

HE Emergency Hardship Fund

(Home UK Students only*)

Guidance Notes

2020/21

The Hardship Fund is designed to help students who have made adequate provision to cover their living and study costs, but through no fault of their own are experiencing financial hardship.

If a student has not received the first maintenance loan from the Student Loan Company at the start of term, through no fault of their own, an application for an emergency loan from the Emergency Hardship Fund can be made. This loan will have to be repaid when the first student maintenance loan instalment arrives.

An award can be in the form of a loan or non-repayable grant after the student has been assessed using national guidance via an income vs expenditure model. The hardship fund is intended to provide one-off support to help the student manage an exceptional and unexpected period of financial hardship. We are unable to subsidise the ongoing costs of the student's studies.

The amount awarded will have been assessed on an individual basis with an absolute maximum of £500 which would only be considered in exceptional circumstances. If awarded a loan the student will be expected to sign a loan agreement specifying when the loan will be repaid.

Application Criteria:

- All other possible sources of income have been exhausted before applying
- Able to show that there are the means to repay a loan if awarded
- Not to be in debt to the University/College at the time of application (*with exception to students awaiting their first instalment of Tuition Fee Loan*)

It should be noted that the funds are cash limited and can only be allocated whilst funding is still available. There is no entitlement to emergency hardship funding and funding cannot be guaranteed.

A panel will meet to consider fully completed applications on their individual merit and the student will be advised of the outcome as soon as a decision has been made.

* A 'Home' student is defined as a person who meets eligibility criteria residency (the same conditions apply to eligibility for student support, for example, the student loan). Usually this means you must have an unrestricted right to enter and remain in the UK, and you have ordinarily been resident in the UK for three years prior to the start of the course.