
Postgraduate Financial Assistance Fund Policy 2021-22



Introduction

This Policy sets out the financial support available through, and eligibility for, the Postgraduate Financial Assistance Fund (PGFAF). The fund is available to postgraduate 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.

1. UCA is committed to ensuring the Postgraduate Financial Assistance Fund is targeted towards those students facing the greatest financial barriers to continuing in education.
2. This Policy sets out how the University will allocate funds for the PGFAF for 2021/22.
3. The UCA PGFAF for 2021/22 is £20,000 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.
4. The UCA PGFAF 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. PGFAF 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.
5. The UCA PGFAF runs from 1st August 2021 to 13th September 2022 or until the funds are fully allocated, whichever is sooner.

Eligibility

6. Full or part time postgraduate 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 the maximum postgraduate 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.
7. Postgraduate 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 unless there are assessed to be exceptional circumstances. Students in receipt of means tested benefits should be aware that any awards for living costs may affect benefits.

General conditions

8. Applications for PGFAF can be made throughout the academic year until 13th September 2022 or until the fund closes should all monies be spent.
9. The University reserves the right to request repayment of all or part of any award, should a student withdraw from their course.
10. Students may generally only make one application to PGFAF in an academic year. A second application may only be made in exceptional circumstances.
11. 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

12. 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)
 - Disabled students (especially where DSA is unable to meet particular costs and UCA has no legal responsibility to do so)
 - Students who are care experienced or young carers

- Students who are estranged from their families
- Students who are self-funding due to being over 60 and ineligible for the government PG loan.

Awards

13. Awards are primarily available to help students meet the associated costs of their course. Awards may include agreed one-off costs in exceptional circumstances. The fund is not able to help with costs incurred after the course end date.
14. The Fund is not able to help with tuition fees.
15. Applications will be assessed by means of a calculation based on income and expenditure. Awards will be made where the calculation and evidence provided show evidence of hardship and a clear financial need.
16. The maximum award will be £400 for part time students and £800 for full time students, lower awards may be given depending on assessed circumstances. In exceptional circumstances awards above this may be agreed and authorised by a Gateway Services Manager.
17. All 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 Gateway Services Manager.

Diagnostic Assessments

18. Applications for diagnostic assessment funding are only accepted where 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.
 - Postgraduate students must, if applicable, have taken their full entitlement of postgraduate loan.

- Applications should be made on the Diagnostic Assessment Support Application Form.

Award Calculations

Income

19. 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.
20. The MRP can come from a number of sources; postgraduate loan, savings, earnings, overdraft etc.
21. Where a student is supported by a partner, the partner's income will be included in the calculation.
22. The period of assessment will be the length of the course including short vacations. In 2021/22 this is 46 weeks for MA, MSc, MBA and PhD courses and 30 weeks for MFA, Postgraduate Certificate and MA Top-Up Courses.

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*	£250 week/ £1000 month
Course costs	
Part time courses years 1&2	£500
Full time courses	£1010

Graduate and Postgraduate Certificate	£200
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*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 for full time students and £25 a week for part

time students, unless the student is paying no rent in which case 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.

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).
- Prior debt- This can only be included where the student has a definitive payment plan agreed with a creditor in place. The amount is discretionary and will be assessed on a case by case basis.

Evidence

24. Students are expected to provide evidence of their circumstances, applications submitted without all the required evidence cannot be considered.

25. Evidence must include the following:

- 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.
- Confirmation of postgraduate loan
- Proof of other income
- Confirmation of fees paid or payment plan in place

26. Further evidence may be required which could include but is not limited to proof of rent, travel costs or other relevant costs.

27. Where the evidence provided is unclear or requires further explanation, students may be asked to provide additional evidence.

Payments

28. Payments will be made by BACS transfer to the account specified on the application form, unless otherwise requested by the student.

29. Awards will generally be paid in one instalment, however there may be occasions where awards are paid in two instalments to assist with budgeting.

Appeals

30. 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.
31. 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
32. 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.
33. The panel will be arranged within 14 days of the receipt of the appeal letter.
34. The panel's decision is final, and this will be communicated by e-mail within 7 days of the panel meeting date.

Administration

35. The UCA FAF runs from the 1st August 2021 to 13th September 2022.
36. The Fund should be reconciled by the Finance Department with the assistance of the Specialist Advisers in January.
37. The final reconciliation should be completed by the Finance Department in collaboration with the Planning & Administration Officer (Finance).

Monitoring

38. Monitoring of UCA PGFAF 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.

39. Take-up of the PGFAF 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.
40. 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.