

Student Financial Support Fund Policy & Supplementary Guidance

2020-21

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1. Introduction

The Student Financial Support Fund (SFSF) is made available by the University to provide **discretionary** financial help for full and part-time UK undergraduate and postgraduate students.

The University's Student Discretionary Awards Forum (SDAF) is responsible for agreeing the guiding principles and caps utilised in assessments on an annual basis at their policy meeting which takes place in May each year. The SDAF reports to the University's Student Finance Committee, a sub-committee of Executive Board. Membership of the Forum consists of academic representatives from all three faculties; the NUSU Welfare and Equality Officer; staff from Professional Services and NUSU.

2. Purpose of the Funds

The Fund is made available to support eligible students who experience financial difficulties or hardship. We would define hardship as:

- struggling to make ends meet;
- being unable cover essential, day-to-day living costs.

The Fund will be used to:

- assist those who need extra financial help to meet particular costs which are not already being met from statutory (or other) sources of funding;
- help low income full-time undergraduate students;
- assist if a student experiences financial difficulties due to unforeseen circumstances;
- provide emergency payments to alleviate unexpected financial crises;
- intervene in cases where a student may be considering leaving higher education because of financial problems.

The SFSF cannot be used to fund tuition fees, replace statutory funding or state benefits.

3. Eligibility Criteria

Before making an application for assistance students must have accessed **all other sources of funding** available to them; this includes using any savings and also applying for and obtaining any interest free overdraft available, if eligible. **Due to the discretionary nature of the Fund there is no guarantee that an applicant will receive funding.** Successful applicants may receive either a non-repayable award or a loan. Loans will usually be issued where the applicant has a temporary cash flow problem such as a delayed student loan instalment. Postgraduate SFSF applicants must be able to demonstrate the 'unexpected' circumstances they have experienced as it is a requirement of the Fund that they had adequate funding in place at the start of their course. Hoping to secure paid work once they have commenced their course, but failing to find a job, would not be deemed unexpected.

The Fund cannot provide assistance to those students who have willingly compromised their financial security.

In order to be eligible to apply for the SFSF students must be based at the Newcastle and London campuses and:

- be registered and in attendance on a full time course of at least one academic year in duration. Undergraduate students studying on a part-time basis must be working a minimum of 60 credits in an academic year, where the full time equivalent is 120 credits in a year, or studying at least 50% of a full time course: similar rules apply to postgraduates where 180 credits is full time;
 - meet the residency requirements for a 'home' student (i.e. the residence conditions of eligibility for maintenance (living costs) funding from the Student Loans Company);
 - have applied for the maximum loan to which they are entitled from the Student Loans Company and received the first loan instalment;
 - be able to demonstrate that they need financial assistance and have explored other ways of supporting themselves (this includes accessing any interest free overdrafts).
 - postgraduate students must not see the SFSF as a primary source of funding and are expected to have secured other sources of funding. Postgraduate students eligible to receive the Postgraduate Master's Loan or Postgraduate Doctoral Loan must have applied for the maximum loan available to them before seeking assistance from the SFSF.
- **External and Suspended Students**

SFSF applications can be considered for students who are unable to attend their course due to health, maternity, caring reasons or for any other reason deemed appropriate by the assessors. Evidence of both the personal circumstances and the intention to return to study must be provided with the application.

External students are not usually eligible to apply for support from the SFSF but where the exceptional circumstances of the COVID-19 pandemic have resulted in academic failure applications from external students will be considered during semester 1 of the 2020-21 academic year. This position will be reviewed in January 2021 and could be subject to change.

4. How to Apply

Application forms are available upon request by emailing student.fin-supply@ncl.ac.uk and will also be made available on our [website](#) from 28th September 2020. Students studying at the London campus must request an application form from the Welfare Officer by contacting Welfare.London@newcastle.ac.uk

During semester 1 of the 2020/21 academic year students can submit completed application forms and supporting documentation to: student.fin-supply@ncl.ac.uk to reduce the need for face-to-face, in person appointments. Students based at the London campus should email their form and documentation to: Welfare.London@newcastle.ac.uk

Students who require assistance completing an application form can request a Teams audio or video call by contacting the above email addresses.

Where an in person appointment is necessary an appointment, usually one hour in duration, will be arranged. If a student fails to attend the first appointment usually only one further appointment will be offered. In most instances only two submission appointments will be offered so it is important to notify us if you are unable to make the appointment you have been offered. If you have difficult or complex circumstances it may be possible to offer a third appointment. No more than three appointments will be offered to any student.

This arrangement will be subject to review throughout the academic year 2020/21.

Incomplete applications will not be accepted or processed.

Only fully completed application forms with all supporting documentation will be accepted for assessment.

Students must ensure that the information they have provided in their application is accurate and completed to the best of their knowledge. Providing inaccurate or false information or failing to declare information about all bank accounts could result in the application being disqualified and also result in being subject to the [University's disciplinary procedure](#).

Although the SFSF is a full year assessment students may reapply if they experience a **significant change** in their circumstances. Restating previous reasons is not a basis for a resubmission.

For any subsequent application the student must show that their circumstances have changed significantly since their original application and be able to clearly demonstrate how income and expenditure has changed.

Students must contact us by emailing: student.fin-supply@ncl.ac.uk if they think they need to reapply. Students based at the London campus should contact: Welfare.London@newcastle.ac.uk If eligible for reassessment a reassessment application form will be issued. In order to reach a decision about whether we can undertake a reassessment the student may be asked to submit evidence. The decision to undertake a reassessment is entirely at the discretion of the Student Financial Support Team. Where applicable, if the student has repeatedly failed to change their behaviour or they have not acted on advice outlined in previous outcome letters from the first application, Assessors will consider alternative means of assisting the student: e.g. direct rent payment to landlords, providing food vouchers rather than a BACS payment.

Some students may (re) apply during their summer vacation using the SFSF Summer Fund form and will be assessed over the relevant number of weeks depending on their original assessment and whether they have dependants.

Students who wish to apply during the summer vacation should contact us by emailing: student.fin-supply@ncl.ac.uk Students based at the London campus should contact: Welfare.London@newcastle.ac.uk

Students who are eligible for help during the summer are non-final year students:

- with children;
- with caring responsibilities;
- resitting / retaking part of their course;
- who are ill or have a disability and not eligible for benefits;
- who are care leavers or financially estranged from their family
- who have no alternative substantial means of support in circumstances and are unable to secure alternative funding (SFST have the discretion to determine if a summer application can be accepted on these grounds).

The data you provide will be processed in line with the GDPR and the Student Health and Wellbeing Privacy Notice which can be found at www.ncl.ac.uk/wellbeing/about/policies-procedures/

Identifiable data will not usually be shared with third parties (separate legal entities to the University) without your explicit consent, except when the University is required to by law. On rare occasions, where it is suspected there is involvement in criminal activities such as money laundering, fraud or funding of terrorism we will report this to the police.

Data will be stored in accordance with the University's Records Management Policy. The University is required to appoint an auditor who has a right of access at all reasonable times to the books, records, accounts and vouchers of the University; this is part of the University Statutes, which are passed by Privy Council and have the force of law. Any expenditure by the University including hardship loans and

awards must be recorded and retained for audit purposes. We will be unable to erase your data until the retention period (6 years + current year) has ended.

5. Assessment Process and Payment

The actual number of weeks a student is registered and in attendance will be utilised in the assessment and students should calculate the income they have / will receive and the expenditure they have / will incur for their full academic year. This is usually 38 or 39 weeks for undergraduates and 52 for postgraduates though some courses such as PGCEs and the latter years of MBBS and BDS differ in length. Students should check with their academic units if they are unclear on the length of their academic year. Non-final year undergraduate students who have children or who cannot work due to ill health / disability should complete their income and expenditure over a 43 week period.

Where a student is married to, or cohabiting with, a non-student and it is clear that their finances are intertwined bank statements and additional supporting evidence from the student's spouse / partner will need to be provided. The spouse / partner's expenditure (up to the usual capped amounts) will also be included as part of the assessment.

There are two assessment processes, **Standard** and **Non-Standard**.

A **standard assessment** will always be carried out in the first instance and will compare income and expenditure. The income and expenditure figures utilised in the assessment may not always be the same as those provided by the student. The SDAF determines the income that should be included or disregarded as part of the assessment as well as setting the maximum caps for items of expenditure.

For information about the **income** that will be included or disregarded see **Appendix A**. As a general rule the majority of statutory, personal and institutional income will be included in the assessment as the SFSF is a last resort.

Students must have applied for the maximum student finance to which they are eligible and have received their first instalment before receiving an award from the SFSF. Where a student experiences a delay in payment of their first student loan instalment it may be possible to provide assistance through an [emergency loan](#) if they are experiencing financial difficulties. If household income decreases significantly a [current year income assessment](#) (CYIA) must be pursued through the relevant assessment authority before seeking assistance through the SFSF. If the outcome of a CYIA has not been finalised by the assessment authority and an application is made to the SFSF it will only be possible to provide interim assistance from the SFSF in the form of a loan. If a CYIA is not possible as the decrease in income does not warrant this an explanation of the change in family circumstances should be provided as part of the SFSF application, particularly if support from family is not possible or is limited. Eligible students are expected to apply for a tuition fee loan so that any family / personal funds can be put towards living costs.

It is expected that students who are eligible to access statutory SLC funding do so before applying to the SFSF. Students who are deterred from taking out SLC funding or other interest bearing funding due to religious reasons must provide evidence they have tried to obtain to alternative non-interest bearing sources of funding. If alternative funding is obtained this will be included as income in the assessment. If students are unable to obtain other sources of funding they will need to provide robust evidence to confirm the reasons for this before an SFSF application can be accepted and processed as well as demonstrating they had adequate funding in place when they commenced their course.

All income received from family members or friends will be included as income unless it is clear that the funds were a loan which has been repaid. Both regular and one off contributions will be factored in to assessments, including gifts and inheritance. Where it is stated that funds must be ring-fenced and cannot be drawn upon to support living costs, official evidence must be supplied to demonstrate that this is the case. Financial support provided by family in other forms, such as making direct rent payments or covering the cost of mobile phone bills will be included in the assessment as income as the corresponding expenditure will not be deducted when undertaking the assessment. If there is any uncertainty about the level of family contribution students may be asked to submit additional bank statements later in the year which could result in a reduction or cancellation of funding (if successful and awaiting payment of subsequent instalments of SFSF).

Before applying to SFSF eligible students are expected to have applied for a student [bank account](#) and have taken out the maximum interest-free overdraft to maximise the funding which they can draw upon to support their living costs. It is not recommended that students take out more than one student bank account. Students with bank accounts which have charged overdrafts would not be expected to utilise these overdrafts to support themselves. Should students choose to utilise charged overdrafts any charges incurred will not be factored in to the assessment.

Savings held at the beginning of the academic year will be included in the assessment as available income and bank statements covering the first month of the academic year must be supplied.

Once the income to be utilised in the standard assessment has been finalised **expenditure** will then be calculated. Two types of expenditure are considered in the assessment: composite living costs (CLCs) and variable living costs. CLCs include expenditure on food, household bills, clothes, entertainment. Actual expenditure for these items will not be included in the assessment; instead caps agreed by SDAF and based on the composition of the household will be used to ensure applicants are treated fairly, regardless of their lifestyle choices. Agreed rates of CLCs can be found in **Appendix B**. Variable living costs include accommodation, travel, course costs, council tax, child care, minimum debt repayment and disability related costs. Actual income for these items will be included in the assessment up to the agreed cap, set by SDAF, as outlined in **Appendix C**.

Mobile phone costs are usually included in the relevant CLC figure but for students who have children, this cost will be factored in as a separate cost up to the agreed cap.

Costs associated with travel by car may be accepted as reasonable but only if circumstances warrant this (e.g. young children, disability which affects mobility) which means that a car is a requirement or that travel by car is cheaper than public transport. Normally single students will not be expected to own or run cars.

If childcare costs are incurred include an estimate of these costs for the full assessment period as well as evidence from the childcare provider. Only costs incurred with registered childcare providers will be considered.

Where a student has agreed a realistic repayment arrangement for debt, and has ceased using that source of credit, the minimum repayments can be included as expenditure in the assessment for a standard award. Rent arrears will not usually be included in the assessment unless evidence is provided to show there is a risk of homelessness or legal action. The Fund cannot normally be used to repay non-priority debts and is not able to assist with debt repayments owed to friends or family members.

Students who will incur / have incurred additional travel costs due to unexpected circumstances (e.g. family illness / bereavement / personal illness or medical issues) or to attend placement / graduate interviews should provide a breakdown of these costs in addition to their usual travel costs and provide any supporting evidence as it may be possible to factor some of these costs in to the assessment, over and above the usual travel cap.

Students who may incur / have incurred additional 'start-up' costs may wish to provide a breakdown and evidence of these as it may be possible to factor some of these costs in to the assessment. This may include situations such as having to move out of accommodation unexpectedly and relocating to a new property due to a significant breakdown in relations with family / partner / housemates or may be as a result of having a baby.

Students who incur additional costs as a result of transitioning may wish to provide a breakdown and evidence of the additional costs they are incurring as it may be possible to factor some of these costs in to the assessment.

Where possible, students who are estranged from their family / who do not receive financial support from family should provide evidence of their situation and an explanation as the assessment process may be able to take this into account.

Once calculated the standard assessment compares the relevant income and expenditure and establishes whether the student has an additional need (i.e. their expenditure is greater than their income). 100% of the additional need will be awarded up to the maximum award cap of £4,000.

Where the standard assessment does not establish that a student has an additional need assessors will then consider whether there are grounds for a **non-standard assessment** to be undertaken. Non-standard assessments can be carried out for

those students who have to meet exceptional costs; have to meet additional expenditure not met through statutory grants; are genuinely unable to work; need assistance with priority debt; are about to withdraw for financial reasons. The minimum award required to allow the student to continue on their course will be made.

Assessors will usually take into account any emergency loan (s) previously issued and will convert the loan (s) into an award removing the need for repayment if a SFSF application is successful.

If successful, payment will be made directly into the bank account specified in Part 4 of the application form via BACS (credit transfer) within 5 working days of the outcome letter being sent. Only in **very exceptional** circumstances will other forms of payment be considered such as direct payments to landlords. Awards will be phased if a student is due to receive a large award or if it is felt it would assist with cash-flow. The maximum award cap is £4,000 – awards exceeding this will never be made irrespective of circumstances.

6. Outcome and Appeals Process

SFSF applicants should receive an outcome within 10 working days if a fully completed form with all supporting evidence is submitted. A letter of outcome will be sent to the email address specified on the application form. Staff are unable to discuss the outcome of an application over the telephone. If, after submission, it is discovered that there is missing information or a need for further clarification it is not possible to guarantee that an outcome will be provided within 10 working days, though assessors will endeavour to issue an outcome at the earliest opportunity.

As a commitment to improving financial capability students may be provided with advisory points in their outcome letter which could include comments about increasing income; provide strategies and actions which could be implemented to decrease expenditure; provide appropriate signposting in relation to specific issues.

In some instances students may be referred for compulsory budgeting advice if deemed appropriate with payment of subsequent instalments subject to attendance. Non-attendance would result in non-payment of any future instalments due to be released.

Students may also be asked to provide additional bank statements prior to payment of subsequent instalments. If statements are not supplied; if there is evidence to show additional income has been received which was not declared at the time of submission; if advice provided in outcome letters has not been followed this could result in subsequent instalments of funding being cancelled or reduced.

Any outcome letter will clearly outline if there are conditions attached to the payment of awards or loans from the SFSF.

If a student requires clarification on how their outcome was reached or they feel the team have undertaken an incorrect assessment the student will be provided with more detailed information about the assessment and their calculation. If they are

still dissatisfied they will be invited to attend a Review Meeting. Students must attend a Review Meeting before submitting an appeal. A Review Meeting is less formal than an appeal and will give an opportunity to discuss their application and assessment. If new information and evidence is provided as part of the review process and this may affect the outcome then a reassessment will be undertaken. Only one Review Meeting will be offered in any one academic year.

If after the Review Meeting a student still feels the assessment was incorrect they can submit an appeal. An appeals application form will be made available after the Review Meeting. An appeal should be submitted within one month of receiving an outcome letter. The reasons for appeal need to be outlined and evidence provided to substantiate claims. All appeals will be considered by the Manager of the Student Financial Support Team or the Director of the Student Health and Wellbeing Service. No one involved in the original assessment will be involved in the appeal. Not liking the outcome of an application is not grounds for an appeal and students should remember that there is no entitlement to receive assistance. If students are dissatisfied with the standard of service they received they should follow the Student Health and Wellbeing Service [Complaints Procedure](#).

Students who apply to the SFSF will be contacted by and asked to complete a feedback survey to help evaluate the service.

APPENDIX A – TREATMENT OF INCOME

All income from any source will be included in the calculation with a few exceptions – see below

Income source	Include / disregard	Notes
Statutory		
Student Loans for living costs	Include in full	
Student Loans for tuition fees	Disregard	
Maintenance / Special Support Grant	Include in full	
Adult Dependants Grant	Include in full	
Parents Learning Allowance	Include in full	
Childcare Grant	Include in full	
SAAS Young Persons Bursary Independent Students' Bursary	Include in full	
NHS Bursary / Grant / LSF	Include in full	
Local Authority Care Leaver Bursary	Include in full	
Means-tested Benefits	Include in full	*For advice about benefits and tax credits contact the Student Advice Centre
Non means-tested Benefits	Disregard	*
Tax Credits	Include in full	*
Pension Credit	Include in full	*
Postgraduate Master's Loan	Include in full	
Postgraduate Doctoral Loan	Include in full	
Research Council Stipend	Include living cost element / disregard fee element	
Teacher Training Bursary / Scholarship	Include in full	
Disabled Students' Allowances	Disregard	
Personal:		

Paid Work*	Disregard	*Salary will be included for those students on paid placements
One-off contributions from family / friends (including monetary gifts)	Include in full	If payable as a loan and bank statements show repayment to family / friend this element will be disregarded
Regular contributions from family / friends (including monetary gifts)	Include in full	If payable as a loan and bank statements show repayment to family / friend will this element will be disregarded
Savings	Include in full	Figure will be taken from the first day of the academic year
Investments / Dividends / Shares	Include in full	
Personal Loans	Include in full	
Pensions	Include in full	
Inheritance*	Include in full	*Legal evidence must be provided if funds can only be used for a specific purpose
Income from gambling / prizes etc.	Include in full	
Income from selling unwanted belongings	Disregard	
Child maintenance payments	Include in full	
Scholarships / Awards from external organisations	Include in full	
Returned deposits from previous academic year	Include in full	
University Funding		
Opportunity Scholarship	Include in full	

Access Scholarship	Include in full	
Promise / Laidlaw Scholarship	Include elements payable towards living costs / disregard elements payable for tuition fees	
University / Achievement Bursary	Include in full	
Academic Prize	Include in full	
Subject / Sport Scholarship	Include in full	
Donor funded Scholarship	Include in full	
Research Scholarship	Include in full	
Care Leaver Bursary	Include in full	
Career Insight Bursary	Include in full	
Travel Bursary	Include in full	
NUSU Widening Participation Bursary	Include in full	

APPENDIX B - COMPOSITE LIVING COSTS

2020-21 COMPOSITE LIVING COSTS NEWCASTLE

Situation	Weekly Amount (£)
Single	82.00
With partner	127.00
Single parent & 1 child	176.00
Single parent & 2 children	253.00
Single parent & 3 children	327.00
With partner & 1 child	222.00
With partner & 2 children	298.00
With partner & 3 children	374.00
Student living in parental home	41.00

2020-21 COMPOSITE LIVING COSTS LONDON

Situation	Weekly Amount (£)
Single	125.00
With partner	169.00
Single parent & 1 child	217.00
Single parent & 2 children	291.00
Single parent & 3 children	363.00
With partner & 1 child	261.00
With partner & 2 children	335.00
With partner & 3 children	409.00
Student living in parental home	63.00

APPENDIX C – VARIABLE CAPS

2020-21 VARIABLE CAPS NEWCASTLE

Item	No dependants				
	39 weeks	13 weeks	43 weeks	9 weeks	52 weeks
Accommodation (1 st year halls)	£5,500	£1,375	£5,500	£952	£5,500
Accommodation (private)	£4,803	£1201	£4,803	£831	£4,803
Insurance	£250	£85	£250	£60	£250
Transport					
In Tyne & Wear:	£870	£290	£959	£201	£1,159
Out of Tyne & Wear	£1,330	£443	£1,466	£307	£1773
Car Costs	Public Transport Cap				
Course Materials	Cap up to £1,200				
Compulsory Field Courses	Cap at £250 (with written evidence)				
Minimum Debt Repayment	Essential only				
Mobile Phone	WITHIN CLCs ONLY				
Item	With Dependants/Partners				
	39 weeks	13 weeks	43 weeks	9 weeks	52 weeks
Accommodation	£6,439	£1,610	£6,439	£1486	£6,439
Insurance	£500	£170	£500	£120	£500
Transport:					
In Tyne & Wear:	£1,545	£515	£1,704	£360	£2,060
Per Child	£644	£214	£711	£149	£860
Out of Tyne & Wear:	£2,266	£757	£2,498	£523	£3,023
	£711	£237	£783	£165	£948
Car Costs	Public Transport Cap				

Course Materials	Cap up to £1,200				
Compulsory Field Courses	Cap at £250				
Minimum Debt Repayment	Essential Only				
Mobile Phone	£300	£100	£330	£70	£400
Childcare					
1 child			£8,564.74	£1,792.62	£10,357.36
2 or more			£14,684.07	£3,073.41	£17,757.48

2020-21 VARIABLE CAPS LONDON

	39 weeks	13 weeks	43 weeks	9 weeks	52 weeks
Accommodation	£7,176	£1,794	£7,176	£1,242	£7,176
Insurance	£250	£85	£250	£60	£250
Transport	£1,092	£364	£1,204	£252	£1,456
Car Costs	Public Transport Cap				
Course Materials	Cap up to £1,200				
Compulsory Field Courses	£250				
Minimum Debt Repayment	Essential only				
Mobile Phone	WITHIN CLCs ONLY				

Item	With Dependants/Partners				
	39 weeks	13 weeks	43 weeks	9 weeks	52 weeks
Accommodation	£8,505	£2,126	£8,505	£1,472	£8,505
Insurance	£500	£170	£500	£120	£500
Transport	£1,869	£623	£2,062	£436	£2,493
Car Costs	Public Transport Cap				
Course Materials	Cap up to £1,200				
Compulsory Field Courses	Cap at £250				
Minimum Debt Repayment	Essential Only				
Mobile Phone	£300	£100	£330	£70	£400
Childcare					
1 child			£8,564.74	£1,792.62	£10,357.36
2 or more			£14,684.07	£3,073.41	£17,757.48