



## 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 our current students who have met unforeseen financial hardship during their studies. 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 2020/21 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 evidence is required.

### 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 of 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. Complete all sections of the form;
3. Submit all of the supporting evidence that applies to you. Incomplete applications will not be assessed until all the required information and documents have been provided. This will significantly delay the assessment of your application.
4. We aim to assess complete applications within 6 weeks, applications are assessed in order of receipt.
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) Evidence of income – submit all that apply to you**

Student Finance entitlement statement or letter for 2020/21

NHS Bursary entitlement letter 2020/21

Studentship or scholarship letter for 2020/21

Three months payslips (modular, part-time, placement or secondment students 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;  
Partner/spouse income for three months e.g. payslips or bank statements;

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

Rent/tenancy contract, mortgage statement, parental confirmation of contribution to rent/mortgage;  
Council tax bill

Priority bills e.g. rent arrears, council tax arrears, overdue utility bills

Recent Housing Benefit entitlement letter

Council Tax Benefit entitlement letter

Child Tax Credit and Working Tax Credits entitlement letters

Universal Credit entitlement letter

Childcare invoices

If your term-time address is outside London please highlight your weekly/monthly travel expenses on your bank statements

Additional course related costs e.g. equipment, books

Health related costs e.g. optical, dental, prescription

**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 income and expenditure. If there is a deficit, a grant of 50% of the deficit will be given but not more than the maximum grant for full-time students is £1,000 and £1,500 for priority students and the maximum grant for part-time students is £500 and £750. Students' personal circumstances will be considered and also effect the final grant value.



## What counts as income?

The types of income we include in your assessments depends on your study level, tuition fee status (Home, EU or international) and personal circumstances e.g. student finance, bursaries, scholarships for living costs and means-tested welfare benefits, savings above a set level, parental/partner support. An assumed income is applied this is the amount of money we expect students to contribute towards your living costs, we use the set figure agreed by the National Association of Student Money Advisers (NASMA) – which is a combination of part-time work, savings, family support, bank overdrafts. For undergraduate/foundation 1<sup>st</sup> year students this is £2,775, 2<sup>nd</sup> year £1,850 and final year £925, students with dependents/ill health/disability £0 – postgraduates £13,728, students with dependents/ill health/disability £10,972.

## What counts as expenditure?

The NASMA set Composite Living Costs are used for food, utilities, clothes, home contents insurance, entertainment, clubs and societies, mobile phone expenses which are single student £129, with partner £176, one child £137 (each additional child £106) per week. Actual costs for rent\*, childcare\*, travel, medication/health related costs, course materials\*, initial DSA £200 up front cost are used up to caps. \* there are set caps for these types of expenditure.

## 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.

## How do I appeal a decision?

If you wish to appeal against the outcome of your application please do this in writing by email [funding@city.ac.uk](mailto: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.