

Student Financial Support Fund and Financial Assistance Fund Information Notes

July 2026

More detailed information about the Student Financial Support Fund and Financial Assistance Fund can be found – in our Policy & Supplementary Guidance Documents which are available on our website:

www.ncl.ac.uk/student-financial-support/hardship/

1. The Student Financial Support Fund (SFSF) is provided by the University to give discretionary financial assistance to UK students who have accessed all other sources of funding available to them but are still struggling to make ends meet. The assessment process involves identifying students who have particular financial needs or who are in unexpected financial difficulty. Awards are calculated using a formula that compares income and expenditure set by the University. The Fund cannot assist with the payment of tuition fees.

2. The Financial Assistance Fund (FAF) awards and loans are provided on a discretionary basis by the University to help International and EU students experiencing unexpected financial difficulties. The Fund assists students in serious and unexpected hardship due to circumstances beyond their control, by providing short-term loans or awards. The Fund cannot assist with payment of tuition fees and cannot act as a major funder.

3. Why might you apply for assistance?

- You require help to alleviate unexpected financial difficulties
- You have a low income and are struggling to cover living costs (UK undergraduates only)
- You may be considering leaving the University because of financial difficulties
- You have experienced a delay in payment of your funding for living costs
- You have experienced an unexpected crisis and need emergency assistance
- You have found it impossible to manage your finances properly

4. To be eligible you must be:

- You must be registered undergraduate or postgraduate student of Newcastle University
- You must show that you need financial assistance and have explored other ways of supporting yourself before submitting an application

If you have suspended your studies or you are an external student you are still eligible to apply for financial assistance but must be able to provide evidence of your personal circumstances and the date you intend to return to studies.

Students applying to the Student Financial Support Fund must:

- Meet the residency requirements for a 'home student'
- Have applied for and be in receipt of the maximum student loan to which you are entitled to from the Students Loans Company
- (As a postgraduate student) be able to demonstrate that you commenced your course with adequate funding in place for the duration of your studies, including applying for the maximum Postgraduate Master's or Postgraduate Doctoral Loan available to you

Students applying to the Financial Assistance Fund must:

- Be a registered student from outside of the UK, must not meet the residency requirements for a 'home' student
- Be able to demonstrate that you commenced your course with adequate funding in place to cover all of your costs for the duration of your studies (this includes any costs for your spouse / partner and / or any dependants if you have any)
- Be able to demonstrate what has changed with the funding provision you had in place when you obtained your visa
- Be able to demonstrate the unforeseen circumstances that have resulted in your unexpected financial difficulties.

5. It is your responsibility to provide us with honest and accurate information. You will be subject to the – [University's disciplinary procedure](#) if we find that your application is fraudulent and you have deliberately omitted information.
6. To apply for support:
- You must complete the relevant Microsoft application form which can be accessed from our [website](#)
 - If you require this application form in an alternative format contact us: student.fin-supp@ncl.ac.uk
 - If you need help completing your application form or have any questions about our funding you can [book an appointment](#) with us.
 - You'll need to provide three month's of continuous and up-to-date bank statements for all of your bank accounts, including any overseas accounts. Please refer to the guidance on our webpages to find out more about the format of bank statements that we can accept.
7. We aim to provide you with an outcome within 15 working days if you have provided a fully completed application form and all relevant supporting documentation. We cannot guarantee that your outcome will be provided within this time frame if you have not completed your application in full and we have to contact you to ask for further information or supporting documentation.
8. Most students will only need to submit one application in any academic year. For any subsequent application you must show that your circumstances have changed significantly and how and when your income and expenditure altered. You should contact us via email at student.fin-supp@ncl.ac.uk to outline your circumstances. If eligible for reassessment you will be given a reassessment application form. You may be asked to submit evidence to help determine your eligibility for reassessment and the decision to undertake reassessment is at the discretion of the Student Financial Support Team.
9. Depending on circumstances, students who are between consecutive years of their degree programme and who experience financial difficulties may apply for financial support during the summer vacation by completing a summer application form. Application forms to apply for summer assistance will be available on our website from mid-June.
10. If your application is successful, payment will usually be made directly into your nominated bank account via BACS (credit transfer) within 5 working days of your outcome letter being sent. You may receive either a non-repayable award or a repayable loan, depending on your individual circumstances.
11. If you are not satisfied with the outcome of your application because you feel that the agreed assessment process has not been followed properly you can submit an appeal. Before submitting an appeal, you must attend a Review Meeting to discuss your application and how it has been assessed. Only one Review Meeting will be offered in any academic year. Not liking the outcome of your application is not grounds for appeal. You may wish to consult the Support and Advice Hub in the Student's Union for help in putting an appeal together. You must submit an appeal within one month of receiving your outcome letter.

12. 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/foi/publication-scheme/policies

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.