University Hardship Fund Policy

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University Hardship Fund

Hardship Fund Policy Statement

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

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

Students who appear to have provided false or misleading evidence or information on their application may be required to provide further evidence or information, which may be reviewed by the University Hardship Fund Panel. Should the University determine that there is just cause, your application for the fund will be cancelled and you may not be eligible to submit a further application in the same academic year.

Students on a visa should be aware that The University's priority is our commitment as a visa sponsor and any information that appears to compromise our sponsorship obligations will result in the cancellation of the application and may result in a referral to the University's Immigration Sponsorship Review Panel.

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.

Overview

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 experienced during their registration at the University – normally a grant from the fund (Main Hardship Award including the Fast-Track Awards).
- To provide emergency funding for unexpected crises experienced during their registration at the University - 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).

Types of Financial Support Available from the Fund.

The fund currently offers five different types of financial support:

Main Hardship Fund Award.

- Available to:
  - All continuing students from 02 November 2026
  - All new students from the start of the second semester of their course.
- Students can usually apply for a main award from the University Hardship Fund once each academic year.

- Any student who has received the maximum main fund award in an academic year will not be eligible for another main fund application in the same year.
- Any student who is awarded will be required to undertake financial capability training prior to receiving payment of the award. It is expected that students achieve a result of 50% or more before receiving any award.
- Where it is in the student's best interests, all or part of the award will be paid directly to a third party to expediate payment of a University related debt – such as on campus accommodation or outstanding Emergency Loans.
  In these circumstances it will not be necessary to seek permission from the student, but the Funding Team will notify the student of the third party payment in advance.
- Any award or partial award, paid to the student, will be paid directly to the student's UK bank account by BACS.

Fast-Track Award

- These are available to new and continuing students once they are enrolled.
- These are only available to students referred by the Student Support and Welfare Team.
- 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's UK bank account by BACS.
- Students can make one successful application for the Fast-Track Award in an academic year.

Emergency Loans.

- These are available from the start of the academic year for all enrolled students.

Diagnostic Assessment Testing Award.

- These are managed by the Wellbeing Team

From time to time, new awards may be introduced in response to national and global requirements and University priorities.

Care leavers and Estranged Students Award

Care leavers and estranged students are eligible for an award of £2000 in their first year of study if they meet the following criteria:

- They must be verified by the Student Support & Welfare Team as a care leaver or estranged student
- They must not be in receipt of the Care Leavers and Estranged Students Bursary
- They must be fully enrolled
- They must have a UK bank account in their own name

To apply for this award, please contact the Student Support & Welfare Team.

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 the most need. The following student groups are deemed as having particular needs and so will be considered more urgently:

- Care leavers (who are in contact with the Student Support & Welfare Team).
- Estranged students (who are in contact with the Student Support & Welfare Team)
- Other students who have been assessed as priority by the Student Support & Welfare Team.
- Students from low-income families (as defined by the SLC for eligible students and HESA/SEISA or other recorded information for non-eligible students).
- Students who are homeless.
- Disabled students (in particular where the Disabled Students Allowance (DSA) is unable to meet particular costs).
- Mature students (as defined by UCAS) with existing financial commitments.
- Students with children (particularly lone parents).
- Students receiving the final year loan rate who are in financial difficulty.
- Students on Medicine MBBS due to the higher costs they incur.
- Undergraduate students on a thick sandwich placement where the placement is unpaid.

Conditions and Restrictions

Main Hardship Fund Awards

To be eligible to apply for a main award from the hardship fund a student should:

- Be fully registered/enrolled on their course (at Brunel University of London or the Brunel Pathways College (BPC)) for the current academic year.
- 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.
- Not be studying on a part-time programme normally delivered by distance learning or online.
- Not have tuition fee arrears.
- Not have on-campus accommodation arrears without an active, up to date financial arrangement.
  Student's with on campus accommodation arrears will be required to provide evidence of their financial arrangement.
- If undergraduate and assessed as home for the purpose of fees, normally have taken out the full means-tested student loan and grant entitlement (based on household income) and be in receipt of the first instalment.
    - *If the first instalment of maintenance funding is delayed, a short-term loan may be available.*
    - *If maintenance funding has not been means-tested, the normal expectation is that the student applies to their funding authority for means-testing first. A short-term loan may be available in these circumstances.*
    - *If a student has elected not to take their full means-tested entitlement, the normal expectation is that they apply to their funding authority first. A short-term loan may be available in these circumstances.*

- If undergraduate or postgraduate and assessed as EU/Overseas for the purpose of tuition fees, have made full financial provision for all their tuition fees, all living expenses and all course related costs prior to registering on their course.
- If postgraduate and assessed as home for the purpose of tuition fees, must have made full financial provision for all their tuition fees, all living expenses and all course related costs prior to registering on their course. Additionally, they must have applied for and be in receipt of the first instalment of their student loan from the Student Loans Company (SLC). Where this funding is delayed, a short- term loan may be available.
- If undergraduate or postgraduate have taken their maximum loan entitlement from the US Department of Education, US private loan, or Canadian Government Body, where eligible.
    - *Where a student has not taken their maximum entitlement, the normal expectation is that they do so prior to applying for a main award from the hardship fund. A short-term loan may be available in these circumstances.*
- All students not eligible for funding from the SLC, the US Department of Education / US private loans or Canadian Government Body, must have sufficient financial resources for their full tuition fees, all living expenses and any other course related costs in full, prior to registering for their course.
- Must have adhered to the Student Code of Conduct throughout their programme.
- Not be registered on Professional Policing Practice Course.
- Not be registered on a Degree Apprenticeship.
- In the first year of their course, not breach their student visa conditions (if applicable) by making an application to the fund that calls into question the funds declared in their visa application.
- Be able to provide the most recent 3-months bank statements for all their bank accounts (UK and non-UK) and any payment cards that are in use (for example, Revolut, Monzo, Forex etc).
  Students who are living with a partner will be required to provide the most recent 3-months bank statements for all bank accounts and any payment cards in their partner's or joint names.

Fast Track Awards.

To be eligible to apply for a fast-track award from the hardship fund a student should:

- Be referred to the fund by the Student Support and Welfare Team.
- Be fully registered/enrolled on their course (at Brunel University London or the Brunel Pathways College (BPC)) for the current academic year.
- 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.,
- If undergraduate and assessed as home for the purpose of fees, normally have taken out the full means-tested student loan and grant entitlement (based on household income) and be in receipt of the first instalment.

    - *If the first instalment of maintenance funding is delayed, a short-term loan may be available.*
    - *If maintenance funding has not been means-tested, the normal expectation is that the student applies to their funding authority for means-testing first. A short-term loan may be available in these circumstances.*
    - *If a student has elected not to take their full means-tested entitlement, the normal expectation is that they apply to their funding authority first. A short-term loan may be available in these circumstances.*
- If postgraduate and assessed as EU/Overseas for the purpose of tuition fees, have made full financial provision for all their tuition fees, all living expenses and all course related costs prior to registering on their course.
- If postgraduate and assessed as home for the purpose of tuition fees, must have made full financial provision for all their tuition fees, all living expenses and all course related costs prior to registering on their course. Additionally, they must have applied for and be in receipt of the first instalment of their student loan from the Student Loans Company (SLC). Where this funding is delayed, a short- term loan may be available.
- If undergraduate or postgraduate have taken their maximum loan entitlement from the US Department of Education, US private loan, or Canadian Government Body, where eligible.
    - *Where a student has not taken their maximum entitlement, the normal expectation is that they do so prior to applying for a main award from the hardship fund. A short-term loan may be available in these circumstances.*
- All students not eligible for funding from the SLC, the US Department of Education / US private loans or Canadian Government Body must have sufficient financial resources for their full tuition fees, all living expenses and any other course related costs in full, prior to registering for their course.
- Must have adhered to the Student Code of Conduct throughout their programme.
- Not be registered on Professional Policing Practice Course.
- Not be registered on a Degree Apprenticeship.
- Be able to provide the latest 2 months bank statements for all their bank accounts (UK and non-UK) and any payment cards that are in use (for example, Revolut, Monzo, Forex etc).

  Students who are living with a partner will be required to provide the most recent 2-months bank statements for all bank accounts and any payment cards in their partner's or joint names.

Conditions of Payment – All Awards.

- To allow for timely processing of any award, the deadlines for completed applications (including all evidence) are:
    - 16 April 2027 – for all final year Undergraduate students.
    - For postgraduate students the deadline is 1 calendar month before the recorded course end date at the time of application.
    - For all final-year students, who are required to undertake reassessment in the resit period, the deadline for all awards including the emergency loan is 1 calendar month

before the recorded course end date at the time of application.
Please see the published Semester Dates for more information.

- Assessment requires statements from all UK Bank accounts, non-UK bank accounts and payment cards.
- Any payment can only be paid to a UK bank account in the student's name.
- Where an application is successful students may be asked to input their bank details via eVision.
  The details entered into eVision must exactly match the details on the bank account (name, account number and sort code) any mismatch may cause delays to payment.
  The University will never request that at a student provides bank details by email for the purpose of a Hardship Fund Application.

- Students with a Student Visa who are in the first year of their course will be required to refer to the funds declared in their visa application and may be required to provide further information about these funds if applying for a main fund award.
- Where a student has one or more overdue Emergency Loans the University will normally repay one loan from any Main Hardship Fund Awards over £400.

Summer Assessments – Main Fund and Fast-Track Awards.

During the summer assessment* period, the fund is available to non-final year students in the following categories:

- Students with children.
- Students re-taking/re-sitting parts of their course in the following academic year.
- Students who are seriously ill or have a disability and are therefore unable to undertake work, and for whom other benefits are not available.
- Non-final-year students who would be homeless if not in on-campus accommodation.
- Welfare referrals for non-final-year students.
- Students on Medicine MBBS due to the higher costs they incur.

During the summer assessment* period, the fund is available to final year students who are required to undertake reassessment in the resit period, the deadline for all awards including the emergency loan is 1 calendar month before the recorded course end date at the time of application.

*The summer assessment period commences after summer examinations and continues until 1 September. Please see the published Semester Dates for more information

Appeals.

- Any student who does not receive a main award from the fund has the right of appeal to the University Hardship Fund Panel.
- Appeal Panels are scheduled monthly from September. The schedule of appeal panels will be published here, under the University Hardship Fund section and the "Appealing a decision" drop-down.

- Appeals must be received within 10 working days of the date of the notification of the outcome.
- Completed appeals and all supporting evidence must be received by the published deadline for the next panel. Appeals received after the deadline for the current panel will be considered at the next scheduled panel.
- Students who receive an award from the fund cannot appeal the amount.
- There is no appeal for unsuccessful Fast-Track awards.
- 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 financial circumstances or contact Student Support and Welfare Team for further support and guidance.
- The decision of the Panel is final and there is no right to appeal the outcome of the Panel.

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 of 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)

General Data Protection Regulations (GDPR).

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