FALMOUTH UNIVERSITY HARDSHIP FUND

A SUMMARY OF THE INFORMATION REQUIRED AND GUIDANCE ON HOW TO COMPLETE EACH 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.

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PERSONAL INFORMATION

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

Questions in the application form

Do Student Finance consider you 'independent' of your parents?

Student Finance will consider a student 'independent' of their parental home(s) if, on the 1st Sept in the academic year they access support, they:

- Are aged 25 or over
- Are married
- Are the primary carer for a dependent child
- Have been financially independent for at least 36 months (3 years), prior to commencing their studies
- Are permanently estranged from both parents or are orphaned

Such circumstances will need to have been evidenced to Student Finance as part of a claim for 'independent status'. Students who are not confirmed by Student Finance as independent are viewed as 'dependent' students and it is expected that their sponsor/s will make up any shortall in maintenance as a result of the household income assessment.

Do you live with your partner?

This means that you and your partner share your accommodation. If you live in a shared house (multiple occupancy), you do not need to complete this section.

If you do live with your partner, please clarify their situation

In order to fully understand your domestic financial situation, we need to know some details about your partner, if you live with them. By understanding their full-time situation, the Panel can assume how they are funding themselves.

If you live with your partner, please detail how they contribute towards your domestic bills and rent

It will be assumed that your partner will be accessing the relevant income associated with their situation:

- Full-time students should be accessing support from Student Finance and/or their parents
- Unemployed non-students should be accessing the appropriate state benefits
- Employed non-students should be receiving a salary
- If none of the above categories fairly reflect your partner's situation, please detail this here, or in

more depth in the ‘Supporting Documentation’ section.

The Panel would not expect the student to be paying for more than 50% of domestic bills or have their partner financially dependent upon them.

During term time, what are your accommodation arrangements?

Are you living with your parents, in Halls, or in a private house? This information will help inform the Panel as to what your domestic costs are likely to be.

Do you have any dependants (children or adult, who are financially dependent on you)?

Dependents include any children for whom you receive Child Benefit and/or adults for whom you receive Adult Dependant Grant from Student Finance.

If yes, please provide details of all dependents (children will only be considered if you are in receipt of child benefit and the child/children live with you)

Please clarify how many individuals are dependent upon you, and the amount of additional financial support you receive for them. If there is additional information you wish the Panel to consider regarding dependants, please detail this in your Supporting Statement (under the ‘Supporting Documentation’ section)

If you have seen a member of staff from elsewhere in the university and you’d like the Panel to contact them for further information on your situation; please state their name and position.

This is not mandatory; but if you have already spoken to an advisor or tutor and you feel they may be able to further support your application please state their name and position, and the Panel will contact them direct.

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COURSE INFORMATION

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

Questions in the application form

Are you awaiting an assessment board decision?

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. Please give additional detail on your situation as part of your Supporting Statement.

Do you feel you have significantly higher course costs than the figures stated in the guidance notes (see below)? If so, please state them here.

Course costs are automatically assumed based on feedback from academics and students (see Fig 1). These amounts are considered as being reasonable for your course. However, if you feel that your course costs are significantly and justifiably higher than those stated in the table below, please give details.

Are you requesting financial support toward special equipment/material which is not covered by DSA, or for the cost of diagnostic test?

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.

Course costs

Fig 1. Assumed material/course costs

Course Banding	Assumed weekly costs
Band 1 **Undergraduate** Architecture, Architectural Design & Technology, Interior Architecture, Graphic Design, Marine & Natural History Photography, Photography, Fashion Photography, Textile Design.	£42
Band 2 **Undergraduate** Fashion Design **Postgraduate** Communication Design, MPhil/PhD Research Degree	£37
Band 3 **Undergraduate** Acting, Creative Music Technology, Music, Fine Art, Game Art, Press & Editorial Photography **Postgraduate** Game Art, Game Design, Entrepreneurship, Artificial Intelligence for Games	£32
Band 4 **Undergraduate** All Business courses, Creative Events Management, Creative Writing, Dance & Choreography, all English courses, Journalism & Creative Writing, Theatre & Performance, Creative Advertising, Fashion Marketing, all Animation, Drawing, Interior Design, Illustration, Sustainable Product Design, Film, Musical Theatre, Popular Music, Television, Media Production, Technical Theatre Arts. **Postgraduate** Professional Writing, Illustration Authorial Practice, Creative Advertising, Film & Television	£21

Note that:

- Undergraduate students on a 3 year degree, will be assessed over a period of 36 weeks.
- Undergraduate students on a 2 year accelerated degree, will be assessed over a period of 52 weeks
- Full time postgraduate students will be assessed over 45 weeks.
- Part time postgraduate students will be assessed over 45 weeks

Additional information

Some information to be considered by the Panel will be automatically retrieved from university records, this includes:

Mode of attendance in the current academic year

Your mode of attendance will either be full-time; part-time or intermitting (which includes “assessment only”). If studying for only one semester (i.e. for a retake), students may still be considered full-time, but only for the one semester of study. During the semester where attendance is not required, it will be expected that the student will work full-time to cover their costs. If this is not possible; please give detail in the Supporting Statement.

Course details

Details such as your course title; year of study and start date will be automatically populated through internal university records.

Course fees

Your tuition fees will be automatically populated through internal university records. If you need the Panel to be aware of any additional/related information, then please give detail in the Supporting Statement.

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INCOME

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

Questions in the application form

How did you plan to fund this academic year of study?

The Hardship Fund is to cover circumstances that could not reasonably be foreseen prior to the start of the academic year. We expect students to 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.

What annual income are you currently receiving from student finance?

Provide the total of student finance income. Please upload your Notification of Entitlement letter from Student Finance as part of your supporting evidence.

What annual income are you currently receiving from your parents and/or household?

Confirm how much you are receiving in support from parents/relatives or in a share of household expenses if relevant. This would include if expenses such as rent are paid directly by parents/relatives.

What annual income are you currently receiving from Falmouth University?

Provide the total of any bursaries awarded by Falmouth University and paid into your bank account.

What annual income are you currently receiving from other sources (e.g. private funding)?

Provide the total of any private funding. Please clarify the source of this funding in question 7. Please include any benefit payments in this section.

What annual income are you currently receiving from part time employment?

Provide the total net earnings in the academic year. If earnings vary, use an average. If employment has stopped, please provide details in question 7.

Please detail any additional information relating to your income.

Please detail any additional information to assist the Panel in understanding your situation.

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EXPENDITURE

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

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 fuel for a vehicle. This should not include the termly/annual cost of travel to your permanent (home) address. If you 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 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 application.

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

The following 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	**£124**
Single student, away from home (rent includes bills)	**£165**
Student, away from home (paying bills)	**£186**
Student living with partner (paying bills)	**£186**
Single parent student	**£278**

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.

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SUPPORTING EVIDENCE

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

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. Bank Statements for the last 3 months
2. Student Finance Notification of Entitlement letter
3. A Supporting Statement
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. 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 must be included for all accounts held in your name. This also includes joint accounts.
- For any transaction (credit or debit) of over £100 please note beside it what it was for (see below).
- Each bank statement 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 on the statements 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.

2. Student Finance Notification of Entitlement Letter

To be included by all applicants

All UK applicants **must** include a copy of their Student Finance notification of entitlement letter for the **current** academic year. These need to clearly state the total amount of payments being made to you; typically consisting of a 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.

If students have not applied for the maximum possible student finance available to them it may not be possible to continue with the assessment of their application. In these cases, further advice will be offered to the student.

3. 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. As such, if a student receives their notification of entitlement letter after starting university, any shortfall in maintenance will not be considered unforeseen.

What unforeseeable issues have since arisen?

Please explain the unforeseeable issues which have had a detrimental effect on 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 effect 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.

4. Evidence of rent/mortgage payments

To be included by all applicants

If an applicant has 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

Please upload any additional evidence you are able to provide regarding your health, where relevant to your application. This could be hospital appointment letters, correspondence from your GP or a health and wellbeing letter from a medical professional to include:

- 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 student's financial situation – with specific reference to how the health issues affect the ability to manage money, or maintain part-time work
- The name and position of the professional completing the letter (which needs to be printed on headed paper).

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 Seeker's Allowance
- Housing Benefit
- Family or Child Tax Credits
- Child Benefit

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.