

# Student Wellbeing Services



## Examples of successful applications to the Student Financial Support Fund

### Student A, undergraduate year 5, MBBS

This student had very low income of £4,481 for the year due to moving from SLC funding to NHS funding. They received an award of £2,800 (split into 3 instalments) to help cover their living costs for the year. Due to their academic workload it was difficult for the student to fit part-time work around their studies.

### Student B, undergraduate year 4, Fine Art

This student was only receiving the basic, non-income assessed student loan due the level of her household income (as assessed by Student Finance). Her family were not in a position to provide any financial support. They were awarded £1,494 for the year but advised to limit their discretionary spend and advised to undertake a pre-planned weekly shop to help cut costs.

### Student C, postgraduate, ECLS

This student received an award of £826. The student was self-financing their studies using family contributions, savings and earnings from paid work. The student had paid their fees in full prior to starting their course. Due to a flare up in a long-term medical condition the student was unable to take on as much paid work as they had hoped which resulted in a shortfall of funds to cover their living costs. As the student had provided evidence of their medical issues, proof of the employment they had intended to undertake and was able to demonstrate they had made efforts to live frugally the fund was able to offer an award to assist in the short-term.

### Student D, postgraduate, Modern Languages

This student received a loan of £284 to provide short-term assistance until other funding sources were investigated. The student was funding their studies through paid work and a partial Professional Career Development Loan. Due to a dramatic change in family circumstances the student was unable to take on as much paid work as they needed to travel back to their parental home more frequently. A loan was deemed appropriate to help cover basic living costs until they enquired about increasing the amount of their Professional Career Development Loan.



## Examples of unsuccessful applications to the Student Financial Support Fund

### **Student A, undergraduate stage 5, Dental Sciences**

At the time of application this student had over £3,000 of funding available to them and the assessment did not indicate that the student had an additional need (where their expenditure exceeds their income). Student A was advised to use their ISA savings and interest free overdraft.

### **Student B, undergraduate stage 2, AFRD**

This student had not accessed an interest free overdraft, was reasonably well funded and the main cause of their hardship was the high frequency of their non-essential spend. They were advised to apply for a student bank account in order to obtain interest free overdraft and encouraged to reduce their expenditure by taking simple steps such as making a packed lunch, ceasing to use cash machines which charge for withdrawals and planning a weekly budget. The student was encouraged to make contact with the Student Finance Advisers if they required assistance with planning their finances.

### **Student C, one year Masters, Business School**

This student was not deemed to be in immediate hardship and had commenced their course without adequate funding in place. They were seeking assistance to help them cover some of their tuition fees. They were advised to secure alternative sources of funding (such as a Professional Career Development Loan) before they exhausted the funds they still had available to them in their accounts. The Student Financial Support Fund cannot act as a major funding source for postgraduates, nor can it help to cover the cost of tuition fees.