Student guidance for making an application to the City Hardship Fund

As part of City's commitment to provide financial assistance for their students in financial hardship, we have the City, University of London Hardship Fund. The fund provides financial support to all our current students who have met unforeseen financial hardship during their studies. All applications are means-tested and proof of income and expenditure are required. Students must be up to date with their tuition fee payments - no financial support can be provided towards payment of tuition fees under any circumstances. For the academic year 2019/20 the maximum award for full-time students is £1,000, and £1,500 for priority students. The maximum award for part-time students is £500 and £750 for priority students (priority students are students with a disability, care leavers, dependent children, estranged students, carers and undergraduate students in their final year). Students can only apply once during each academic year unless there has been a significant change in your personal or financial circumstances.

Who can apply to the City Hardship Fund?

- Students must be enrolled full-time or part-time students (at least 25% of a full-time equivalent course) at City, University of London. INTO students are not eligible to apply.
- Students must apply for all eligible sources of funding before applying to the City Hardship Fund, this would include the full entitlement for means tested maintenance loans and grants, NHS Student Bursary, Child Tax Credits, Housing Benefit, Parents Learning Allowance, Childcare Grant, Council Tax Reduction, Universal Credit.
- Undergraduate and postgraduate students must be able to demonstrate that they have made realistic provision to cover their tuition fees and living expenses, evidence is required.
- Students must have received their first instalment student funding.
- Students must not have any outstanding tuition fees due to City when making their application to the City Hardship Fund.

How do I apply?

1. Complete the application form on the City Hardship fund webpage;
2. Fully complete all sections of the form;
3. Supply all of the supporting evidence with your application – use the checklist to help you. Incomplete applications will not be assessed;
4. We aim to assess complete applications within 4 weeks;
5. You will be notified of the outcome via your City email address. If you are given a grant we will pay you directly into your bank account, using the details you provide on the application form.

What supporting evidence is required?

A) Undergraduates required supporting documents:
- Student Finance entitlement statement/letter 2019/20;
- NHS Bursary entitlement letter 2019/20 (NHS funded courses only);
• Three months bank statements for all your bank accounts (online statements are acceptable but not excel spreadsheets) please explain all transactions (credits and debits) over £100;
• Rent/tenancy contract, mortgage statement, parental confirmation of contribution towards rent/mortgage;
• Council tax bill (if applicable);
• Priority bills e.g. rent arrears, council tax arrears, overdue utility bills (if applicable);
• Partner/spouse income for three months e.g. payslips or bank statements (if applicable);
• Recent Housing Benefit entitlement letter (if applicable);
• Council Tax Benefit entitlement letter (if applicable);
• Child Tax Credit and Working Tax Credits entitlement letters (if applicable);
• Universal Credit entitlement letter (if applicable);
• Childcare receipts (students with dependent children only);
• If your term-time address is outside London please highlight your weekly/monthly travel expenses on your bank statements.

B) Postgraduates required supporting documents:
• Postgraduate Loan entitlement letter 2019/20;
• Studentship/Scholarship letter;
• Three months' payslips;
• NHS bursary entitlement letter 2019/20 (NHS funded courses only);
• Three months bank statements for all your bank accounts (online statements are acceptable but not excel spreadsheets) please explain all transactions (credits and debits) over £100;
• Rent/tenancy contract, mortgage statement, parental confirmation of contribution towards rent/mortgage;
• Council tax bill (if applicable);
• Priority bills e.g. rent arrears, council tax arrears, overdue utility bills (if applicable);
• Partner/spouse income for three months e.g. payslips, bank statements (if applicable);
• Recent Housing Benefit Letter (if applicable);
• Council Tax Benefit Letter (if applicable);
• Child Tax Credit and Working Tax Credits Letter (if applicable);
• Universal Credit entitlement letter (if applicable);
• Childcare receipts (students with dependent children only);
• If your term-time address is outside London please highlight your weekly/monthly travel expenses on your bank statements

How am I assessed?

The student income is calculated for the current period of study and compared to the student expenditure using set caps for both. If there is a deficit, a grant of 50% of this deficit will be given up to the cap the maximum grant for full-time students is £1,000 and £1,500 for priority students and maximum grant for part-time students is £500 and £750. Students' personal circumstances will be considered and also effect the final grant amount.
What counts as income?

The types of income we will include in assessments depend on your circumstances. Student finance, bursaries, scholarships for living costs and means-tested welfare benefits, savings above a set level, parental/partner support will be included as income. An assumed income is applied this is the amount of money we expect you to contribute towards your living costs – a combination of part-time work, savings or an overdraft facility.

What counts as expenditure?

Only essential expenditure e.g. rent, utilities, childcare, travel, medication, cost materials, initial DSA £200 up front cost.

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. better budgeting, 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 long summer break: https://www.unitemps.com/. There are also many other employment agencies which can help students find part-time work. With London’s vast array of shops and bars it’s quite easy for students to find suitable part-time work to fit around your studies.

How do I appeal a decision?

If you wish to appeal against the outcome of your application please do this is writing by email funding@city.ac.uk for the attention of the Student Funding Manager – please include the following:

- A detailed explanation of why you disagree with the outcome;
- Include any further relevant supporting documents;
- Basis of your appeal:
  - a) you believe you have been incorrectly assessed
  - b) a significant change in your financial and/or personal circumstances since your original application;

The Student Funding Manager’s decision will be final.