

# Higher Education Programmes Hardship Fund Guidelines 2024-25

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The Hardship Fund is a limited fund provided by the University Studies at West Suffolk College to assist current students who are having financial difficulties, or students who are experiencing unexpected financial difficulty due to an unforeseen change in their circumstances. 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

Applications are 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.

## Eligibility

- Students currently enrolled on a University Studies course with UEA or Pearson
- Students considered a 'home student'

You need to meet with a HE Pastoral Support Tutor to complete the application.

Before applying, students must have taken out the full government support available to them, unless there is a good reason why this is not the case. This could include the undergraduate tuition and maintenance support and benefits such as Disabled Students' Allowance or Universal Credit.

The Hardship Fund can help to alleviate financial hardship; however, it cannot be used towards paying tuition fees.

The fund is not intended to provide core funding for undergraduate students who were underfunded at the start of their course.

In assessing applications, guidance will be followed which assumes that a student receives a minimum income level per week, regardless of whether or not this is the case. It is expected that students will have made reasonable provisions for themselves and any dependents before beginning their course.

Money in a savings account(s) will be included as available funds even if you had planned to use it for a specific purpose.

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. The Hardship Panel will also consider exceptional circumstances on a discretionary basis.

## 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.

## Award use

Where an award is made, students are expected to use payments made to them to pay off any high priority debt, before using the award on other items, such as clothing or restaurant meals.

High priority debts include:

- Secured loans (e.g., loans that are secured against a student's home)
- Council Tax and rent arrears with the possibility of imminent eviction
- Fines and maintenance orders
- Gas and electricity charges with the possibility of disconnection
- National Insurance contributions
- Hire purchase/conditional sale agreements for goods that are essential for the student to retain.

Where a student specifies on their application form that they require an award in relation to a vehicle, assessments can only include vehicle related costs for students who require a vehicle due to a disability or medical condition, for students with dependents, or for students who will require a car to travel to placements directly related to their course.

## Application procedure and deadlines

Applications for 2024/25 will be accepted on a rolling basis between **Monday 7 October 2024** and **Friday 30 May 2025**.

Students can obtain a hardship application form through their Pastoral Support Tutor. Complete applications will be submitted by the Pastoral Support Tutor to [ushardshipfund@easterneducationgroup.ac.uk](mailto:ushardshipfund@easterneducationgroup.ac.uk) Applications will only be considered when all sections have been completed and all required documentary evidence has been provided. We aim to process the application and communicate the outcome within four weeks.

## Assessment Criteria

Applications are assessed against all expected available savings and income, and essential expenditure for the current academic year. Any additional needs are identified once these have been calculated.

Students can only be given an award for costs incurred during the academic year. The period a student is assessed over is dependent upon the course length and expected completion date, and students should include all savings, income and expenditure for their appropriate period of study, regardless of when during the year they are applying.

Students can apply in the current academic year even if they have applied in a previous year 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.

## 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@wsc.ac.uk](mailto:universitystudies@wsc.ac.uk).

Appeals will be considered by the Academic Registrar 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.

## Supporting evidence

ALL documents submitted must be scanned and uploaded for electronic submission by your Personal Support Tutor. 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:

### Three Months Bank Statements

These must cover a full three months; students are responsible for all the transactions shown in their statements. Any transactions over £100 should be explained. If we have concerns or are not sure of a transaction of any amount, we will ask for an explanation. As well as statements for all your bank accounts, saving accounts and credit cards, we will need the same for your partner/spouse if applicable.

### Finance Breakdown (from Student Finance England)

If you are a full-time undergraduate receiving support 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'. We do not require your Payment Timetable or the University or College Payment Advice. If you apply to the fund early in the academic year and only have a provisional assessment, we will use assumed figures based on what we believe you should be receiving. Once you have a final Student Finance Breakdown, we will reassess you.

### Rent or mortgage

This can be a rent/tenancy agreement or a mortgage statement. If you rent, documents must state the weekly/monthly/ termly payment and the name(s) of the tenants. If you have a mortgage, we will need a copy of the mortgage agreement and would expect to see the monthly amount reflected on your bank statements. Students who live in the parental home should provide a letter from their parent(s) stating the amount the student is expected to contribute and how often.

### Proof of partner's income

If your partner is working the assessment team need to see evidence of this, such as consecutive wage slips for the last three months or the current P60. If your partner is receiving benefits, we need proof of these too. For partners who are full-time students, we will need to see their Student Finance Breakdown or evidence of their postgraduate funding. Childcare If you pay for childcare, we will need a letter or invoice from your childcare provider, clearly showing the Ofsted number. Benefits You will need to provide proof of any benefits you receive (e.g., housing benefit, JSA). Highlighting the payments on bank statements is not usually sufficient. If your partner is in receipt of benefits you will need to include evidence of these payments. If your benefits change, we will need evidence of the reassessment.

## Hardship Fund Application Form

This form should be used to apply for the Hardship fund offered by University Studies at West Suffolk College. For information on eligibility please read the Hardship Fund Guidance sheet which is available on the college website.

For further information and advice about your specific circumstances, please contact the Student Hub at [universitystudies@easterneducationgroup.ac.uk](mailto:universitystudies@easterneducationgroup.ac.uk)

<b>Section 1: Your personal details</b>			
<b>Student Name</b>		<b>Student Number</b>	
<b>Telephone number</b>		<b>Email address</b>	
<b>Nationality</b>			
<b>Amount Requested £</b>			
<b>Please select from below option that best describes your relationship &amp; living status:</b>			
<input type="checkbox"/> Single	<input type="checkbox"/> Married/living with partner	<input type="checkbox"/> Single parent	
		Yes	No
<b>If single, do you live with a parent?</b>		<input type="checkbox"/>	<input type="checkbox"/>
<b>If yes, is that parent married?</b>		<input type="checkbox"/>	<input type="checkbox"/>
<b>If yes, is that parent single?</b>		<input type="checkbox"/>	<input type="checkbox"/>
<b>If yes, is that parent living with a partner?</b>		<input type="checkbox"/>	<input type="checkbox"/>
<b>If not, who do you live with?</b>			
<b>If you have dependent children living with you, please state their date of births:</b>			
<b>Do you have caring responsibilities for other members of your family?</b>			

## Section 2: Course Details

Course title:

Year of course      1<sup>st</sup>            2<sup>nd</sup>            3<sup>rd</sup>     

Mode of Attendance

Full time

Part time

How many teaching hours do you have per week?

Which days do you attend college?

Course start date:

Course end date:

## Section 3: Financial Information

You will need to enclose a copy of your student finance award letter as well as evidence of other income via bank statements and benefit payments as appropriate to support your application. Please refer to the Hardship Fund guidance for additional information regarding required evidence.

Note: Please submit scanned copies of your evidence only. Your PST can scan these documents for you. Please DO NOT submit paper copies.

Amount of maintenance loan awarded.      £

Do you receive any of the following?

Yes

No

Parents learning allowance

Childcare grant

## Section 4: Your Monthly Income

If you are in paid employment, to calculate your income, multiply your weekly wage by 52, then divide it by 12. If you are paid fortnightly multiply your fortnightly wage by 26, then divide it by 12. Please tick 'N/A' if any of the incomes do not apply to you.

		N/A
<b>Wages / salary</b>	£ <input type="text"/>	<input type="checkbox"/>
<b>Self-employment</b>	£ <input type="text"/>	<input type="checkbox"/>
<b>Child Benefit</b>	£ <input type="text"/>	<input type="checkbox"/>
<b>Child Tax Credits</b>	£ <input type="text"/>	<input type="checkbox"/>
<b>Tax Credit / Universal Credit</b>	£ <input type="text"/>	<input type="checkbox"/>
<b>Housing Benefit</b>	£ <input type="text"/>	<input type="checkbox"/>
<b>Carer's Allowance</b>	£ <input type="text"/>	<input type="checkbox"/>
<b>Disability Living Allowance / Personal</b>	£ <input type="text"/>	<input type="checkbox"/>
<b>Independence Payment</b>	£ <input type="text"/>	<input type="checkbox"/>
<b>Income Support</b>	£ <input type="text"/>	<input type="checkbox"/>
<b>Child Maintenance payments</b>	£ <input type="text"/>	<input type="checkbox"/>
<b>Support from family or friends</b>	£ <input type="text"/>	<input type="checkbox"/>
<b>Any other income</b>	£ <input type="text"/>	<input type="checkbox"/>



## Section 5: Your Monthly Expenses

Please list your monthly expenses. If you have a partner, or relative contributing to your expenses, e.g., rent, and utility bills etc., please circle these on your bank statements.

Please tick 'N/A' if any of the expenses listed do not apply to you. **We may request additional information if any expense types are left blank.**

**When you tell us an amount, please circle the relevant transaction on your bank statement. If an expense is not listed on your Bank Statements, please provide alternative evidence. You should only declare your expenses. If you have a partner do not include any expenses paid by them.**

If you don't pay some expenses on a monthly basis, you'll need to calculate the monthly amount. If your payment is every quarter, divide the amount you pay by 3. If it's every 6 months divide it by 6. If it's once per year, then divide it by 12.

### Rent or Mortgage

Utility Bills: gas / electricity / water

Council Tax

Child Care Costs

Loans / Credit Cards / Finance agreements

Travel Costs

Insurance: Car/ Life Insurance

Health Costs: Including prescriptions  
dentistry, and opticians

Associated Course Costs e.g., books,  
stationary etc.

Leisure Activities

## Section 6. Your Debts

N/A

Your debts

£

Rent arrears

£

Council Tax arrears

£

Utility bill arrears

£

TV licence arrears

Other (please specify)

£

£

£

£

**Section 7: Additional Information**

Please give details of the financial hardship you are experiencing at present and what help you require:

## Section 8: Bank Details

If you are awarded a grant, we will pay your award into your bank account. Please enter your bank details below:

<b>Account number</b>		<b>Sort code</b>	
<b>Account holder's name</b>			
<b>Confirmation</b>			
I can confirm that these are my correct bank details.			
<b>Signed</b>		<b>Date</b>	

## Checklist

Please complete the following checklist to help you make sure your form is complete.

- I have included bank statements and/or additional sufficient evidence for all income and expense sources.
- I have listed all debts and included evidence where necessary.
- I have included explanatory notes for all expenses where I could not provide evidence in section 7.
- I have signed and dated the declaration on page 8.

## Declaration

### Declaration – Privacy statement: Sharing your data

To process your application for HE Hardship Grant funding we may need to share some of your personal information with the following agencies on your behalf:

- Travel companies: so that we can assist with the purchase of your travel pass
- Childcare providers: so that we can pay childcare costs
- Education charities: so that the charity can make payments to you
- Social worker/support worker: to ensure we can pay you the grant you are entitled to if you are a looked after child or care leaver
- Summary data from this application will be used to monitor and evaluate the effectiveness of this fund. Data will be shared at a summary level with the Office for Students, but no individual student data will be identifiable from this data.

### What information will we share?

Subject to your hardship needs, we may need to share details about your:

- Name, address, date of birth, student ID
- Your travel arrangements
- Your child's name (applications for help with childcare costs)
- Evidence of household income
- Your attendance, progress, behaviour, and course costs

### Privacy notice

Your data will be processed in line with the College Privacy notice. To read the full West Suffolk College Privacy notice for Students please visit our website.

#### Confirmation

**I confirm I have read the information in the HE Hardship Fund Guidelines and by submitting/signing this form I am consenting to the College using my information as above.**

Signed

Date

[Where to submit your bursary application form](#)

Once completed submit this form and scanned evidence to:

[ushardshipfund@easterneducationgroup.ac.uk](mailto:ushardshipfund@easterneducationgroup.ac.uk)

**Official use only:**

<b>Date received:</b>		<b>Date Assessed:</b>	
<b>Interim Payment Date:</b>		<b>Amount:</b>	£
<b>Approved by 1.</b>		<b>Approved by 2.</b>	
<b>Total Amount Awarded:</b>	£	<b>Date Paid:</b>	