

FALMOUTH UNIVERSITY HARDSHIP FUND SUPPORTING EVIDENCE

A SUMMARY OF THE SUPPORTING EVIDENCE 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 COURSE.

THESE NOTES ARE DESIGNED TO HELP YOU UNDERSTAND WHAT INFORMATION IS CONSIDERED SURROUNDING YOUR **SUPPORTING EVIDENCE**.

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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 Details
- Personal Details
- Expenditure
- Income
- Appeals

What supporting evidence is required?

Students may need to supply some or all the below information to support their Hardship application. Please read the following information to properly understand what is required.

All applicants must provide

1. A Supporting Statement
2. Bank Statements
3. Student Finance entitlement letter
4. Evidence of rent/mortgage payments

Some applicants may be required to also include

5. Health and Wellbeing letter
6. Other Documents

Each item of evidence should be saved separately as a PDF and uploaded under the appropriate section.

1. Supporting Statement

To be included by all applicants

Information provided in your Supporting Statement will help the Panel understand the details of your situation. Please include all pertinent points which you would like the Panel to consider in assessing your application, remembering to be clear on which issues were 'reasonably unforeseeable'.

Supporting Statements should be uploaded as a PDF under the Supporting Evidence section of the application.

It is suggested that applicants try to address the following points:

How did you originally plan to fund the current year of study?

We expect students to only enrol on their course with a robust financial plan in place. Briefly explain how you planned to pay for all your costs throughout the academic year. We 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.

What unforeseeable issues have since arisen?

Please explain the unforeseeable issues which have had a detrimental effect to the above plan, leading to financial hardship. This may include issues which have led to higher costs/outgoings, or issues which have led to a reduced income.

What affect have these issues had on you?

Which areas of your life are affected? What are you struggling to pay?

What action are you taking to rectify this issue?

The Hardship Fund is only able to help students in the short term. As such; please explain what steps you are taking to rectify the situation (where possible) in the longer term. This might include finding part-

time work; resolving issues with Student Finance; seeing university advisers regarding your options or speaking to your bank about overdraft arrangements etc.

Anything else?

If you feel there are points you want the Assessor to consider which haven't already been covered, please include these in this Supporting Statement. You don't need to include specific figures regarding your income and outgoings if they have already been covered elsewhere in the application.

2. Bank Statements

To be included by all applicants

All applicants need to submit bank statements, covering the previous 3 months, in order to support their application. Please ensure that:

- Statements are written in English and be for an account with a UK bank or building society.
- They must cover the 3 months leading up to the submission of the Hardship Fund application.
- Statements should be included for your primary day-to-day account. Statements should also be included for any other account which you use to manage your maintenance support (student loan).
- For any transaction (credit or debit) of over £100 please note beside it what it was for (see below).
- At least one page of your Bank Statements must include your name; account number and sort code. This is so an additional check can be made prior to any potential Hardship award being processed.

If the Panel decide to make you an award, you will be contacted regarding the submission of your bank details, prior to payment.

Annotating your statements

If you have any credit/debits on your statements for more than £100 which are not clearly explained by the description; please annotate your statements to clarify the reason for the transaction. Writing a short note in ink on the statements, prior to scanning, will help the Panel better understand your situation and ongoing commitments. Typically, this might include rent payments going to an individual.

All statements should be uploaded as a PDF under the Supporting Evidence section of the application.

3. Student Finance Entitlement Letter

To be included by all applicants

All UK applicants **must** include a copy of their Student Finance entitlement letter for the current academic year. These needs to clearly state the total amount of payments being made to you; typically consisting of Maintenance Loan. EU and International students should include evidence of any maintenance funding they receive from their home government.

A copy of your entitlement letter should be uploaded as a PDF under the Supporting Evidence section of the application. If you have not yet received such a letter, then please state this in your Supporting Statement.

4. Evidence of rent/mortgage payments

To be included by all applicants

If an application states there is an obligation to pay either rent or mortgage costs, please provide a copy of your tenancy or mortgage agreement. Not all pages of such documents are required, but the Panel needs to clearly see:

- The name of the student on the agreement
- The amount(s) due and the regularity of payments
- The period covered by the agreement
- The address of the property for which payments are being made
- The names of any other tenants/owners

Your tenancy or mortgage agreement should be uploaded as a PDF under the Supporting Evidence section of the application.

5. Health and Wellbeing Letter

To be included by some applicants, where relevant

If you have health issues which are affecting your ability to manage money, or maintain part-time work, then a supporting letter from a professional is needed. This is likely to be someone who is aware of your situation, such as a doctor; counsellor; or other health professional. The Panel requires their letter to include the following points:

- How the student's health issues have detrimentally affected their ability to work and/or manage money
- The periods affected and whether the condition is still current
- Any further information which will help the assessor make a fair and suitable decision on the students' financial situation – with specific reference to how the health issues affect the ability to manage money, or maintain part-time work
- To include Name and position of the professional completing the letter (which needs to be printed on headed paper).

Without a Health and Wellbeing Letter, the Panel will be unable to consider claims of serious hardship brought about through ill-health.

If you are providing a Health and Wellbeing Letter, it should be uploaded as a PDF under the Supporting Evidence section of the application.

6. Other Documents

To be included by some applicants, where relevant

If you are in receipt of any benefits or have other significant financial commitments, please ensure you upload relevant supporting evidence. This might include a scanned copy of an eligibility letter; payment schedule or debt plan. Please provide such evidence if you (the applicant) are in receipt of any of the following:

- Job Seekers Allowance
- Housing Benefit
- Family or Child Tax Credits
- Child Benefit (although this is not factored in as an additional income)

Equally, if you or your sponsors (such as your parents) are committed to a Debt repayment plan, which limits your ability to manage your finances; please provide a copy of the plan.

Note: 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.

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 Finance Team	student.finance@falmouth.ac.uk ; 01326 255310