment date must be agreed at the outset between the student and the Specialist Adviser.
36. Where a short-term loan is either not repaid on a due date and/or students have not agreed a new repayment schedule, the finance department will write to the student requesting immediate repayment.
37. The request for repayment should include a reminder that the loan is a debt to the University and will be pursued as such.
38. Dependent upon circumstances, students may be able to negotiate a new repayment date for their loan.
39. A maximum of three reminder letters will be sent to students, the final one to be sent to both the term time and home address.
40. In the event of non-payment by the end of the academic year, the University's debt collection policy may be pursued, which may include an outside debt collection agency acting on behalf of the University.
41. Unless there are extenuating circumstances of which the Specialist Adviser is aware of, students who have a loan outstanding at the start of the academic year will not be able to access the Financial Assistance Fund until this loan has been cleared. Likewise, enrolment onto the next academic year may be affected.

## Appeals

42. Students can submit an appeal where it is felt that either an error has been made with the assessment of an application, or that not all circumstances have been taken into account. It is not possible to appeal against the criteria for the fund.
43. Students who wish to appeal will need to do so 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](mailto:adviceroch@uca.ac.uk)

44. The Appeals Panel will comprise of the Head of Gateway Services & User Experience (Chair), a Gateway Services Manager, a Specialist Adviser not involved in the original decision, and a representative of the Student Union.
45. The panel will be arranged within 14 days of the receipt of the appeal letter.
46. The panel's decision is final, and this will be communicated by e-mail within 7 days of the panel meeting date.

## Administration

47. The UCA FAF runs from the 1<sup>st</sup> August 2021 to 23<sup>rd</sup> July 2022.
48. The Fund should be reconciled by the Finance Department with the assistance of the Specialist Advisers in January.
49. The final reconciliation undertaken after 23<sup>rd</sup> July should be completed by the Finance Department in collaboration with the Planning & Administration Officer (Finance).

## Monitoring

50. Monitoring of UCA FAF is the responsibility of the Director of Academic Services in conjunction with the University's Finance Department. Expenditure is monitored termly with the Finance Department's Ledger Manager and reported to the Head of Gateway Services & User Experience via the Gateway Services Manager's meetings. The Head of Gateway Services & User Experience will report to the Senior Management Team.
51. Take-up of the FAF will be monitored annually by the Specialist Advisers, with a report produced at the end of each academic year for the Director of Academic Services.
52. Feedback from students on the impact of their award on their learning will be collected annually to provide additional anecdotal information for the end of year report.

## Award Calculations

### Full Time Students

1. Standard awards are calculated on the following basis:-

$$\text{Income less expenditure} \times \text{agreed percentage} = \text{award amount}$$

2. Income and expenditure will be included as follows:-

#### Income

*When calculating this figure, income is taken into account as follows:*

Maintenance loan	In full	
Means tested benefits	Yes	
Non-means tested benefits e.g. DLA/PIP	No	
Universal Credit, Tax Credit, Pension credit	Yes	
Earnings replacement benefits (e.g. ESA, JSA, Income Support)	Included as assumed income	
Assumed income *	Cant, Farn, Roch	Epsom
Standard Year	£2392	£2804
Penultimate Year	£1595	£1870
Final Year	£798	£935
Students with dependents, unable to work through ill health or disability or those with caring responsibilities	£0	£0
Care Leavers Bursary/UCA Care Leavers Scholarship	No	
Adult dependents grant / Parents' learning allowance / Childcare grant	Yes	
Disabled students allowance	No	
Student overdraft**	£333 included where a student has access to an interest free overdraft but has chosen not to take this out.	

\*Assumed income reflects the fact that most students are able to supplement their student income through part time work, savings or parental/household contributions. Actual earnings from part time work are not included.

\*\* The student overdraft figure reflects the fact that most students are able to access an interest free overdraft with an average overdraft facility being £1000 over 3 years. It ensures that students who have taken out an overdraft are assessed and treated equally to those who have chosen not to do so.

- The details of the household contribution for banded levels of income for a student are available from the department of Education memorandum: [Loan, Grant and Tuition Fee Rates for Academic Year 2021/22.](#)
- Where a parents' contribution is above the assumed income level, this excess must be included in the calculation. Students may be required to provide more than 3 months bank statements for the level of parental contribution to be calculated where this is not a regular amount. Where this is not possible, for example for applications made in the first term, the level of parental contributions received will be calculated and an average applied over the academic year.

Where a student has savings available to them above the assumed income level, this excess must be included in the calculation.

- When assessing applications from estranged students who are not receiving the full support from SFE, the Specialist Adviser assessing the claim must be satisfied that the case of estrangement is a genuine one. In these cases the actual loan amount rather than the expected loan amount will be included as income. The Specialist Adviser will consider whether a non-standard award may be more appropriate in cases of estrangement.
- Students who are self –funding due to previous study are expected to have made adequate provision for funding both their course and their living costs. However, as there is no statutory support, income will be treated differently.

The method by which students are considered to have made adequate provision is to use a Minimum Required Provision (MRP) in the calculation.

The MRP can come from a number of sources: savings, earnings, overdraft etc.

Where a student is supported by a partner, the partner's income over and above the MRP will be included in the calculation. Any other income over and above the MRP will be included, e.g. savings.

The weekly MRP amounts are as follows:-

Student without dependants	£227 Canterbury, Rochester, Farnham
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	£266 Epsom
Student with dependants or unable to work due to disability	£182 Canterbury, Rochester, Farnham £213 Epsom

## Expenditure

When calculating expenditure the following CAPS should be used and guidelines adhered to:-

Rent per week*	Year 0 or 1	Years 2,3,4
	Canterbury £142 Farnham £128 Rochester £124 Epsom £160	Canterbury and Farnham £100  Rochester £90  Epsom £120
Course costs		
All BA and MA courses years 1&2	£700	
Arch – Year 1 only	£1010	
Graduate and Postgraduate Certificate	£200	
<b>Final Year</b>		
Canterbury		
All courses	£1100	
Epsom		
Fashion Design	£1500	
All other courses	£1100	
Farnham		
All courses	£1100	
Rochester		
	£1500	

Fashion Design, Fashion Textiles Print, Fashion Atelier	£1100
All other courses	

\*Where rent includes utility bills £10 will be deducted from rent amount unless CAP would still apply.

## Other Costs

### Basic Living Costs

- A living cost allowance will be included in the calculation as per the NASMA's Higher Education Hardship Fund Guidance. This allowance is designed to allow for day to day living expenses outside of rent and course costs. It would include mobile, utility and clothing costs for example. This is currently calculated weekly on the following basis:

Single Student/Lone Parent	£100 Canterbury, Rochester, Farnham £133 Epsom (unless living at home in which case £100)
Student with Partner	£155 Canterbury, Rochester, Farnham £181 Epsom
One Child	£118 Canterbury, Rochester, Farnham £135 Epsom
Each Additional Child	£91 Canterbury, Rochester, Farnham £103 Epsom

- An example of a student with a partner and two children studying at Canterbury, Farnham or Rochester would equate to a living cost allowance of £364 per week.

## Travel

- Travel costs will be included in the living cost allowance for the majority of students living close to their campus. However, there may be exceptions to this, for example, mature students in mortgaged/secure council property, a parent with children in school, or where a student is not paying rent but has high travel costs- this may be used in the calculation.

- Travel costs will be at the discretion of the Specialist Adviser agreeing an award and subject to a cap of £50pw unless the student is paying no rent and then the rent cap would apply.
- For students who need to use a car this would include the running costs of the car subject to the cap.
- Some students will undertake work experience as part of their course. In these circumstances, travel costs are allowable subject to a cap of £350 and less any remuneration received from their work placement.

#### Childcare

- Students with childcare costs are generally funded through SFE Childcare Grant (CCG) up to a maximum of 85% of their costs. Childcare grant will be included in the income assessment.
- Where students are in receipt of the childcare element of the child tax credit, this will be included in the income assessment.
- Childcare must be provided by an Ofsted registered provider e.g. nursery, child-minder or after school club.

#### Other related costs

- Medical/dietary (as a result of health needs)/essential dentistry, glasses/contact lens costs, capped at £200 where the cost is not covered by an HC1 (NHS low income scheme).
- 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

#### 3. The period of assessment will be as follows:-

- i. Students with dependants, unable to work due to ill health or a disability, or caring responsibilities– 43 weeks
- ii. Students without dependants – 37 weeks

## Part Time Students

4. Standard awards are calculated on the following basis:-

$$\text{Income less expenditure} \times \text{agreed percentage} = \text{award amount}$$

5. Income and expenditure will be included as follows:-

### Income

Students are expected to have made adequate provision for funding both their course and their living costs. The method by which students are considered to have made adequate provision is to use either the student's actual income or by using a student's Minimum Required Provision (MRP), whichever is the greatest.

The MRP can come from a number of sources; maintenance loan, savings, earnings, overdraft etc.

Where a student is supported by a partner, the partner's income will be included in the calculation.

The weekly MRP amounts are as follows:-

Student without dependants	£227 Canterbury, Rochester, Farnham £266 Epsom
Student with dependants or unable to work due to disability	£182 Canterbury, Rochester, Farnham £213 Epsom

### Expenditure

When calculating expenditure the following CAPS should be used and guidelines adhered to:-

Rent per week*	£250
Course costs	
Courses years 1 - 4	£350
Arch – Year 1 and 2 only	£505
Courses years 5 and 6	£550

\*Where rent includes utility bills £10 will be deducted from rent amount unless CAP would still apply.

## Other Costs

### Basic Living Costs

- A living cost allowance will be included in the calculation as per the NASMA's Higher Education Hardship Fund Guidance. This allowance is designed to allow for day to day living expenses outside of rent and course costs. It would include mobile, utility and clothing costs for example. This is currently calculated weekly on the following basis:

Single Student/Lone Parent	£100 Canterbury, Rochester, Farnham £133 Epsom (unless living at home in which case £100)
Student with Partner	£155 Canterbury, Rochester, Farnham £181 Epsom
One Child	£118 Canterbury, Rochester, Farnham £135 Epsom
Each Additional Child	£91 Canterbury, Rochester, Farnham £103 Epsom

- An example of a student with a partner and two children studying at Canterbury, Farnham or Rochester would equate to a living cost allowance of £364 per week.

### Travel

- Travel costs will be included in the living cost allowance for the majority of students living close to their campus. However, there may be exceptions to this, for example, mature students in mortgaged/secure council property, a parent with children in school, or where a student is not paying rent but has high travel costs- this may be used in the calculation.
- Travel costs will be at the discretion of the Specialist Adviser agreeing an award and subject to a cap of £25pw unless the student is paying no rent and then the rent cap would apply.
- For students who need to use a car this would include the running costs of the car subject to the cap.

## Childcare

- Where students are in receipt of the childcare element of the child tax credit, this will be included in the income assessment.
- Childcare must be provided by an Ofsted registered provider e.g. nursery, child-minder or after school club.

## Other related costs

- Medical/dietary (as a result of health needs)/essential dentistry, glasses/contact lens costs, capped at £200 where the cost is not covered by an HC1 (NHS low income scheme).
- 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

## 6. The period of assessment will be as follows:-

- iii. Students with dependants, unable to work due to ill health or a disability, or caring responsibilities– 43 weeks
- iv. Students without dependants – 37 weeks

## Summer Assessments

7. Full time students who are unable to work, for example for health reasons, or those who have other exceptional circumstances which must be evidenced, may apply to the Fund for assistance during the summer vacation. Priority will be given to the following students:

- Students from a Black, Asian, Ethnic Minority community
- Students with children (especially lone parents)
- Mature students with existing financial commitments, including priority debt

- Disabled students (especially where the Disabled Students' Allowances (DSA) are unable to meet particular costs and UCA has no legal responsibility to do so)
- Students who are care experienced or young carers
- Students living in supported housing or who are homeless
- Students who are estranged from their families
- Students receiving the final year loan rate who are in financial difficulty.

8. The period of assessment will be as follows:-

- i. Students with dependants, unable to work due to ill health or disability, or caring responsibilities– 9 weeks
- ii. Students without dependants – 15 weeks

9. Income taken into account will be that from savings, parental contributions, part time work and benefits. Income from a partner will also be included in full.

10. Expenditure taken into account will be that for rent and living costs. Other costs may be taken into consideration at the discretion of the Specialist Adviser.

11. Financial assistance for part time students is usually limited to help with course related costs. However in exceptional circumstances part time students can apply for assistance during the summer vacation if they can demonstrate an exceptional need.