



University College Birmingham Hardship Fund – Information and Guidance 2023-24

1. Overview

The UCB Hardship Fund aims to assist UK students who have experienced financial difficulties due to an unexpected change in their circumstances and which has led to a shortfall in funding, negatively impacting on their ability to continue or succeed in their studies here. The Hardship Fund is a financial support resource designed to assist as many eligible students as possible, taking into account their engagement with and commitment to their course and helping them to achieve a positive outcome from their time at university.

Specifically, the aim of the Hardship Fund is to support students with:

1. Food – money or supermarket vouchers
2. Energy – support towards paying bills
3. Travel – predominantly costs of travel to and from University
4. Accommodation – rent costs
5. Equipment/IT – digital access (laptop, Wi-Fi, software)

This fund cannot under any circumstances be used towards tuition fees. Students must show that they have made adequate provision to pay their fees and will be able to cover remaining costs should an award be made.

2. Eligibility

In order to apply for the Hardship Fund you must meet all of the eligibility criteria:

- be an undergraduate or postgraduate student fully enrolled on a course at UCB
- be studying on a full-time course
- satisfy the residency criteria to be classed as a ‘home’ student for fee and funding purposes.
- have applied for all public funds accessible to you before applying for the Hardship Fund i.e., Student Finance maintenance loan
- have made arrangements to cover all of your fees and made adequate provision to cover your living costs but are now in demonstrable need of financial support as a result of unexpected, exceptional changes in circumstances
- have a minimum of four weeks remaining on your course at the point of application to the fund if you are in your final year of study

3. Evidence

To support your Hardship Fund application you must provide accurate, up to date and relevant evidence to support your reason for applying. Below are listed some of the evidence types we require to assess applications. Please be aware this is not an exhaustive list, and you can be requested to provide further evidence if it is deemed necessary.

All evidence must be readable and accessible, sent in an accepted format (pdf, doc) and in English.

Please see the list below for evidence that must be submitted to support your application:

- a) Bank statements:



- The most recent 2 months of bank statements for all accounts that you and your partner/spouse hold. This includes savings accounts, overseas accounts, ISAs and investment accounts
 - Bank statements must be submitted in a clear and readable format and show: name and address, bank account details, including sort code and account number, opening and closing balance, all transactions covering the last 2 months before you applied to the Hardship Fund
 - Notes must be added to all transactions going into or out of your accounts over £50.00 and must explain: who the transaction is from/to, what the transaction is for. When viewing your bank statements, please be aware we may question any transaction above £50.00. If you wish to explain any large transactions, please include information on these on your application form
- b) Proof of external funding:
- You must provide proof of any student loan/grant from Student Finance England, NHS or other external bursaries or scholarships you are in receipt of
 - The evidence should show a list of payments you have already received from the external funding as well as payments you are yet to receive and when you will receive them
- c) A personal statement detailing why you are applying for the fund. This statement should demonstrate:
- What your current financial difficulties are
 - How your financial situation has changed and what unexpected situation led to this change
 - What steps you are taking to improve your current financial situation and how you are trying to find alternative funding
 - What your long-term plan is to fund yourself for the remainder of your studies

The following evidence will only be required for some applicants:

- d) Rental agreement or mortgage statement:
- This must be submitted if you are applying for support with rent / mortgage payments
 - You must also provide any evidence of debt/arrears in relation to outstanding rent / mortgage payments
- e) Universal Credit statements:
- The most recent 2 months of Universal Credit statements must be submitted
 - You must submit a full statement which includes name, address, amount before and amount after deductions
- f) Evidence of dependants:
- This must be submitted if you indicate on your application form that you live with dependants
 - You must submit either a copy of your current Child Tax Credit/Universal Credit statement or your Child Benefit award letter for any dependent children

Please note that the Financial Support service (part of Student Services) only processes your data for specified purposes and if it is justified in accordance with data-protection law. The University uses the information that you give us when you apply for financial support for the purposes of assessing your eligibility for such support and to contact you regarding your application. The Financial Support team will keep your personal, sensitive data secure and will destroy these records after 7 years in



accordance with our data retention schedule. Our administrative/managerial/ IT staff associated with the Financial Support Service are the only staff who have access to your data and will work with your data confidentially.

4. How to apply

To apply for financial support from the Hardship Fund you will need to do the following:

1. Ensure that you meet the eligibility criteria
2. Email our Financial Support team (financialsupport@ucb.ac.uk) requesting an application form
3. A member of the team will then send you the application form along with a guide on applying and eligibility criteria. You MUST read this before applying as ineligible applicants or incomplete applications will not be considered
4. Return the completed application form and all required evidence to the Financial Support team at financialsupport@ucb.ac.uk

Note: your application will not be assessed until you submit a full and complete application form, including all necessary evidence to complete an assessment.

5. Application assessment process

Complete applications with all the required evidence will be assessed by the Financial Support team (Student Services).

Applications are assessed on a case-by-case basis. The assessor will consider:

- Changes in financial circumstances – this must have occurred after the start of the course and in the same academic year that you are applying for the fund. You must be able to demonstrate that this change in circumstances was unexpected and you could not have foreseen it
- Budgeting and Planning – you must be able to demonstrate that you made reasonable provision for all course related costs, including tuition fees, before starting your course. An example of this could be employment, savings, or other outside funding
- Future plans – you will also need to show that you have considered how you will fund yourself until the end of your studies. The Hardship Fund is a short-term form of support only and should not be considered as your primary source of funding
- Financial situation – we will also look at your income and expenditure to understand your financial situation. This will be done by looking at the bank statements and other evidence you have provided. If you have high levels of non-essential expenditure, your application may be rejected, and you will instead be directed to other support agencies who may be able to help

We will consider all the information and evidence provided to us as part of the application. We advise that you provide as much relevant information and evidence to support your application as possible.

Please be aware that complete applications take up to **10 working days** to assess, i.e., two weeks. This may be longer in busy periods or when the University is closed, i.e., for public holidays. This 10-day period will only start from the point we have received all evidence required.



6. Priorities for assistance

When assessing applications, priority is given to the following groups of students:

- Students with children (especially lone parents)
- Disabled students (especially where Disabled Students Allowance (DSA) is unable to meet particular, individual costs)
- Care leavers and students from Foyers or those who are homeless
- Students that are estranged from their family

Please note that although the above-mentioned students are prioritised, they must still meet all the eligibility criteria.

7. Payment arrangements for successful applications

Where an award is made the maximum amount awarded will not exceed £800.00 and will usually be an amount lower than this, unless in exceptional circumstances.

Awards will not always be issued as a monetary payment. The award may be issued in full or in part as a travel pass, food vouchers or the payment of an invoice/third party payment where this is deemed appropriate.

Conditions may be made when granting an award made by the fund. This may include making payments directly to a third party with your agreement.

Any monetary payments will be made by BACS directly into your nominated bank account. This will happen up to 7 days after you have been contacted with your decision of an award for funding.

Awards issued as a travel pass and/or food vouchers will be issued electronically to your student email account.

8. Applying for the Hardship Fund more than once

You can apply for the Hardship Fund more than once in the same academic year if you have not exceeded the maximum award **and** if your circumstances have changed and you are experiencing financial difficulty.

We will not make multiple awards in the same year for the same circumstances.

9. Appeals Process

If you are dissatisfied with the decision regarding the outcome of your application, you may appeal within **2 weeks** of receiving your outcome email to the Financial Support team (Student Services).

Your appeal will be considered by either the Deputy Head or Director of the Student Services Team.

***This information is correct at the time of publication. It may be subject to change. ***

