

FALMOUTH UNIVERSITY HARDSHIP FUND

GENERAL NOTES, TERMS AND CONDITIONS

AN OVERVIEW OF THE FALMOUTH UNIVERSITY HARDSHIP FUND
APPLICATION AND ASSESSMENT PROCESS

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.

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

- Course Information
- Personal Details
- Expenditure
- Income
- Supporting Evidence
- Digital Hardship
- Appeals

Falmouth University Hardship Fund Overview

What is the fund for?

Students who face unforeseen financial problems during their course can apply to the Falmouth University Hardship Fund to help meet costs such as childcare, books/equipment, travel or general living expenses 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, except those studying through affiliate/partner organisations. This will include enrolled students and those intermitting from 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 studying with affiliate/partner providers are not eligible to apply. Instead; such students will need to contact their course provider for advice. Flexible Falmouth students can complete this application form, but students need to be aware that any award will need to be approved by an appropriate manager from the Flexible Falmouth team.

It will be expected that before applying to the fund, students will have accessed all available government support; to include Tuition Fee Loan, Maintenance Loan, Masters Loan, etc, as appropriate.

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 MyFalmouth portal although until 31 July 2020 paper applications will be accepted. 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 completion of the initial assessment. An appeal must be submitted within 30 days of the original application decision being made. Application decisions can only be appealed once.

Delays in receiving maintenance support

1st year undergraduate students who experience delays in receiving their maintenance support 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 by appointment with either a Student Union 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.

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

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 which varies through the year and may be as low as 15%; or 0% 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 applicants 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. The below figures include any award(s) for Digital Hardship.

- UK Students: £3,500pa
- EU and International Students: £600pa
- International 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 offering a top-up award 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 and the applicant will be prompted to provide their bank details, via MyFalmouth, at the appropriate point in the process. However, in some circumstances the Panel may make certain recommendations.

- If it is felt that the applicant would benefit from additional support, then some/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/all of 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 of 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 Panels assessments 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 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.

Communication with applicants

The assessor will relay any queries via the applicants' university email account. All supporting information from the applicant should be provided via MyFalmouth.

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 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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