

# Student Financial Support Fund Policy & Supplementary Guidance

2023-24

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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 for the duration of their studies. Hoping to secure paid work once they have commenced their course, but failing to find a job, would not be deemed as 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:

- 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 and be in receipt of the maximum loan to which they are entitled from the Student Loans Company and received the first loan instalment;
- 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 and be in receipt of the maximum loan available to them before seeking assistance from the SFSF.
- **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 SFSF. 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 SFSF 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](mailto: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-supp@ncl.ac.uk](mailto:student.fin-supp@ncl.ac.uk) or telephoning 0191 208 5679.

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-supp@ncl.ac.uk](mailto:student.fin-supp@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 SFSF 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 discuss 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 determine 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 and be in receipt of 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 do not take out SLC funding due to religious reasons must provide evidence they have tried to obtain to alternative sources of funding, including loans which are compliant with [Sharia Law or are non-interest bearing](#). 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 this before an SFSF application can be accepted and processed as well as demonstrating they had adequate funding for the duration of their students 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 into 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 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 into the SFSF assessment.

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. 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 student 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, childcare, 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 dependent children under 18, this cost will be factored in as a separate cost up to our 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, 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 students should 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 provide any supporting evidence. It may be possible to factor in some of these additional travel 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 in 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 costs as it may be possible to factor some of these 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 into 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 £4,400.

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 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. The maximum award cap is £4,400 – awards exceeding this will never be made irrespective of circumstances.

## **6. Outcome and Appeals Process**

SFSF 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 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 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 SFSF 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
<b>Statutory</b>		
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	
<b>Personal:</b>		
Paid Work*	<p>UG: Disregard in standard term-time assessment</p> <p>Include (up to an agreed weekly cap of £149.80) in non-standard assessments</p> <p>Include in summer assessments</p> <p>PG: Include in full in both standard and non-standard assessments</p>	<p>*Salary will be included for students on paid placements</p> <p>Income from paid work will be included in assessments for suspended and external students.</p>
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 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 living cost element / disregard fee element	
Returned deposits from previous academic year	Include in full	
<b>University Funding</b>		
Opportunity Scholarship	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	
Student IT Hardship Fund	Include in full	
SFST Emergency Funding	Include in full	
UK UG Student Parent Bursary	Include in full	



## APPENDIX B - COMPOSITE LIVING COSTS

## 2023-24 COMPOSITE LIVING COSTS NEWCASTLE

Situation	Weekly Amount (£)
Single	110
Lone Parent	110
With partner	170
One child	128
Each additional child	99



## APPENDIX C – VARIABLE CAPS

## 2023-24 VARIABLE CAPS NEWCASTLE

Item	No dependants				
	39 weeks	14 weeks	43 weeks	9 weeks	52 weeks
Accommodation	£6,734	£1,813	£6,734	£1,166	£6,734
Insurance (Life only)	£250	£85	£250	£60	£250
Transport In Tyne & Wear:	£870	£313	£959	£201	£1,159
Out of Tyne & Wear	£1,330	£478	£1,466	£307	£1773
Car Costs	Public Transport Cap				
Course Materials	Cap up to £1,200				
Compulsory Field Courses	£250 (with written evidence)				
Diagnostic Assessment	Cap up to £300 (1 test only)				
Medical Reimbursement	Cap up to £30 (1 test only)				
Minimum Debt Repayment	Essential only				
Mobile Phone	WITHIN CLCs ONLY				
Item	With Dependants/Partners				
	38 weeks	14 weeks	43 weeks	9 weeks	52 weeks
Accommodation	£7,225	£1,945	£7,225	£1,250	£7,225
Insurance	£500	£170	£500	£120	£500
Transport: In Tyne & Wear:	£1,545	£555	£1,704	£360	£2,060
Per Child	£644	£232	£711	£149	£860
Out of Tyne & Wear:	£2,266	£814	£2,498	£523	£3,023
	£711	£256	£783	£165	£948
Car Costs	Public Transport Cap				
Course Materials	Cap up to £1,200				
Compulsory Field Courses	Cap at £250				
Diagnostic Assessment	Cap up to £300 (1 test only)				
Medical Reimbursement	Cap up to £30 (1 test only)				
Minimum Debt Repayment	Essential Only				
Mobile Phone	£300	£108	£330	£70	£400
Childcare 1 child			£9556	£2,000	£11,556
2 or more			£16,383	£3,429	£19,812

