



University Studies Hardship Support Fund 2025 - 26

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University Studies at West Suffolk College has created a fund to offer additional financial support if you are experiencing unexpected financial hardship which is affecting your ability to study within your current academic year.

A student is considered to be in financial hardship when their allowable expenditure is higher than their income. The fund is to assist with costs associated with your ability to study and cannot compensate for over expenditure on non-essential items.

Before applying to the fund, there is an expectation that you will have exhausted all avenues of funding available to you, including all Student Loans you are entitled to. Students are expected to utilise any significant savings available to them before applying to the fund. An application can be refused if significant savings are available to you.

The support available differs according to your circumstances and whether you are a full-time or part-time student. Any award does not normally have to be repaid but you must meet the eligibility criteria to apply. Please be aware that not all applications will lead to an award being granted.

Students experiencing **urgent** financial hardship should speak to a Pastoral Support Tutor at the Student Hub at the earliest opportunity.

Support available

Your application will be means tested, meaning the difference between your expected income, and expected reasonable expenditure. Successful full-time students could receive an award between £250 and £2500 and part-time students, depending on the amount of credit they are completing in the current academic year, could receive an award between £200 and £2000.

Considerations Before Applying

- Have you applied for all Student Loans available to you?
- If you receive a lower maintenance loan, do you receive a parental contribution towards living costs?
- Do you have significant savings available to you? (e.g., ISA, cryptocurrency/trading portfolio)
- Have you considered the travel costs you will incur throughout the year?
- Are your outgoings larger than your expected income? And the reason for this – why does your current funding not cover all your needs at this time?

We would consider income, where applicable, as including:

- Savings
- Wages
- Student loans
- Benefits
- Family contributions

- Assumed income

Allowable expenditure includes (but is not exclusive to):

- Accommodation fees
- Travel
- Childcare
- Course costs
- Living costs
- IT equipment costs
- Unexpected one-off costs

Costs covered by the fund

The fund aims to provide financial support to contribute to specific costs which are not already being met from statutory (or other) sources of funding.

- Rent and general living costs
- Unexpected one-off costs.
- Learning Difficulty Diagnostic Testing
- A DSA contribution of £200 for any costs you are expected to contribute towards (such as specialist equipment)
- Graduation costs
- Course related trips

The Hardship Support Fund is unable to support the following:

- Tuition fees. Please note that if you are struggling to pay your tuition fees, email financesupport@easterneducationgroup.ac.uk who may be able to arrange a payment plan.
- Credit card debt
- A debt which pre-dates your enrolment
- Loan repayments
- Non-essential costs (e.g. leisure/entertainment, holidays and phone costs)

What do I need to provide?

You will be asked to submit relevant supporting evidence. As a rule, you are likely to be requested to provide the following:

- Supporting statement (why you are asking for financial assistance and which cost(s) you are seeking financial support with)
- Finance Breakdown from Student Finance England this document gives us a breakdown

of all the support you receive as a student. The document is headed 'YOUR STUDENT FINANCE BREAKDOWN'.

- Evidence of your income (e.g., Student Loan letter and bursary letters and copies of your bank statements). As a minimum we will require the most recent three months bank statements for all your accounts, including but not limited to, trading/investment, savings, overseas and UK.
- Evidence of your outgoings – such as your tenancy agreement/mortgage statement
- A written explanation for all transactions of £100 or over/the equivalent for all your statements
- Details of your partner's income if you are living with your partner and are sharing household bills. This should include your partner's last three months full bank statements and their last three payslips. If you are living with your partner and are sharing household bills, this information will enable us to have an overview of your financial situation and fully assess your application.
- Disclosure of benefits (which must be reflected on your bank statements if received within the last three months)
- Evidence of one-off costs (e.g., invoices or email correspondence confirming the cost you are needing help with).

If you have dependents or commuting is necessary for your course, please let us know and this will be considered in your application.

Please note that we are unable to accept screenshots, excel spreadsheets and documents that do not have your full name (for evidence of income, outgoings and, if applicable, partner's income). Evidence of income and one-off costs should also show your name, payment dates and payment amounts.

All evidence sent to us will be kept in line with our confidentiality policy and not shared with any other university teams without your knowledge.

Benefits are a source of income and this information will help us to ensure you are receiving the statutory financial help to which you are entitled before accessing the University Studies at West Suffolk College Hardship Support Fund.

Those necessary for an assessment are kept for auditing purposes. Any unnecessary documents (e.g., day-to-day utility bills, supermarket receipts) will be shredded and treated as confidential waste. The following documents are the minimum we need for an assessment:

Third party payments

University Studies will not make direct payments towards third party debt on behalf of a student, unless there is a significant risk that the student is unlikely to pay the debt themselves and it is in the best interest of the student if this debt were cleared. The student will be made aware of this within their outcome letter.

Application procedure and deadlines

You can obtain a hardship application form via the Student Hub on Canvas. All applications must be submitted to the Pastoral Support Tutor via universitystudiessupport@easterneducationgroup.ac.uk. Applications will only be considered when all sections have been completed and all required documentary evidence has been provided. All supporting evidence must be scanned and uploaded for electronic submission to your Personal Support Tutor.

Applications for 2025/26 will be accepted on a rolling basis between **Monday 6 October 2025** and **Friday 22 May 2026**. We aim to process the application and communicate the outcome within four weeks.

Students can apply in the current academic year even if they have applied in the previous years of their course. They can only reapply in the same academic year if their circumstances change substantially. Receiving an award in one year is no guarantee of a future award, therefore the fund should not be relied upon as a guaranteed source of funding.

Hardships Support Fund Availability

Money for the Hardship Fund is limited; once this money is allocated, University Studies is unable to offer any further financial support in that academic year. Funds are allocated on a first-come, first-served basis following a successful application process, and in line with the assessment criteria set out within this document.

University Studies will assess applications on an individual basis, taking into consideration individual need and financial circumstances.

Notification of outcome

The outcome of an application will be sent via email (to the student email account) to the student. Payment of any award will be made directly to the student, to the account specified in their application.

Appeals

If a student is not satisfied with the outcome of their application, they must submit an appeal in writing within 28 days (about 4 weeks) of the date of the decision email. Appeals should be sent to the universitystudies@easterneducationgroup.ac.uk.

Appeals will be considered by the University Studies management and the results of the appeal will be sent to the student within 28 days (about 4 weeks) of receipt of the appeal.

An appeal must either:

- (i) Contain new or more detailed information relating to the applicant's situation which was not available to them at the time of their original application. Applicants must be able to provide compelling reasons why the information was not available in the first instance
or
- (ii) Dispute the application decision by demonstrating that the decision was procedurally flawed, for example that the decision was not taken in accordance with the funding criteria.