## FALMOUTH UNIVERSITY HARDSHIP FUND EXPENDITURE

A SUMMARY OF THE EXPENDITURE INFORMATION REQUIRED AND GUIDANCE ON HOW TO COMPLETE THIS SECTION OF THE HARDSHIP FUND APPLICATION 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 ACADEMIC YEAR.

THESE NOTES ARE DESIGNED TO HELP YOU ANSWER THE QUESTIONS AND UNDERSTAND WHAT INFORMATION IS CONSIDERED SURROUNDING YOUR **EXPENDITURES**.

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In addition to this information sheet; further guidance is available on each stage of the assessment process:

- General Notes and Terms
- Course Information
- Personal Details
- Income
- Supporting Evidence
- Appeals

## Questions in the application form

### If in a shared household, how many people do you live with and do you share household bills?

The cost of living in a shared house can be proportionately different to living on your own. Clarifying these details will help the Panel better understand your utility expenses. Utility expenses will be assumed based on 'reasonable' assumed living costs (Fig. 1). 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).

### Does the cost of your term time accommodation include utility bills?

Clarifying this point will help the Panel better understand your utility expenses.

### If paying rent, please state how much you pay and how often.

Confirm how much you are paying in rent for the current academic year. Hardship issues surrounding summer rent and deposits will be considered on a case by case basis.

### Do you have any childcare costs not covered by the Childcare Grant?

The Childcare Grant is funding through Student Finance to help with childcare costs; but they will limit the level of funding to 85% of such costs. Please detail any additional childcare costs, beyond that paid by Childcare Grant.

### Do you have disability related costs not covered by Disabled Student Allowance (DSA)?

This may relate to software; travel; equipment etc. In your Supporting Statement, please clarify why these costs aren't covered by DSA.

# If you own a vehicle, what costs are associated with this per year, and why do you feel the need to own a vehicle?

If you own a vehicle, please detail the costs that this brings (for the year) and explain why it is that you need a vehicle. It's expected that most students do not need to own a vehicle, unless the applicant demonstrates a specific need to do so.

### How much do you spend on travel to attend your course?

This is the weekly, or annual total of your commuting costs; from your term time address to campus. This may include the cost of rail or bus tickets, or petrol for a vehicle. This should not include the termly/annual cost of travel to your permanent (home) address. If you have to travel more than three miles to campus, you will be expected to use public transport, where it is available. Where public transport is available and relevant to your circumstances, only these costs will only be considered.

### Please detail any other costs not relating to your course.

Please detail any other costs; aside from your general living costs (see Fig 1) and your course costs; which are covered in the Course Information section of this applicant.

## A breakdown of assumed living costs is available in the guidelines on the previous page. Please state if you think your living costs are significantly higher than those stated

The following page details what the Panel consider to be 'reasonable' living costs for students in various circumstances. If you feel your living costs are significantly and justifiably higher than those stated below, please give details. If needed, give further detail in your Supporting Statement (in the 'Supporting Documents' section of this application).

## **General Living Costs**

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. Other costs are considered separately.

### Fig 1. Assumed living Costs

	Assumed living costs (per week)
Single student living at home	£45
Single student, away from home (rent includes bills)	£65
Single student, away from home (paying bills)	£85
Student living with partner	£85
Student living with partner & dependent children	£155
Single parent student (based on 1 child)	£185

These figures are reviewed annually

Costs for rent and childcare are considered elsewhere in this application.

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.

### Further Support and Guidance

For further advice on how to apply to the Hardship Fund, please contact one of the below support teams:

The Hardship Panel	falhardship@falmouth.ac.uk
The Student Union	advice@thesu.org.uk; 01326 255861
The Student Funding Team	studentfunding@falmouth.ac.uk; 01326 213744/255159/259257

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