

**FALMOUTH UNIVERSITY HARDSHIP
FUND
GUIDANCE NOTES**

ACADEMIC YEAR 2017/18

GUIDANCE AND ASSESSMENT INFORMATION FOR
THE FALMOUTH UNIVERSITY HARDSHIP FUND

Compiled by the Hardship Assessment Team
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THE FALMOUTH UNIVERSITY HARDSHIP FUND IS DESIGNED TO HELP STUDENTS WHO HAVE ENCOUNTERED **UNFORESEEN** FINANCIAL PROBLEMS DURING THE ACADEMIC YEAR. THE ASSESSMENT WILL CONSIDER YOUR INCOME, OUTGOINGS AND ORIGINAL FINANCIAL PLAN AT THE POINT OF ENROLMENT TO THE COURSE.

THESE NOTES ARE DESIGNED TO HELP YOU UNDERSTAND WHAT IS BEING ASKED OF YOU AND HOW YOUR APPLICATION WILL BE ASSESSED.

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1 INTRODUCTION

What is the fund for?

Students who face unforeseen financial problems during their course can apply to The Falmouth Hardship Fund to meet course-related costs such as childcare, books/equipment, travel or general living costs such as rent. If you qualify for a payment from the Fund, it will not usually have to be repaid.

Who can apply?

The fund is open to all students registered at Falmouth University during the year of application. This will include enrolled students and those intermitting their studies. UK, International students, EU students, and students from the Channel Islands or Isle of Man can all apply to the Fund. Students from outside of the UK however will be expected to have adequate financial provision for any unexpected circumstances and as such, awards for these students are capped at £600pa. Students on affiliate courses (eg DIME & the Foundation Degree at Bodmin College) are not eligible to apply. These students should contact their host institutions.

You can apply for help from the Fund at any time during the academic year. Final year students need to apply by the 30th April 2018. During the summer period there is an expectation that students will undertake full-time work. A student's assessment will take account of their circumstances across the course of one academic year/period of study regardless of when a student applies for support and there should be **no need** for any re-assessment. However, if a student experiences a **significant change of circumstances** during the year they may submit a second application.

Short-term loans

For 1st year students who have not received their first student loan payment from the Student Loans Company. Students can apply for an interim loan from the fund, provided they have no other funds available. Applicants will be expected to repay this loan when their first instalment from Student Finance arrives.

Applications for Short-term Loans can only be made at an appointment with either an FXU Adviser or a member of the Student Funding Team. Applications are made using a separate form (not the Hardship application) which you'll be provided with in your appointment.

Tuition Fees

The Fund **cannot** be used to meet the cost of tuition fees.

2 DETAILS OF THE ASSESSMENT PROCESS

THE ASSESSMENT PROCESS IS QUITE COMPLEX, BUT IT IS DESIGNED TO BE AS FAIR AS POSSIBLE TO ALL STUDENTS. THE BELOW SECTION EXPLAINS VARIOUS KEY AREAS OF THE ASSESSMENT PROCESS.

How an award is calculated

General payments from the Fund ('standard' awards) are based on the shortfall between expected income and what we consider to be 'reasonable' expenditure. If you are facing a financial emergency or other special circumstances, we can make 'non-standard' awards based on individual circumstances. The fund is limited so standard awards are made as a percentage of the shortfall between income and expenditure. In the past it has been up to 40% but this varies through the year and may be as low as 15% - or indeed 0% if/when the fund is exhausted.

Size of awards

There are limits on the size of awards. Please note these are the **maximum** awards available, and are not necessarily typical of the awards made.

- UK Students: £100 - £3,500pa
- EU and International Students: £100 - £600pa
- International Students: £100 - £600pa

It is felt that any student choosing to study overseas should only do so with a reasonable and robust contingency fund in place. Such funds should then cover the majority of unforeseen issues which might arise, with the Hardship Fund only offering a top-up award in extreme circumstances. Any application may of course be given a nil-award, where its felt there is either no additional need, or no 'unforeseen' financial issue.

Form of Award

If an award is to be made then in most cases it will be paid directly into the applicants bank account ('Account 1' as detailed in your application), however the Assessors may make certain recommendations.

- If it is felt that the applicant would benefit from additional support, then the award may be withheld pending the completion of an appointment with a specified professional (e.g. a Living Support or FXU adviser).
- If you are in arrears with your Tuition Fees, payment may be made direct to these
- In some instances awards will be made directly to an organisation on an applicant's behalf. For example; a contribution towards rent paid directly to a landlord or a payment to a debt collection agency.

Priorities for assistance

We cannot meet every application we receive; therefore we give priority to the following groups of students:

- Students from low income families
- Cornish undergraduates, not in receipt of the Cornwall Award
- Students with children (especially lone parents) and Mature students (over 25)
- Disabled students (especially where the Disabled Students' Allowance – DSA – is unable to meet particular costs)
- Students who have entered higher education from care or former Foyer residents
- Students receiving the final-year loan rate who are in financial difficulty

If you are not in one of the priority groups you can still apply, but you should provide as much evidence as possible to show why you have an exceptional need for help.

If you live with your partner

We will need details of your partner's income and expenditure, if this is relevant, as well as your own income and expenditure. If you are under 25 and your parents have to make a contribution to your living costs, we will take this into account. If your parents are not making a contribution our living costs, you need to explain why. All information is treated in confidence. If you or your partner are receiving benefits, we will not take into account any non-means-tested benefits, such as Child Benefit or Disability Living Allowance.

Should my parents/partner be making a contribution?

If you are a UK undergraduate the Student Loans Company will have assessed how much support they will offer you based on your level of household income. Excluding tuition fees, 'full support' (for those with an income of under £25,000pa) totals £7,600-£8,400pa, including bursaries. If you are receiving less than this amount then it's likely that your income is over £25,000pa so your household is expected to make a contribution. The size of this contribution should be such that when added to your grant/loan you'll receive at least the same as those on 'full support'.

What if your parents/partner does not pay their assessed contribution?

The Fund will not make good any assessed contribution that your parents/partner **chooses** not to pay. If their income has changed by at least 15% since the Student Loans Company assessment was made, they may be eligible to be reassessed. If you are not due to receive an assessed contribution, or your parents have refused to be financially assessed, you should say so in your supporting statement and explain why. The Assessors may require a signed statement from your parents/partner to confirm their circumstances; in this case you will be contacted after your application has been submitted.

Part-time work

For all full-time applicants an assumed income will be included in calculations. Potential earnings are based on an assumption of working one day per week and overdraft facilities for the period of your academic year. These annual figures are currently:

- a) £674 for final-year students
- b) £1,931 for all other students

Being unable to find part-time work will not be considered reasonable grounds in your application, for being in financial difficulty. If you cannot work because you have children to look after or a disability that prevents you from working, you should explain this in your supporting statement as we will not use this assumed income figure in these cases.

How long will it take before you get a decision and potential payment?

You will receive a notification email explaining the outcome of your application as soon as possible and within four weeks of receiving your application.

If you are granted an award, it will normally be paid to you by the BACS systems directly into your bank account. The University has closure periods at Christmas and Easter, which may delay payments. As payments will be made direct to your bank account, it is important that you give accurate details of your bank sort code and account number on the application form (Section 7). If

you cannot be paid through your bank account you should make this clear in your supporting statement.

Complete your application form as fully as possible. If it is incomplete it will delay assessment. This will, in turn, delay any payment that may be awarded to you.

If you need an emergency payment, or you are applying for a short-term loan we will get a payment to you as soon as we can after assessment, and we will liaise with you to find the best payment method for you. If you need to make an emergency application, we recommend that you see an FXU adviser to make sure that all the relevant information is included in your application, and also to advise you on any other help that may be available to you.

How to appeal

We aim to help as many students as possible, especially those in priority groups, but the Assessors have to work in accordance to set guidelines in reaching a decision, and awards are also limited by the total amount of money available. As such some applicants will not receive an award.

If you are not satisfied with the decision, you may appeal. It would be advisable to contact an FXU Adviser, who will help you look at your situation and advise you how to go about setting out your appeal in writing. Your written appeal should be sent by letter to:

The Hardship Fund Assessor,
c/o The Finance Office,
Falmouth University,
Woodlane,
Falmouth
TR11 4RH

Or direct to the team by email at: falhardship@falmouth.ac.uk

All appeals are referred to a second Assessor, who will look again at your application and at the reasons for your appeal. Please bear in mind that all Assessors work to the same guidelines when assessing applications.

We will try to get a decision on your appeal to you within one week, and if a payment is due to you we will make this as quickly as we can.

3 APPLICATION FORM GUIDANCE

EACH SECTION OF THE APPLICATION FORM IS EXPLAINED BELOW

1	PERSONAL AND CONTACT DETAILS
1.0	Personal Details
1.01	Your Student ID number as it appears on your ID card, which is 7 digits long. The first two numbers will usually reflect the year you first applied to Falmouth (ie 17.....).
1.01a	Your title, how you prefer to be addressed.
1.02	Your first name, as it appears on university records.
1.03	Your surname or family name, as it appears on university records.
1.04	Your gender, as it appears on university records.
1.05	Your date of birth is optional, but will help us identify you in case any of the above details are incorrect.
1.06	Any letters we might send you will go to this address. It should be your main contact address.
1.07	We need to understand your accommodation arrangements for the academic year. This may have changed mid-year, or be due to change, and if this is the case please tell us. This is asking you about where you are living during the academic terms/semesters.
1.08	If we have an urgent query about your application then we may wish to phone you, so please give a number at which you can be contacted (mobile or landline).
1.09	If the assessors has any queries about your application, then in most circumstances we will raise this with you via email. Please note that we will only use your university email address, in order to ensure confidentiality. Therefore, please ensure you check it regularly and contact IT if you have any access issues. Delays in replying to such queries raised will inevitably delay assessment.
1.1	Course Details
1.10	Your full course title, at the point of making your Hardship Fund application.
1.11	Are you currently studying on a full-time or part-time course? You may only be studying for one semester (ie for a retake), but you'll probably still be studying on a full-time basis during that semester.

- 1.12** Which level is your course? Undergraduate (BA) or Postgraduate (MA)
- 1.13** Please confirm when you started your current course at Falmouth University. Most start in September although some do have a January start date.
- 1.14** Which year (or level) of your course are you currently studying on? Most undergraduate courses are made up of 3 years or levels of study, whilst postgraduate courses are over 1 or 2 years.
- 1.15** For funding purposes, are you classified as being from either the UK; elsewhere in the EU, or as an International student?
UK Students: You will be paying 'UK/EU' (£9,250pa) fees and if an undergraduate you will most likely be getting maintenance support (grant/loan) from Student Finance. Your home address is likely to be in the UK.
EU Students: You will be paying 'UK/EU' (£9,250pa) fees and if an undergraduate you will only be eligible for a Tuition Fee Loan from Student Finance England. You won't be eligible for maintenance support (grant/loan) from Student Finance England.
International Students: You will be paying International tuition fee rates and won't be eligible for any funding from Student Finance England.
- 1.16** Are you currently repeating a full or part year of study?
- 1.17** This is of most importance to undergraduate students. If you are in the 3rd year of your course, then please tick the 'Yes' which will indicate that you're likely to receive less money from Student Finance.
- 1.18** If you are awaiting a decision from an Assessment Board, please mark 'Yes'. This isn't the usual wait for marks, but if you have appealed a decision or are unclear if you're able to progress.
- 1.19** Are you currently intermitting? This will usually be for one semester or a full academic year. You're still entitled to apply to the fund, and we're aware that you may not be receiving your normal funding from Student Finance. We will only contact the named tutor if the Assessors need to clarify something pertinent to your application.
- 1.2 Your Dependants**
- 1.20** Please list all adults and children who are financially dependent on **you**. It will help us understand your financial commitments.

2 ADDITIONAL SUPPORT

2.0 Disability / Learning Support Needs

- 2.01** Please tick 'Yes' if you have any medical issues which seriously affect your ability to work and study. These don't have to be recognised by a DSA assessment.
- 2.02** DSA is only available to UK students. Please speak to the Falmouth Accessibility Team for more details.
- 2.03** If eligible for DSA, you will receive support to help you manage your disability for the purposes of studying. If you are acknowledging this fact but believe you need *additional* support to help cope with your disability, then please tick 'Yes' here and give a full explanation in your Supporting Statement.
- 2.1 Additional Support**
You will be making this application because of a severe and unforeseen financial issue. Rarely do such issues not affect other elements of our life, so please indicate in this section if you'd like any further support
- 2.11** Did you speak to one of the support services in the university? The FXU, Compass, Student Funding Team, Living Support, Finance etc?
- 2.12** If so, please note who. It will give us a better idea of what support you're already receiving.
- 2.13** This is of course optional, but all support services are free and are here to help you through your course, so please use them. We can have them get in contact with you should you wish. We won't however share details of your Hardship application without your express permission.

3 SUPPORTING INFORMATION

The supporting information will help the assessor better understand your situation. Please answer all points, remembering to be clear on which issues were 'reasonably unforeseeable'.

- 3.01** We expect students to only enrol on their course with a financial plan in place. Briefly explain how you planned to pay for all of your costs through the academic year. We'd expect all known pre-existing costs to be covered. It is also the students' responsibility to be clear on their eligibility status with Student Finance prior to enrolment.
- 3.02** Please explain the unforeseeable issues which have arisen, detrimentally affecting the above plan and leading to financial hardship. This will include issues which have led to higher costs/outgoings, or issues which have led to less income.

- 3.03** We now know your original plan and the unforeseen problems which have arisen, so now please tell us how this has affected you. Which areas of your life are effected? What are you struggling to pay?
- 3.04** It's important that we can see you're trying to rectify the situation (where possible) as best you can. Please explain what action you've taken. This might include seeing university advisers and/or speaking to your bank about overdraft arrangements.
- 3.05** If you feel there points you want the Assessor to consider which haven't already been covered, please include these in an additional statement. You don't need to include specific figures regarding your income and outgoings, as these will be covered later in the application.

4 YOUR INCOME

It is **essential** that you list all your income in the relevant boxes, and that the information is as accurate as possible. You can state your income as a weekly, monthly or yearly cost, and we will convert all items to a yearly amount based on the relevant period of study. If you have a partner who is living with you please indicate any income they have in the relevant boxes. Sections 5.01, 5.02 and 5.03 should show all the income which you have to fund your year of study.

- 4.01** **Maintenance Loans.** Please include the full amount of any state funded loans (undergraduate only). For students from England this would be the amount of Maintenance Loan you receive from Student Finance England. For other students this would be any form of loan for living costs which you may receive. If you are eligible for a student loan you must have taken it out before applying to the Hardship Fund. If you applied for a loan through the Student Loans Company you must have applied for your full-assessed entitlement. If your parent(s)/partner have refused to complete a financial assessment (and you can therefore take out only the non-means-tested element of the loan) you may still apply to the Fund, but we will likely need further information from you.

Please detail any other grants or loans you're receiving, as either a Professional & Career Development Loan (or 24+ Loan) or support from a private trust or charity.

- 4.02** **Parental/partner contribution.** For UK students your entitlement to support from Student Finance England may assume that your parents contribute towards your living costs. If you are not receiving any financial support, please explain why clearly in your supporting statement.
- Earnings from part-time work.** This is for work which you undertake between Sept and June. Earnings from summer work, please list under 'savings'.
- Support from a Private trust or Charity.** Please detail any private funding you are receiving. If you are a postgraduate student in receipt of a research grant please include this funding under this heading. For International/EU students please detail any equivalent support from your own country.

Please note any other income you are receiving, as per the headings provided.

- 4.03** If you are entitled to claim any form of Government benefits you need to be aware that payments from the Hardship Fund *may* affect your benefit payments. Students who receive help from the Fund can request an email to present to their local Job Centre Plus / Housing Benefit Office / DWP to explain why a payment has been made and whether the payment should be disregarded for benefit purposes.
- Other income.** Please include any other income you have, including savings, and specify what that income is.

5 YOUR EXPENSES

- 5.01** General Living Costs are assumed as reasonable and are determined to cover expenditure on basic costs such as food, household bills, clothes, entertainment, etc. This ensures that all applicants are treated fairly, regardless of individual lifestyle choices. Variable costs (rent, travel etc) and course costs are considered separately.

	Assumed living costs (per week)
Single student living at home	£40
Single student, away from home (rent includes bills)	£60
Single student, away from home (paying bills)	£80
Student with partner	£80
Student with partner & dependent children	£150
Single parent student (based on 1 child)	£180

- 5.02** Your costs for rent, childcare and course-related costs such as travel, books and equipment will be considered on an individual basis. For students living in residences we take the rent, less an appropriate amount for items that private-sector renters would have to pay separately, such as utility costs.

If you share costs (either with housemates or partner), please only list your share. If you live with your partner, then we expect you to be paying no more than 50% of all shared costs (rent, bills etc). Your partner should also complete Section 6.

Hardship issues surrounding summer rent and deposits will be considered on a case by case basis.

If you have to travel more than three miles to your studies, you will be expected to use public transport, where it is available. If you travel by car you must justify this in your Additional Statement (Section 3.05). Where public transport is available and relevant to your circumstances, only these costs will only be considered.

Any additional costs should be given in detail on your application, but there is no guarantee that the Assessors will accept these costs in determining reasonable expenditure.

- 5.03** Course costs are automatically assumed based on feedback from academics and students (see table in Section 5.03 on the application form). These amounts are calculated as being reasonable for your course. If you feel that your course costs are significantly and justifiably higher than those stated, please detail this in your Supporting Statement. Postgraduate course costs haven't been surveyed in the same manner, so applications will be assessed on an individual basis.

6 DO YOU LIVE WITH A PARTNER?

In order to fully understand your domestic financial situation, we need to know some details about your partner, if you live with them. If you live in a shared house, with separate contracts and lockable internal doors, you do not need to complete this section.

- 6.01 Partners' situation.** Please clarify if they're a full time student, employed, or not employed.
- 6.02 Partners' income.** Please clearly state how your partner is funding their living costs. If they're a student we would expect them to be accessing funds from Student Finance and/or parents. If they're not a student, we would expect to see them earning and/or accessing the appropriate state benefits. Whatever the situation, we would not expect to see them financially dependent on you.
- 6.03 Partners' outgoings/contribution.** Demonstrate how you and your partner contribute towards shared costs. These will vary, but we wouldn't expect a student to be contributing more than 50% of shared household costs.

If necessary, please continue this in your Additional Statement (Section 3.05).

7 BANK DETAILS

- 7.01** Details of **all** bank and building society accounts must be given. Any award will be paid into 'Account 1' so details need to be accurate.
- 7.02** You must submit the 3 most recent statements for all accounts you hold. All statements must be in English. For any credit/debit over £100 please note beside it what it was for. Printouts from online bank accounts are acceptable.

8 NOTES

- 8.01 / 8.02** Please read these points carefully. No action is needed on your part in this section.

9 DECLARATIONS

- 9.01** Please tick the box which best describes you. If in doubt, consider which rate of tuition fees you pay.
- 9.02** Please answer all 3 questions in this section. You will be classed as being in attendance even if you're completing the form over the Christmas or Easter holidays.
- 9.03** Only complete this if relevant.
- 9.04** All applicants must complete this section. By signing the form you are confirming that all the details you have given are, to the best of your knowledge, correct at the time of writing.

10 CHECKLIST

- 10.01** All UK applicants **must** include a copy of their Student Finance entitlement letter for the current academic year. EU and International students should include evidence of any funding they receive.
- Postgraduate students (from the UK or EU) will be expected to have accessed a Postgraduate Masters Loan. Please demonstrate this by including a copy of your entitlement letter from Student Finance.
- All applicants must include evidence of their rent/mortgage (copy of contract) and at least 3 months of bank statements.
- Please do not include original copies of documents as these can't be returned. Photocopies only please.
- 10.02** All applicants should tick to confirm they have completed these sections.
- 10.03** If you are in receipt of any benefits, please ensure you include relevant evidence. Tick here to indicate which pieces of evidence you are including with your application. Photocopies only please.

11 SUBMISSION DETAILS

- 11.01** Applications can be submitted in person at either campus. Postal applications should be sent to the Falmouth Campus address stated.
- 11.02** Please feel free to contact any of the support services detailed.

4 TIPS FOR BUDGETING

YOU ARE LESS LIKELY TO GET INTO FINANCIAL DIFFICULTIES DURING YOUR COURSE IF YOU MANAGE YOUR FINANCES ACTIVELY. IF YOU NEED HELP IN PUTTING TOGETHER A BUDGET OR MANAGING YOUR MONEY, PLEASE ASK TO SEE AN ADVISER IN THE FXU. THE FOLLOWING TIPS WILL GET YOU STARTED.

- Don't panic. There is plenty of support available, so seek advice.
- Spend time planning, and prepare a budget sheet. A helpful template can be found at www.fxu.org.uk.
- Keep a record of everything you spend – this helps you to identify regular and occasional spending patterns. Plan for extra expenditure such as start-of-year costs / special occasions / family birthdays, etc.
- Consider setting up standing orders / direct debits – they can help you to plan, and to make regular payments without worrying about missing payment dates.
- If you need to borrow money then only use interest-free overdraft facilities, but make sure you do not exceed your limit, as penalties may be costly. Get a student bank account if you do not already have one.
- Look for ways to save money, for example special offers and discount coupons at supermarkets, switching off electrical appliances when they are not in use, sharing costs (such as household goods) with other members of your household, and car-sharing to save on travel costs.
- Most students will need to enhance their income through earnings. Some jobs can be fitted more easily around your study or family commitments, such as market research (especially on-line) and 'mystery-shopper' work.