

STUDENT HARDSHIP FUND

Welcome to Advice Direct... the written information service from Guild Advice.

This leaflet is designed to inform students facing financial difficulties about the Student Hardship Fund.

What Is The Student Hardship Fund?

The Student Hardship Fund (SHF) is provided by the University to help students who are experiencing genuine and unavoidable financial difficulties and are struggling with their living costs. The SHF is a discretionary grant, offering support of up to £2,500 in an academic year which does not need to be paid back.

This fund is intended to assist with general living and course-related costs, not tuition fees or 'lifestyle choices'.

Applications for SHF are means tested by the University's Student Funding Office (SFO) and **not all** applications are successful.

Who Can Apply?

Students must be normally registered and meet the following general criteria:

Undergraduate students eligible for support from Student Finance England (SFE) or the NHS:

Students must have received at least the first instalment of the maximum SFE Maintenance Loan or NHS Bursary for which they are eligible.

All other students:

Students must be able to show that they had planned to have at least £174 per week available to them to cover their general living costs and £115 per week per dependant.

This is known as the Minimum Required Provision (MRP) and can be met via loans, scholarships, savings, sponsorship, etc.

Full-time undergraduates unable to receive statutory support and all part-time undergraduates will be assessed using the MRP applicable to full and part-time postgraduates.

It is expected that students will be able to supplement their income from a variety of routes, for example, part-time work, vacation work, bank overdrafts (regardless of level), savings or additional parental support. The Funding Graduation and Awards (FGA) department standard award uses this figure, rather than requiring students to submit individual details of each element separately.

If you are unsure whether you are eligible for SHF seek further advice.

Types of Awards

There are two types of awards available:

Standard Awards

Most applications will be assessed for a Standard Award, where your expected income and that of any partner/spouse will be compared against your reasonable expenditure. If there is a clear deficit between the two, FGA will make a Standard Award to cover the deficit (up to a maximum of £2,500).

All students encounter costs for food, bills, clothes, leisure, plus they may have to pay for rent, travel and course costs, however some students will choose to spend more than others. Therefore, the SHF will use pre-set values that are considered reasonable for each of these costs.

Fulltime first year undergraduates can also check whether you may be eligible for a Standard Award by using the SHF Eligibility Checker found at <https://intranet.birmingham.ac.uk/as/studentservices/funding/funding-available/shf.aspx#eligible>.

Exceptional Awards

A small number of students may be faced with unforeseen or exceptional circumstances, such as essential household repairs, emergency situations, court action etc. for which we may make an Exceptional Award as a one-off contribution towards these costs.

How to Apply?

Students must complete a SHF application form in full and provide photocopied or scanned copies of all supporting documentation that is requested on the Supporting Evidence Checklist. Please note original documents will not be returned.

Application forms can be obtained online -

<https://intranet.birmingham.ac.uk/as/studentservices/funding/funding-available/shf.aspx>

It is recommended that you submit your form and supporting evidence electronically, as an attachment, via the student enquiry service.

Treatment of Expenditure

Reasonable Living Costs (RLC) figures have been determined to cover expenditure on basic costs such as food, household bills, clothes, entertainment, travel etc., which ensures that all applicants are treated fairly, regardless of their individual lifestyle choices.

The following RLC are used in all standard award assessments.

	Per Week
Single student	£95
For every other adult/child who live as a family with the student	£89
Example: Student with partner & 2 financially dependant children	£362
Example: Single parent student with 2 financially dependant	£273

Rent, course costs, childcare, etc., will vary between students and is not therefore included in RLC. However these amounts are capped annually at realistic levels:

Accommodation:

Capped amounts exist to take into account the different types of accommodation available.

- Up to £140 per week (£125 if self-catered) for first year undergraduates in Halls
- Up to £140 per week for student couples/families or those with a mortgage
- Up to £85 per week for all other students (£5 per week will be deducted from the RLC for those students who have bills included in their rent, £20 will be taken off for those who have bills and food included)
- Students who choose to live at home with parents or in a house belonging to a member of their family will have their rent capped at £0. Their food and bills expenditure will be covered by the RLC.

*Full-time undergraduates should also note that if they receive a Chamberlain Award, NSP or Birmingham Grant/Scholarship in any form (cash bursary, fee waiver or accommodation fee reduction) they will have the maximum possible amount of cash bursary included as part of their application, even if they do not choose to receive it as cash.

How long will it take?

Once your application is complete, it usually takes up to 28 days to process. Significant delays may occur if any supporting documentation is missing from your original application.

Can I apply more than once?

Students can only make one application per academic year. If your circumstances change during the year, you can request a review. The review will cover the period

between the change in circumstances and the end of the initial period of assessment.

As part of this review, any award already received during the academic year will be pro-rata included as income.

Can I make an appeal?

You may only appeal if you have new information that was not provided as part of your original application or if there was an administrative error when your application was processed. You should contact FGA for further advice.

When is the closing date?

All applications for the current academic year must be received by the end of the summer term 2016.

When completing the form it is important that you consider the following:

Clearly state why you are applying and mention fully **all factors** that have led to your hardship

You must provide appropriate **documentary evidence** (where applicable) - Proof of Student Finance Entitlement (UK students only), Proof of Personal & Family Income, Proof of Personal & Family Expenditure and Proof of Financial Circumstances in order to have your application processed. The application form provides full details of documents required.

Sources of Help

Guild Advice, Guild of Students

Email: thearc@guild.bham.ac.uk

Visit the website at: <http://www.guildofstudents.com/support/thearc/>

Guild Advice Opening Hours (Term Time)*

Monday - Friday	10am — 4pm
<i>Drop In Clinics</i>	<i>12-2pm</i>
Saturday & Sunday	CLOSED
*Vacation Periods	12 noon – 2pm

Student Funding Office

Tel: 0121 414 7391 <https://intranet.birmingham.ac.uk/as/studentservices/funding/funding-available/shf.aspx>

Counselling & Guidance Service

Aston Webb Student Hub

Tel: 0121 414 5130 or <https://intranet.birmingham.ac.uk/student/student-hub/menu.aspx?nodeId=202>

National Association of Student Money Advisers

<http://www.nasma.org.uk/students>

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Published by Guild Advice, Edgbaston Park Road,
Birmingham, B15 2TU