



Financial Assistance Fund Policy & Supplementary Guidance

2023-24

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1. Introduction

The Financial Assistance Fund (FAF) is made available by the University to provide **discretionary** financial help for full and part-time international and EU students.

The University's Student Discretionary Awards Forum (SDAF) is responsible for agreeing the guiding principles 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 **unexpected** financial difficulties. We would define this as:

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

The FAF cannot act as a major source of funding or 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 delay in sponsor funding. 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 for the duration of their studies 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 or who were underfunded when they commenced their course.

In order to be eligible to apply for the FAF applicants must 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 credit in a year, or studying at least 50% of a full time course: similar rules apply to postgraduates where 180 credits is full time;
- a student from outside the UK and must not meet the residency requirements for a home student;
- able to demonstrate that you commenced your course with adequate funding for the duration of your studies
- be able to demonstrate what has changed with the funding provision you had in place when you obtained your visa
- able to show that you need financial assistance and have explored other ways of supporting yourself.

External and Suspended Students

Students on an interruption of studies (suspended) due to ill health, a disability or medical condition, caring responsibilities, maternity leave or for other reasons deemed appropriate by the assessors are eligible to apply to the FAF. Evidence of both personal circumstances and the intention to return to study must be provided with the application External students are also eligible to apply for support from the FAF and must evidence both personal circumstances and the intention to return to study.

4. How to Apply

Students have the choice of submitting an application online or in person.

If applying online students can do this via the SFST [webpage](#) (which contains the weblink to the relevant Microsoft application form and the income and expenditure table),

The Student Financial Support Team will routinely contact students who have submitted an application where there is missing information, or to clarify any queries. Please note this will delay the processing and outcome of your application so it is important to provide a fully completed application form and all required supporting documentation at the time of submission.

In-person or Teams appointments can be arranged. Students must contact us by emailing student.fin-supp@ncl.ac.uk to request an appointment. A **pre-arranged Teams or in person appointment** will usually be one hour in duration. In most instances only two submission appointments will be offered so it is important to notify us if you are unable to make the pre-arranged 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.

Direct submission by email may be considered in exceptional circumstances.

Incomplete applications will not be accepted or processed.

Only fully completed application forms with all supporting documentation will be accepted for assessment and students should make every effort to complete the form and collate supporting evidence before submitting online/attending an appointment. Students who have not fully completed their application form or collated **all** supporting documents will be contacted via a Teams call/email and asked to supply any missing supporting evidence before their application can be submitted for assessment.

Students must ensure that the information they have provided in their application is accurate and completed to the best of their knowledge. Inaccurate 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](#).

For help completing the application contact us by emailing student.fin-suppl@ncl.ac.uk or telephoning 0191 208 5679.

Although the FAF 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-suppl@ncl.ac.uk if they think they need to reapply. If eligible for reassessment a reassessment application form will be issued. In order to reach a decision about whether we should 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. If the student has failed to change their behaviour or they have not acted on advice outlined in the outcome letter from their first application no reassessment will be undertaken.

Some students may be eligible to (re) apply for assistance during their summer vacation using the FAF Summer Fund form and will be assessed over 13 or 9 weeks depending on the assessment period used in their original assessment.

Students who wish to apply during the summer vacation should contact the Student Financial Support Team to outline their circumstances so it can be determined if they fall in to one of the groups who are eligible for assistance during the summer.

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 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 provided in the application form will be processed in line with the GDPR and the Student Health and Wellbeing Privacy Notice which can be found at: <https://www.ncl.ac.uk/wellbeing/about/privacynotice/>

Data will be stored in accordance with the University's Records Management Policy. Identifiable data will not usually be shared with third parties (separate legal entities to the University) without 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.

5. Assessment Process and Payment

All applications will be considered by one of the hardship assessors from the Team. A decision will only be finalised, and an outcome issued once the assessment has been undertaken in line with the agreed policy outlined in this document.

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 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.

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 FAF is a last resort.

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 evidence this. Financial support provided by family in other forms, such as making direct rent payments or covering the cost of mobile phone bills will also 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 FAF).

Savings from the beginning of the year will be included in the assessment as available income. The level of savings is the total net balance across all accounts held by the student calculated at the beginning of the assessment period, e.g., on 17 September 2023 for a course commencing on 18 September. Interest-free overdrafts will not be included when calculating the level of savings for applications submitted during the Academic Year.

Once the income to be utilised in the standard assessment has been finalised **expenditure** will then be calculated.

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, for the purposes of regular paid work) 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 will not normally be used to repay non-priority debts though there may be some exceptional cases where non-priority debt might be treated as a priority. Debt repayment to family members and friends will also not usually be included in assessments.

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 any supporting evidence as

it may be possible to factor some of these costs into the assessment, over and above the usual travel cap.

Students who may incur / have incurred additional costs due to caring responsibilities may wish to provide a breakdown and evidence of these as it may be possible to factor some of these costs into the assessment.

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 into 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 an explanation and evidence of their situation.

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 relevant maximum award cap (£1,650 for single students and £2,750 for students with dependents). Awards exceeding the maximum caps will never be made irrespective of circumstances.

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; who are genuinely unable to work; who 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 FAF application is successful.

If successful, payment will be made directly into the student's nominated bank account as specified on their 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. Cash payments cannot be made. 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.

6. Outcome and Appeals Process

FAF applicants should receive an outcome within 15 working days if a fully completed application form with all supporting evidence is submitted. An outcome will be sent to the student's University email address. 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 15 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 by the Assessment Team 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 correspondence will clearly outline if there are conditions attached to the payment of awards or loans from the FAF.

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 discussion 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 University [Complaints Procedure](#).

Students who apply to the FAF will be contacted by the SFST 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		
Overseas Government or Embassy	Include living cost element / disregard fee element	
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 / Learning Support Fund	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: 0191 239 3979
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 Studentship / stipend	Include living cost element / disregard fee element	

Teacher Training Bursary / Scholarship	Include in full	
Disabled Students' Allowances	Disregard	
Personal:		
Paid Work	Include in full	
Sponsorship	Include living cost element / disregard fee element	
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 but will not include interest free overdrafts
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 or cannot be drawn upon
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		
University Scholarship	Include living cost element / disregard fee element	
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	
Student IT Hardship Fund	Include in full	
SFST Emergency Funding	Include in full	