Guidance for making an application to the City Hardship Fund

Students can apply for help with rent, bills, course costs, travel, childcare costs or something unexpected. No financial support can be provided towards payment of tuition fees under any circumstances. All applications are means-tested and proof of income and expenditure are required.

Awards are discretionary so not all students who apply will receive a positive outcome.

For the academic year 2018/19, the maximum award for full-time students is £1000, and £1200 for priority students. The maximum award for part-time students is £500 and £600 for priority students. (Priority is given to students with a disability, care leavers, dependent children and undergraduate students in their final year.)

However, if you are successful with an award the amount you receive will depend upon how much your shortfall is when your income and expenditure are compared during the assessment.

PLEASE NOTE: Students can only apply once during the academic year unless there has been a significant change in your personal or financial circumstances resulting in an increase in your expenditure or a decrease in your usual income.

FAQs

Who can apply to the City Hardship Fund?

- Students must be enrolled full-time or part-time students (at least 50% of a full-time equivalent course) at City, University of London
- Students must apply for all eligible sources of funding before applying to the City Hardship Fund, this would include means tested maintenance loans and grants, NHS Student Bursary, Child Tax Credits, Housing Benefit, Parents Learning Allowance, Childcare Grant, Council Tax Reduction
- Undergraduate and postgraduate students must be able to demonstrate that they have made reasonable provision to cover their tuition fees and living expenses, evidence is required
- Students must be paid their first instalment of their Student Finance before applying to the City Hardship Fund
- 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. We will not accept applications with incomplete evidence.
4. We ask for photocopies of documents as we are unable to return original copies to you.
5. We aim to assess applications within 28 days. However, if your application is incomplete or we need further evidence this can delay the process.
6. You will be notified of the outcome via email. If you are successful with an award 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 2018/19;
- NHS Bursary entitlement letter 2018/19 (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 over £100**;
- Rent/tenancy contract, mortgage statement, parental confirmation of contribution to rent/mortgage;
- Council tax bill (if applicable);
- Priority bills (if applicable);
- Partner/spouse income for three months e.g. payslips or bank statements;
- Recent Housing Benefit Letter (if applicable);
- Council Tax Benefit Letter (if applicable);
- Child Tax Credit and Working Tax Credits Letters (if applicable);
- Childcare receipts (students with children only);
- If your term-time address is outside London, please give evidence of the costs involved in travelling to City e.g. weekly or monthly travel tickets.

**B) POSTGRADUATES** required supporting documents:
- Postgraduate Loan entitlement letter and/or Professional and Career Development Loan agreement;
- Studentship/Scholarship letter;
- Three months’ payslips;
- NHS bursary entitlement letter 2018/19 (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 over £100**;
- Rent/tenancy contract or mortgage statement;
- Council tax bill (if applicable);
- Priority 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);
- Childcare receipts (students with children only);
- If your term-time address is outside London, please give evidence of the costs involved in travelling to City e.g. weekly or monthly travel tickets.

**How am I assessed?**

In all cases your income and expenditure are compared **across the academic year only**, using a standard formula. This formula loosely represents the basic DWP Benefit figures set annually by government, but additional costs are taken into account (e.g. travel, course and housing costs).
We also take into consideration your personal circumstances; for example, for many students this will typically be a single person who receives student finance funding based upon parental income, living in a student house or Halls. For others who live with a partner and/or children we look at the whole household, so a partner’s income will be taken into account.

Each application is considered on its own merits, we don’t compare one application to another, but we do apply consistency. There must be a shortfall between income and expenditure included to be successful with an award. If you are successful, the amount you will receive depends upon how much your shortfall is.

Assessment periods vary depending on the type of course you are studying, and whether or not you have children, dependants or disabilities. They reflect the same length of time that your Maintenance Loan is calculated over.

**What counts as income?**

The types of income we will include in assessments depend on your circumstances. Not all students will receive financial support from family, but we will include this if you do, and for those not in receipt of the maximum maintenance loan, we may assume that your family will need to assist you financially to make your course of study viable.

We would not expect you to apply to the Fund if you have savings, but if you do have savings in excess of £1500, we may ask you to provide further details of your financial commitments or defer your application until these funds have reduced.

For single, undergraduate students without dependants or disabilities, we will also include an ‘assumed income’. This is an amount of money you are expected to be able to contribute towards your living costs. It could come from part-time work, savings or an overdraft facility. However, if you are earning from part-time work we don’t include your actual wages, even if you earn more than the assumed income (different guidance applies to postgraduate students and partners’ wages). If you are unable to work due to ill health or disability and are able to provide medical evidence we can remove the assumed income figure in full or part depending on your circumstances. If you are in on a 52 week course (for example nursing students) we don’t include an assumed income figure, and if you are in your final year, we use a reduced figure.

**What counts as expenditure?**

As a hardship fund, only essential expenditure most students are likely to encounter will be included. We apply fixed amounts according to circumstances for general living, travel and course costs to ensure consistency and fairness (see tables overleaf). We may be able to include other essential costs not detailed here, for example medical costs not covered by DSA, if you are able to provide evidence. We include a fixed amount for course costs, but if you have high course costs (e.g. Optometry) then we will require you to provide a breakdown of these costs, together with receipts/supporting evidence.

Please refer to the tables below, which detail the types of income and expenditure that we include in our financial assessments for different types of students/courses.
<table>
<thead>
<tr>
<th>Category of Student</th>
<th>Assessment period</th>
<th>Income included</th>
<th>Expenditure included</th>
<th>Weekly caps (Expenditure)</th>
</tr>
</thead>
</table>
| Single undergraduates | 39 weeks          | – Maintenance Loan  
– Maintenance Grant  
– NHS Bursary  
– Family contribution  
– Assumed income (1st and 2nd years only)  
– Adult Dependants Grant  
– Care Leavers Grant  
– Housing Benefit  
– Income Support  
– Partners Income  
– University bursary  
– Savings above £1500 | – Rent  
– Travel costs  
– Course costs  
– General living costs (food/utility bills/phone/clothing)  
– Medication | £180.00  
Up to £59.90 depending on Zones |
| Undergraduate students who have dependants or disabilities | 43 weeks          | – Maintenance Loan  
– NHS Bursary  
– Special Support Grant  
– University Bursary  
– Family contribution  
– Parent Learning Allowance  
– Adult Dependent Grant  
– Childcare Grant  
– Partner’s income  
– Housing Benefit  
– Child/Working Tax Credits  
– Universal Credits | – Rent  
– Travel costs  
– Course costs  
– General living costs (food/utility bills/phone/clothing)  
– Childcare costs  
– Council Tax  
– Medication | £250.00  
Up to £59.90 depending on Zones  
£10.00 (excl. Optometry)  
£145.00 (+adjustments depending on no. of children)  
£150.00 (1 child)  
£255.00 (2+ children)  
Actual cost (over 43 weeks) |
| Postgraduate Full-time | 52 weeks          | – Postgraduate Loan  
– NHS Bursary  
– Earnings/Notional PG income  
– Adult Dependent Grant  
– Care Leavers Grant  
– Family Contribution  
– Childcare Grant  
– Partner’s income  
– Housing Benefit  
– Child/Working Tax Credits  
– Universal Credits | – Rent  
– Travel costs  
– Course costs  
– General living costs (food/utility bills/phone/clothing) | £180.00 (non-priority students),  
£250.00 (priority students)  
Up to £59.90 depending on Zones  
£10.00 (excl. Optometry)  
£120.00 |
|               | Postgraduate Part-time | 52 weeks | – Postgraduate Loan  
– NHS Bursary  
– Parent Learning Allowance  
– Family Contribution  
– Childcare Grant  
– Partner’s income  
– Housing Benefit  
– Child/Working Tax Credits  
– Income support | – Childcare costs  
– Medication | – Rent  
– Travel costs  
– Course costs  
– General living costs (food/utility bills/phone/clothing)  
– Childcare costs  
– Medication | – £180.00 (non-priority students),  
– £250.00 (priority students)  
– Up to £59.90 depending on Zones | – £10.00 (excl. Optometry)  
– £120.00  
– £150.00 (1 child)  
– £255.00 (2+ children) |

**What do I do if I’m not successful?**

Unfortunately not everyone will be successful with an award. We are always happy to discuss this with you, and an unsuccessful application in one year does not necessarily mean that you will be unsuccessful with applications in future years. Your circumstances may change, and single final year undergraduates are assessed slightly differently to non-final years.

There may also be things that you could do to improve your financial situation. If you would like support with budgeting your finances, please contact our advice team who can help you with this. They can also check that you are receiving the right amount of maintenance loan from Student Finance, and welfare benefits if you receive them. They can also advise on student bank accounts, and help you resolve any issues you may have accessing or receiving the correct level of statutory funding: [https://www.city.ac.uk/study/fees-and-funding/financial-support-services](https://www.city.ac.uk/study/fees-and-funding/financial-support-services).

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/](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 a decision, do so in writing via email to fundsservice@city.ac.uk, using the subject heading ‘Hardship Appeal’. The Senior Financial Support Adviser will respond to your appeal. Their decision will be final. If the Senior Financial Support Advisor has assessed your
application, they will pass on your appeal to the Student Centre Manager. Their decision will be final.
Please ensure that you fully explain why you disagree with the outcome of your application - attaching any further relevant documents.
Your appeal must meet specific criteria to be considered – we can’t accept appeals simply on the grounds that you haven’t been successful. In brief, the grounds are:
i) You believe you have been incorrectly assessed
ii) There has been a significant change in your financial and/or personal circumstances since your original application or there is information and/or evidence related to your financial and/or personal circumstances that you did not raise when your application was submitted.

**Submitting a complaint**

Students can make a complaint about any aspect of the assessment process, administration or customer service should they be unhappy with their experience. Please find information about the student complaints procedure on the Student Hub: [https://studenthub.city.ac.uk/help-and-support/extenuating-circumstances-complaints-appeals](https://studenthub.city.ac.uk/help-and-support/extenuating-circumstances-complaints-appeals)

Initially, you would be expected to try and resolve the issue informally with the Student Finance Advice Team by contacting the Student Centre Manager. You can briefly describe your issue in writing to the fundsservice@city.ac.uk email using the subject heading ‘Complaint’. The Student Centre Manager will work with you to try to resolve your issue. If this is not possible, you will receive advice on how to move through the more formal stages of the complaint procedure.