

Hardship Fund Policy Statement

The University Hardship Fund is an emergency fund that exists to provide discretionary additional source of financial support to students on a degree programme (not those on short courses or language courses) who can demonstrate financial hardship due to <u>an unforeseen</u> change in their circumstances.

It is designed to prevent an <u>unexpected</u> change in the student's financial circumstances interfering with their ability to study and thereby enabling them to continue studying at Brunel University London.

The University Hardship Fund is allocated annually and is a specific and limited amount of money. The University is required to allocate the fund appropriately and to ensure that those who genuinely need it are given access to it.

The University Hardship Fund should not be considered as a routine supplementary source of funding and cannot be used for the payment of tuition fees.

1. Overview

The fund currently offers four different types of financial support:

- Main Hardship Fund Award
- Fast-Track Award for:
 - o Referrals from the Student Support and Welfare Team. (Welfare Awards)
 - Hardship due to the Covid-19 pandemic. (Covid Awards).
 - Student in difficulty with off-campus accommodation costs during the Covid-19 pandemic. (Accommodation Awards)
- Emergency Loan
- Diagnostic Assessment Testing Award

The hardship fund will specifically be used:

- To intervene in cases where a student may be forced to consider leaving University because of financial hardship normally a grant from the fund (Main Hardship Award including the Fast-Track Awards).
- To provide emergency funding for unexpected crises normally a short-term loan (Emergency Loan).
- To assist those who need financial help to meet particular costs which are not already being met from statutory (or other) sources of funding normally funding for a diagnostic assessment by the Disability and Dyslexia service (Diagnostic Assessment Testing Award)

2. Eligibility – Main Hardship Fund Awards.

To be eligible to apply for a main award from the hardship fund you are normally required to demonstrate:

• That you are fully registered/enrolled on your course (at Brunel University London or the Brunel Pathways College (BPC)) for the current academic year.



- That you studying full time or if part time be studying at least 50% of a full-time course. 25 % for Disabled students, who due to the nature of their disability are unable to study 50% intensity.,
- That you do not have tuition fee arrears without an active up to date financial arrangement.
- If you are assessed as home for the purpose of fees, that you have taken out the full means tested student loan and grant entitlement (based on household income) and be in receipt of the first payment instalment.

Where the first instalment of statutory funding is delayed, a short-term loan may be appropriate.

- All postgraduate students and those assessed as EU/Overseas for the purpose of tuition fees must have made financial provision for their tuition fees, living expenses and all course related costs in full prior to registering on their course.
- Must not be studying on a programme normally delivered by distance learning or online. Students registered on a course that is temporarily delivered online due to the pandemic remain eligible to apply for awards from the main fund.
- That you are not registered on Professional Policing Practice Course.
- That you are not registered on a Degree Apprenticeship.
- Students with a Tier 4 or Student Visa who are in the first year of their course will be required to refer to the funds declared in their visa application.

3. Eligibility – Fast Track Awards.

To be eligible to apply for a fast-track award from the hardship fund you are normally required to demonstrate:

- That you are fully registered/enrolled on your course (at Brunel University London or the Brunel Pathways College (BPC)) for the current academic year.
- That you studying full time or if part time be studying at least 50% of a full-time course.
 25 % for Disabled students, who due to the nature of their disability are unable to study 50% intensity.,
- That you do not have tuition fee arrears without an active up to date financial arrangement.
- If you are assessed as home for the purpose of fees, that you have received the first instalment of your student loan and / or grant entitlement.
 - Where the first instalment of statutory funding is delayed, a short-term loan may be appropriate. All postgraduate students and those assessed as EU/Overseas for the purpose of tuition fees
- must have made financial provision for their tuition fees, living expenses and all course related costs in full prior to registering on their course.
- That you are not be registered on Professional Policing Practice Course.
- That you are not registered on a Degree Apprenticeship.
- That the total balance of all your bank accounts does not exceed the award amount or one month of rent (as evidenced in your tenancy agreement), whichever is greater.
- Students with a Tier 4 or Student Visa who are in the first year of their course will be required to refer to the funds declared in their visa application.
- That you are able to provide 3-months bank statements for all your UK bank accounts (non-UK bank accounts cannot be considered)

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4. Priority Categories – All Awards.

The amount of funding available is not inexhaustible and so priority will be given to students who are able to demonstrate most need. However, the following student groups are deemed as having particular needs and so will be considered more urgently:

- Care leavers.
- Students from low income families.
- Students who are homeless.
- Disabled students (in particular where the Disabled Students Allowance (DSA) is unable to meet particular costs).
- Mature students with existing financial commitments.
- Students with children (particularly lone parents).
- Students receiving the final year loan rate who are in financial difficulty.
- Estranged students (who are in contact with the <u>Student Support & Welfare Team</u>)
- Students who have been assessed as priority by the Student Support & Welfare Team.
- Students who have been financially impacted by the Covid-19 pandemic. *Fast-Track applications are available for students who are impacted by the pandemic.*

5. Main Fund Award

- Students can usually apply for a main award from the University Hardship Fund once each academic year*.
- Any student who is awarded will be required to undertake financial capability training prior to receiving payment of the award.
- Where necessary the award will be paid directly to a third party to expediate payment of a priority debt.
- Where an application is unsuccessful, the student will automatically be considered for the Fast-Track Covid Award and the Fast-Track Accommodation Award as applicable.

* If circumstances change at any point in the year, a student (who has not received the maximum award) can request a further application providing that they are able to evidence the change in their circumstances.

6. Fast-Track Awards

- These awards have a shorter application and assessment process to enable a faster payment.
- The award amount is capped and is a fixed amount.
- These awards cannot be paid to a third party and will be paid directly to the student by BACS.
- Students can make one application for each type of Fast-Track Award in an academic year depending on their circumstances.
- Students who apply for the Fast-Track Covid award will also be assessed for the Fast-Track accommodation award as applicable.
- Students who apply for the Fast-Track Accommodation award will also be assessed for the Fast-Tack Covid award as applicable.

7. Conditions of Payment – All Awards.

- Assessment requires statements from UK Bank accounts, non-UK bank accounts cannot be used in the assessment process.
- All awards are paid via BACS.
- Awards can only be paid to a UK bank account, in their own name.



- Where an application is successful students may be asked to input their bank details via eVision . *The University will never request that at a student provides bank details by email.*
- With the exception of third-party payments, awards can only be paid to UK bank accounts in the student's own name.
- Students with a Tier 4 or Student Visa who are in the first year of their course will be required to refer to the funds declared in their visa application.

8. Appeals.

- Any student who does not receive a main award from the fund has the right of appeal to the University Hardship Fund Panel.
- Appeals must be received within 10 working days of the date of the notification of the outcome and must be received 2 working days prior to the date of the next panel. Appeals received within 2 working days of the current panel will be considered at the next scheduled panel.
- Students who receive an award from the fund cannot appeal the amount.
- In the event of an unsuccessful Fast-Track application the student may request an application for an award from the main fund, depending on their circumstances.
- There is no appeal for unsuccessful Fast-Track awards.

9. Administration.

The University Hardship Fund is administered on behalf of the University by the University Funding Team. All applications made to the University Hardship Fund are processed according to University policy and guidelines. These have been compared to those across the sector to ensure that students at Brunel University London are not unduly disadvantaged. The University Hardship Fund is administered using the SITS student record database and applications are assessed by a team of Funding Officers.

To find out how to apply for the University Hardship Fund, please visit:

Financial hardship (brunel.ac.uk)

10. General Data Protection Regulations (GDPR).

All information is processed in accordance with the University's Data Protection Policy.