

# Discretionary Financial Support

August 2023

Lots of students, from all sorts of backgrounds, apply to the University's discretionary **financial support schemes** if they're struggling to make ends meet. In most cases we're able to provide funding. Here's a summary of some of the applicants we've been able to help recently as well as some examples where it has not been possible for us to assist.

If you are struggling to cover your living costs and have any questions about our applying for our financial support, please do get in touch with us by emailing: [student.fin-supp@ncl.ac.uk](mailto:student.fin-supp@ncl.ac.uk)

### Student Financial Support Fund

**Discretionary university financial support available to help UK undergraduate and postgraduate students.**

### Successful Applications

#### Student A, Undergraduate, FMS:

Student A had a reduced income of £8,136 for the year due to moving from SLC funding to NHS funding. Due to academic placements the student was unable to fit part-time work around their studies. They received a non-repayable award of £1,091 split into three instalments to assist with living costs over the academic year. On the basis of their income they were also automatically assessed and awarded an additional subject specific bursary.

#### Student B, Undergraduate, FMS:

Student B was receiving a reduced student loan due to an increase in their household income; the student's family were unable to provide significant financial support. Due to the low bank balances, an interim loan was paid to assist them with essential living costs until they provided all of the necessary supporting evidence. They were finally awarded £3,034 in, split into three instalments. Their interim loan was also converted into a non-repayable award so this no longer needed to be repaid.

#### Student C, Postgraduate, HaSS:

Student C evidenced that they had been the victim of a banking scam earlier in the academic year. They had already liaised with the bank's fraud department and the police to try to recover some of the money, without success. The SFSF assessment showed that student's overall income outweighed their essential expenditure for the academic year. However, due to being in immediate financial difficulty and owing to lack of parental support, a non-repayable award of £261 was provided to assist with living costs and travel until they received the next instalment of their Postgraduate Master's Loan.

#### Student D, Undergraduate, HaSS:

Student D was receiving Disabled Students' Allowance and also had caring responsibilities for family members. They had higher than expected travel expenses due to attending many medical appointments as well as frequent return trips home to look after their family member. The student received a non-repayable award of £1,000. They were also advised to get in touch with the Disability Team to ask about a Carer's Passport.

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Monday to Friday 9am to 5pm

## Successful Applications

### Student E, Undergraduate, HaSS:

Student E had a long-term medical condition for which they were receiving ongoing treatment, family difficulties and several historical debts. They were referred to the Student Advice Centre for debt management assistance. After setting up manageable debt repayment plans, a standard SFSF assessment was completed and a non-repayable award of £2,941 was made, split into three instalments to assist with budgeting. The student was also signposted to seek further specialist support from their Disability Advisor.

### Student F, Undergraduate, SAgE:

Student F was receiving a maintenance loan and financial support from their parents, but was still struggling to afford their day to day living costs due to the increased cost of living. The student was encouraged to apply to the Student Financial Support Fund and, following assessment, received a non-repayable award of £2,500.

## Unsuccessful Applications

### Student G, Undergraduate, SAgE

Student G had received a lower-than-expected student loan. They were in the process of searching for part-time work. The student was advised to submit a reassessment to Student Finance with their up to date household income details. They were not in immediate financial difficulty and receiving significant financial support from their family. Once the student received their revised Student Finance entitlement the SFSF calculation indicated that they were in surplus for the year.

### Student H, Undergraduate, SAgE:

Student H was receiving a maintenance loan. They outlined that they were unable to cover their living costs, including some of their rent costs. The application was unsuccessful because, in spite of several reminders, the student declined to provide all of the supporting documentation required or to clarify a number of queries raised about their financial circumstances. Based on the partial information supplied it was not possible to carry out a full SFSF assessment.

### Student I, Postgraduate, SAgE:

Student I was living at home with family while studying. They were primarily reliant on their Postgraduate Master's Loan and paid work. They were not incurring rent costs (or board) but were incurring regular costs for commuting to attend University. Their family were temporarily unable to provide financial assistance at the time of applying, due to illness. This application was unsuccessful because the standard calculation showed that the student had a surplus of funds overall for the academic year and additionally, the income they were earning from paid work outweighed their essential expenditure until they received their next loan instalment.

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## Unsuccessful Applications

### **Student J, Undergraduate, HaSS:**

Student J was not deemed to be in immediate financial difficulty as they had over £3,000 of funding available to them, taking into account their interest-free overdraft and savings accounts. The assessment also indicated that the student was in surplus for the year. It was suggested that the student could look to reduce their discretionary non-expenditure expenditure to better balance their finances if they continued to be concerned about their financial situation.

### **Student K, Postgraduate, HaSS:**

Student K was in receipt of a Postgraduate Master's Loan and outlined that they were struggling to cover their living costs while studying part-time, after they had paid their tuition fees. The application was unsuccessful because the student's income, including their earnings and savings, was in excess of the costs they had to pay during the academic year. The University's discretionary financial support also cannot provide support to help pay for tuition fees.

### **Student L, Undergraduate, FMS:**

Student L was concerned about covering their rent and essential costs for the academic year due to a reduction in their student loan, limited family assistance and academic commitments preventing them from working. Their application was unsuccessful: when including savings it was determined that they had a surplus of income overall for the academic year and also had over £3000 in their bank accounts at the time of applying.

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## FINANCIAL ASSISTANCE FUND

**Discretionary university financial support available to help international and EU undergraduate and postgraduate students**

### Successful Applications

#### **Student M, Undergraduate, FMS:**

Student M was self-financing and primarily reliant on support from parents to cover all of their costs. Their family had been experiencing financial difficulties for over a year as a consequence of the pandemic. Their family had been able to cover the student's tuition fees in full, but were only able to provide a limited amount of support for living costs. The student had a long-term medical condition which was preventing them from working and had provided up to date supporting information in relation to this. They had already received an emergency loan of £191 prior to applying to the Financial Assistance Fund. Due to the student's immediate financial difficulty and unexpected family circumstances, a non-repayable award of £1,459 was agreed to assist with living costs and travel, and the £191 emergency loan was also converted to an award meaning this no longer needed to be repaid.

#### **Student N, Undergraduate, SAgE:**

Student N was reliant on support from their family to pay for living costs. Due to a sudden economic and banking crisis in their home country, transfers of funds to UK banks were banned. The student could not access enough money to live on for the remainder of their final year. The student received a non-repayable award of £1,500.

#### **Student O, Postgraduate, SAgE:**

Student O was fully sponsored for tuition fees and living costs by their home embassy; however, they were experiencing temporary cashflow difficulties until they received their next sponsorship payment. They had to cover a large amount of rent costs up front on arrival in the UK and also had to purchase some further start-up items. They had a significant surplus of funds overall for the academic year, but were in immediate financial difficulty at the time of applying. A £352 interim loan was provided to assist with living cost for a five-week period, which the student later repaid when they received the next instalment of their sponsorship.

#### **Student P, Undergraduate, SAgE:**

Student P was funding their studies through part-time work and assistance from their family. At the beginning of the academic year the student was living with their partner who was paying rent on their behalf, but part-way through the year they separated. The student had to find alternative accommodation and their family were struggling to provide financial assistance for rent. As an exceptional measure the student was provided with the maximum non-repayable award of £1,500 on the grounds of their immediate difficulty.

#### **Student Q, Undergraduate, HaSS:**

Student Q was estranged from their family and was being assisted by the Student Financial Support Team to apply for Migrant Worker status, which, if successful, meant they would be eligible to receive a maintenance loan from Student Finance England. The student had to wait a number of weeks until they knew the outcome of their Migrant Worker application, and in the meantime did not have enough money to cover their living costs. The student received a loan of £1,500 until the outcome of their Migrant Worker application was confirmed.

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## Successful Applications

### Student R, Postgraduate, HaSS:

Student R was funding their studies primarily through family assistance. Due to the economic situation and government restrictions in their home country, their family were unexpectedly having issues with providing this assistance. The student was working part-time to supplement their income but as they were in their final year this was becoming difficult to balance alongside their studies. The student was provided with the maximum non-repayable award £1,500 to assist them with essential living costs to enable them to complete their course.

## Unsuccessful applications

### Student S, Undergraduate, SAgE:

Student S explained that they did not have enough money to cover their living costs for the academic year. The application was unsuccessful because the student's payslips showed that, with part-time work earnings, their income exceeded their costs over the academic year.

### Student T, Postgraduate, SAgE:

Student T applied for support because they wanted a new laptop costing £1,000. They were self-financing their studies with assistance from their family but had commenced their course without adequate funding in place. This application was unsuccessful because the student was not in immediate financial difficulty, with over £2,000 available to them.

### Student U, Undergraduate, HaSS:

Student U applied for financial support during the last few months of their degree. After requesting further information from the student, the application was unsuccessful because the student declined to provide bank statements for additional accounts they held, or their signed tenancy agreement. They also declined to clarify a significant source of income that was evident from the bank statements they had supplied.

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## Unsuccessful applications

### **Student V, Postgraduate, HaSS:**

Student V outlined that they were self-financing their studies with family support. They were concerned about the rising costs of living in the UK and outlined that at the time of applying that they were entirely reliant on leftover savings to survive until the end of their course. However, by this stage their tuition fees and accommodation costs had already been covered in full, they had over £8,000 remaining in their accounts. Their income significantly outweighed their overall essential expenditure for the academic year.

### **Student W, Postgraduate, HaSS:**

Student W experienced a burglary and felt that they could not afford to replace their stolen possessions. The student was self-financing their studies and was relying on family to provide support to cover their essential living costs. Whilst the assessment team were sympathetic to the student's circumstances, at the time of applying they were not in immediate financial difficulty as they had access to funds amounting to over £7,000. The student was advised to investigate the possibility of submitting a claim to their insurance company and was provided with information about, and links to, the wider University support services.

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