FALMOUTH UNIVERSITY HARDSHIP FUND

GENERAL NOTES, TERMS AND CONDITIONS

AN OVERVIEW OF THE FALMOUTH UNIVERSITY HARDSHIP FUND

APPLICATION AND ASSESSMENT PROCESS

August 2026

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 UNDERSTAND WHAT IS BEING ASKED OF YOU AND HOW YOUR APPLICATION WILL BE ASSESSED.

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

- Personal Information
- Course Information
- Income
- Expenditure
- Supporting Documentation
- Appeals

Falmouth University Hardship Fund Overview

What is the fund for?

Students who face unforeseen financial problems during their course can apply to the Fund to help meet costs such as childcare, travel or general living expenses such as rent. If you qualify for a payment from the Fund, it will not have to be repaid unless it is a short-term loan.

Who can apply?

The Fund is open to all students registered at Falmouth University during the year of application, except those studying through affiliate/partner organisations. This includes enrolled UK, International and EU students, as well as students from the Channel Islands or Isle of Man. Students who have intermitted may apply, however an award will only be considered if the University is satisfied that the student has not abandoned the course and they intend to return to their studies.

Students from outside of the UK however will be expected to have adequate financial provision for any unexpected circumstances. Awards for these students are capped at £600pa.

Students studying with affiliate/partner providers are not eligible to apply. Instead, such students will need to contact their course provider for advice.

It will be expected that students will have accessed all available government support before applying to the Fund. This includes tuition fee loans, maintenance loans, master's loans, etc, as appropriate. It is expected that students not eligible for the full maintenance loan will be in receipt of household contributions to cover any shortfall in income.

The University expects master's students to begin their course with a robust financial plan in place. Typically, this would be enough savings to reasonably fund living costs for the year. We would expect master's students to be able to provide evidence that they began their course financially prepared to cover their living costs.

The Fund will not consider applications where the applicant has a considerable balance in their bank account.

When can students apply?

Students can apply at any time during the academic year, assuming there are funds remaining. Every effort is made to ensure funds are available throughout the year, but the University reserves the right to close the Fund prior to the end of the academic year without notice. Final year undergraduate students need to apply at least 4 weeks before the end of their final semester.

How to apply

All applications must be made through the My Falmouth portal. The process will include the need to upload supporting information, without which your application cannot be assessed.

Appeals

Once an application has been assessed students have the right to appeal a decision. This option will be available in My Falmouth upon confirmation of the initial assessment decision. Appeals must be submitted within 30 days of the original application decision being made and must contain additional information from that provided previously. Application decisions can only be appealed once.

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

Standard awards from the Fund are based on the shortfall between expected income and what is considered to be 'reasonable' expenditure. Standard awards are made as a percentage of the shortfall between income and expenditure, the percentage amount used may vary through the year dependant on if/when the Fund is exhausted. If a student is facing a financial emergency or other special circumstances, the assessor may decide to make a 'non-standard' award based primarily on the individual circumstances detailed in the supporting statement.

Who assesses an application?

All applications are considered by members of the Hardship Panel. Firstly, a hardship assessor will consider an application, before it is then reviewed and approved (or not) by a hardship approver. If an appeal is then made, it will be considered by a separate assessor.

The assessment period for a standard award

The assessment will consider the applicant's circumstances across the whole academic year, regardless of when a student applies for support. As such, it would not be expected that a student will apply more than once in any academic year. However, if a student experiences a further **significant** change of circumstances during the year, they may submit a second application.

Size of awards

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

- UK students: £2,500pa
- EU and International students: £600pa
- Online students £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 planning should accommodate the majority of unforeseen issues which might arise, with the Hardship Fund only assisting in extreme circumstances.

Unsuccessful Awards

If the assessor considers there to be no 'additional need' or no 'unforeseen' financial issue, a nil-award will be recommended. In such cases, no award will be made.

How an award is paid

If an award is to be made, then in most cases it will be paid directly into the applicant's bank account. The applicant will be prompted to provide their bank details via My Falmouth at the appropriate point in the process. In some circumstances the Panel may make certain recommendations, for example:

- If it is felt that the applicant would benefit from additional support, then some or all of an award may be withheld pending the completion of an appointment with a specified professional (e.g. a living support or a student union adviser).
- If the applicant is in arrears with their tuition fees then some or all an award may be paid directly to their tuition fees account.

- If the applicant is in arrears with their rent (when in halls), then some/all an award may be paid directly to their rent account.

The means by which an award will be made will be relayed to the applicant by email at the conclusion of the application assessment process.

Payments can only be made to a UK bank account or building society account which is in the student's name.

Priorities for assistance

In the Panel's assessment, priority is given to the following groups of students:

- Students from low income families
- Students on high-cost courses
- Students with children (especially lone parents)
- 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
- 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.

Communication with applicants

An assessor will relay any queries via the applicant's university email account. All supporting information from the applicant should be provided via My Falmouth.

Processing time

Applicants will receive a notification email, to their university email address, explaining the outcome of their application within 2-4 weeks of submitting a **complete** application. The University has closure periods at Christmas and Easter, which may delay assessments and payments.

Please note that applications can only be considered once **all** required information, including evidence documents, has been submitted. Incomplete applications will remain as 'pending' until all required information has been received.

Further Support and Guidance

For further advice on how to apply to The 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	student.finance@falmouth.ac.uk; 01326 255310

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