



Student guidance for making an application to the City Hardship Fund 2023/24

The City Hardship Fund provides financial support for our current students who are experiencing financial hardship whilst studying on their current course at City. The Fund is supported by City, University of London, Alumni and other sponsors. The funding provided helps with students' living costs and course materials (e.g. a laptop, WiFi, software) required to study at City. Students are required to complete an online application form and submit evidence confirming their income and expenditure, the financial assessment will determine whether a grant is provided and the value of the grant. No funding can be provided towards tuition fees or visa application fees.

At City we understand how important it is for students to learn how to effectively manage their finances, this includes using a budget regularly and learning how lifestyle choices can impact your finances. City has made it possible for each student to develop their financial skills by using the money management tools for free from [Blackbullion](#) an online financial capability platform. We recommend that applicants to the City Hardship Fund register with [Blackbullion](#) (it is free for all City students) and complete the following modules: [Make budgeting work for you](#), [Student Lifestyle](#) and [Risk](#). One-to-one budgeting support is available from the [City Student Union Money Advice Service](#) they can also provide [short term loans up to £200](#).

1. Who can apply to the City Hardship Fund?

- Students on Foundation, Undergraduate, Masters or Research courses enrolled full-time or part-time (at least 50% of a full-time equivalent course) at City, University of London including Urdang undergraduates in Year 1 and 2.
- Students must be in receipt of **all** eligible sources of funding before applying to the City Hardship Fund, including maximum entitlement to the means tested maintenance loan and allowances from [Student Finance England](#), [NHS training grant](#), [Welfare Benefits](#) (e.g. Universal Credit) where eligible. Applicants must have normally received their first instalment of student finance and shared their Student Finance England assessed household income with City.
- Students need to demonstrate that they have made realistic provision to pay their tuition fees and living expenses and be up to date with their tuition fee payments.

Please note: INTO and short courses students are not eligible. Students can only apply once during each academic year.

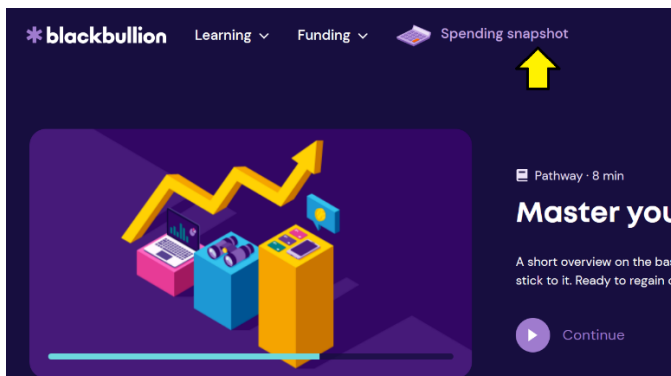
2. What support is available?

- Dependent on the outcome of the financial assessment the maximum grant value is £1500, for priority* students £2500. Grants do **not** need to be repaid.
- Where appropriate a loan may be provided, the loan does not include any charges/interest but must be repaid in full upon receipt of your first/next student finance instalment – the maximum loan value is £500. You will need to submit an agreement short term loan form.
- No funding can be provided towards tuition fees or visa application fees.

*Students from low household incomes (£25,000 or less), with a disability or health condition in receipt of welfare benefit related to disability or health condition (e.g. PIP) or DSAs, dependent children, carers, care leavers, estranged students, undergraduate students in their final year.

3. How do I apply?

1. Register with [Blackbullion](#) and complete the 'Spending snapshot' – the yellow arrow on the screenshot below shows where this is located on the [Blackbullion](#) website:



2. Complete all sections on the City Hardship Fund application form and upload all required evidence that applies to you. Incomplete applications will not be assessed until all the required evidence has been provided.
3. Applications are assessed in the order of receipt, normally within 4 weeks. We conduct a financial assessment and take into consideration your personal circumstances.
4. You will be notified of the outcome via your City email address. If you are given a grant/loan we will pay you directly into your bank account, using the details you provide in your application form.
5. Students can only apply once during each academic year unless there has been a significant change in your personal or financial circumstances evidence is required.



4. What supporting evidence is required?

A) Evidence of income – submit all that apply to you

- Three months bank statements for all your bank accounts and investment: savings accounts, ISAs, investments, crypto-currencies, trusts (excel spreadsheets are not acceptable) please explain all transactions over £100;
- Student Finance entitlement statement or letter for 2023/24;
- NHS Bursary entitlement letter 2023/24;
- Studentship or scholarship letter 2023/24;
- Three months payslips (modular, part-time, placement or secondment students only);
- Partner/spouse income for three months e.g. payslips or bank statements;
- Recent Welfare Benefit entitlement letter e.g. Universal Credit;
- Letter from [Disabled Students' Allowance \(DSAs\)](#) or [welfare benefit related to disability or health condition](#) e.g. Personal Independence Payment (PIP) - required to be assessed as student with a disability or health condition.

B) Evidence of expenses – submit all that apply to you

- Rent/tenancy agreement, mortgage statement, parental confirmation of contribution to rent/mortgage;
- Priority bills e.g. rent arrears, council tax arrears, overdue utility bills
- Childcare costs
- If your term-time address is outside London please highlight your weekly/monthly travel expenses on your bank statements
- Other costs e.g. optical, dental, prescription
- Council tax bill

5. How am I assessed?

Students will be financially assessed, where their income (e.g. loans, welfare benefit, parental support) is compared to their expenditure (e.g. rent, travel, course materials) to determine whether there is any financial need including consideration for personal circumstances. Where there is a shortfall a grant of 50% of the deficit will be provided (up to the maximum values mentioned in section 2).

6. What counts as income?

Students are expected to contribute towards their income for living costs and course materials through a variety of sources including part time work, savings, using their bank overdraft etc. This fixed income is applied in the financial assessment, we use the set figures agreed by the National Association of Student Money Advisers (NASMA). For full-time undergraduate/foundation 1st year students this is £2,168, 2nd year £1,446 and final



year £724, students with dependents/ill health/disability £0 – postgraduates £12,844 students with dependents/ill health/disability £10,816. In addition to the fixed income, we include your actual income for things like your student loan, bursaries, scholarships, welfare benefits, parental support, savings above £2,000 etc.

7. What counts as expenditure?

Students are expected to manage their money effectively this includes making good choices when spending money e.g. using public transport instead of Uber, making meals rather than using Deliveroo, avoid buying luxury/expensive items and not gambling – the potential grant value from the Fund may be reduced in these cases. Students can further develop their financial skills through using the other Blackbullion pathways including making a budget using the [Blackbullion Budget Calculator](#) further support is available from the [City Student Union Money Advice Service](#).

We use the set figure agreed by the NASMA for Composite Living Costs which includes food, utilities, clothes, home contents insurance, entertainment, clubs and societies, mobile phone expenses which are £167 for a single student, with a partner £227, one child £128 (each additional child £98) per week. For the following actual costs are used up to our cap for each category: rent, childcare, travel, course materials, initial contribution towards Disabled Student Allowances (£200).

8. What do I do if I'm not successful?

Grants are based on students' individual financial situation and personal circumstances. If your application is unsuccessful you can ask for more information. An unsuccessful application in one year does not necessarily mean that you will be unsuccessful in the next academic year. There may also be things that you could do to improve your financial situation e.g. effective budgeting and finding suitable part-time work. City's Unitemps is at hand to help students find part-time work during term time and also more hours during holidays, [you can contact Unitemps online](#). There are also many other employment agencies which can help students find part-time work around their studies.

9. How do I appeal a decision?

If you wish to appeal against the outcome of your application please do this in writing by emailing funding@city.ac.uk make the email subject: Hardship Fund Appeal with your name and student number– please include the following:

- Basis of your appeal:
 - a) you believe you have been incorrectly assessed and explain why **or**
 - b) there has been a significant change in your financial and/or personal circumstances since your original application;
- Include any further relevant supporting documents.

We aim to review appeals within 5 working days. Your case will be re assessed by the Student Funding Manager whose decision will be final.