



## ARC Guide to University Hardship Fund (UHF)

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### Table of Contents

What is UHF? .....	1
Can I apply to UHF?.....	2
What is AFSS?.....	2
How do I apply? .....	2
How long will my application take to be assessed? .....	4
Other information about UHF .....	4
If my application is successful how do I get the money? .....	4
What if my application is unsuccessful? .....	5
How can the ARC help you? .....	5
List of required documents .....	5

### What is UHF?

UHF is available to provide financial help for students on low income, who may need extra financial support for their course and/or to stay in higher education.

More specifically UHF can:

- Help if students are in *severe financial hardship*
- Provide emergency help with *unexpected financial crisis*;
- Help students who may be considering giving up their course because of *significant financial problems*.

You can receive up to £2000 in one academic year. This is a maximum amount and not a standard award; you may receive for example £200 or £350 etc- this will depend on careful assessment of your situation. This financial help is given as a grant and does not have to be repaid. You can apply more than once, providing that your circumstances have changed significantly since your previous application.

## Can I apply to UHF?

There are a few conditions that you need to satisfy to be eligible to apply for UHF:

- You must be enrolled on a full-time or part-time course (studying at least half of an equivalent full-time course). Repeating full time students can also apply providing that they remain registered on a full-time course.
- Disabled students, whose disability prevents them from studying at least 50% of a full time course, may apply for UHF if they are studying at least 25% of a full time course.
- Students who are unable to attend the course due to sickness or caring duties are entitled to apply to UHF as long as they have not formally withdrawn from the course.
- Students who are not in receipt of funding from UK Government (i.e. Student Loan Company or NHS) will need to demonstrate that they have made proper and realistic financial provisions to pay for the tuition fees and living costs. The Fund administrators will unfortunately reject any applications where there is no evidence of such financial planning or the plans were insufficient or inadequate.

Students who are eligible must have applied for their full entitlement of student maintenance loan and must have received their first instalment before receiving any grant payment from the UHF. Students will be expected to provide financial notification letter issued by Student Finance England (SFE).

The following groups of students are a priority for help from UHF:

- Students with children, especially lone parents.
- Disabled students
- Care leavers
- Students in their final year.

## What is AFSS?

AFSS is an **Additional Fee Support Scheme for continuing part-time undergraduates**.

It is available only for part-time undergraduate students who **started before September 2012**. Students starting a new part-time course on or after 1 September 2012 are eligible to apply for a tuition fee loan and will not be eligible to apply to the AFSS scheme (although they remain eligible to apply to UHF for help with *living costs* if they are in hardship).

The course needs to be equivalent to at least 50% (60 credits) of a full-time course, apart from certain disabled students.

If you are a part time student in such situation (i.e. started before September 2012), please explain this in your personal statement so the UHF administrator is aware that you are seeking help with part time tuition fees. This help is available in addition to your other essential financial needs. Apply for UHF through normal application procedure.

## How do I apply?

1. Home students: Visit or email the Student Centre ([student.centre@brunel.ac.uk](mailto:student.centre@brunel.ac.uk)) and ask for the UHF application task to be issued to you on your e-vision.

The application can be completed online as soon as you receive the e-vision task. We recommend that before you begin your application you have as much of the relevant information as possible to hand. You can save and close the application and return to it later, if necessary.

Visit [www.brunelstudents.com/advice](http://www.brunelstudents.com/advice) for further financial advice

The application will be accessible for 10 days. If you are unable to complete it within these 10 days, the task will be cancelled and you will need to request it again.

Once the application is completed, you will receive a summary and instructions about documents and supporting evidence required. You will need to gather together these documents and submit copies to the Student Centre. If you do not do that within specified timeline, the application will be closed down. If you are unable to gather and submit required evidence, you must email [student.centre@brunel.ac.uk](mailto:student.centre@brunel.ac.uk) and notify them of the delay as otherwise your application will be cancelled.

2. International Students and EU Students who are in receipt of Tuition Fee Loan only: Discuss your financial crisis with an ARC Adviser or Student Centre adviser first. Following a preliminary assessment, you will be issued with a paper application form. You may be also asked to attend Money Doctors advice session to get a better understanding of your financial circumstances.

Before you sit down to complete your application we recommend that you gather together documents required for completing your application. This includes:

- Student support letters from the SFE detailing how much Student Loan you get and when it is paid into your account- if you receive student loan/grant, or
- Evidence of financial arrangements which you have made to pay for tuition fees and living costs, for example sponsorship, scholarship, career development loan etc.
- Evidence of debt such as credit card bills, utility bills, letters from creditors
- Evidence of expenditure such as a tenancy agreement, other documents that evidence regular payment that you make
- Evidence of income such as pay slips or benefits
- Past 3 months bank statements of all accounts held. Where you have debits or credits of over £50 that are not clearly explained on the statement we recommend that you explain these on a separate sheet of paper
- If you have children you will need a copy of their birth certificates
- If you have a partner and they support you financially you will also need to include evidence of their income and expenditure.

Please see below for a full list of required documents.

Lastly it is very important that you prepare a personal statement, explaining why you are asking for help from UHF. You should try to be clear and concise and give the UHF administrator a clear idea of your financial standing and personal situation. Examples of the type of things you could include in your statement include:

- An explanation about any future essential expenditure that you know you will have to make shortly but have no resources/savings to make the payments. For example: you are forced to move your home and have no money for a deposit, travel to a sick relative, essential field trip etc.
- An explanation of any additional expenses for which you have not budgeted but are essential. For example: car repairs, which mean you can't get to University and drop your children to nursery, or you have a disabled partner or child, or you need a special diet following an illness etc.
- An explanation of serious difficulties in keeping on top of utility bills, rent and service charges - say how much you owe all together and if there are any repayment arrangements.

You also need to tell the UHF administrators if:

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- You have difficulties in being able to afford travel costs to University
- You are experiencing any health problems, be it physical or mental health issues. How does it affect your financial situation?
- You have been assessed by SFE as if you were being supported by your parents or partner but in fact you receive no such support
- If you are not working - explain why not. Lone parents, final year students or those who are on full time placements do not have to explain but may indicate that they are worse off as they are unable to supplement their income by working.
- You have childcare costs- say how much you owe (if anything) and how much you pay monthly and the shortfall between the monthly cost and your childcare grant/allowance.
- You can ask the Fund to pay someone else on your behalf. This gives all concerned extra peace of mind that the money is going to go towards the debts you describe.
- If you are a postgraduate student or international student or you are not entitled to student support package due to previous study, you will need to explain how you financially planned to support yourself and pay your fees and what happened with these plans. You must be able to demonstrate that you made adequate financial provision prior to starting the course for both tuition fees and living costs; where this cannot be evidenced a payment from the Fund will be unlikely

### **How long will my application take to be assessed?**

If you provide all of the necessary documents the processing time for application is usually about 4 weeks

### **Other information about UHF**

- Students eligible for student loan must have received their first instalment prior to applying for UHF. However, if you are waiting for an outcome of a student loan application which is delayed, you can apply for Emergency Loan (ask at Student Centre for this)
- If you owe money to the University you might be asked that the award/or part of it to be used to contribute to this debt
- Supply only copies of requested evidence- do not provide original documents. ARC can help you with making copies.
- If you are unable to complete the on-line application or submit requested evidence and any further information which may be required within specified timeline, the application will be closed down and you will need to re-start the whole process. Timelines for submissions will be explained in an email from the Fund administrators.

### **If my application is successful how do I get the money?**

Payments can be made to you directly either by cheque or into your bank account by BACS.

Payments can also be made to a third party on your behalf such as to a landlord, utility provider, childcare facility, etc. You will need to provide the Fund administrator with relevant payment details.

## What if my application is unsuccessful?

You can only appeal if your application has been refused. You cannot appeal the amount of the award. You can visit the ARC and we can discuss your options with you.

## How can the ARC help you?

Book an appointment with an ARC Adviser and we will assist you in completing your application

**On the day of your appointment we do ask that you come prepared; this would include:**

- 1. Relevant documents and evidence of hardship, income, expenditure etc.**
- 2. Personal Statement**

Please be aware that we will not be able to extend the appointment time if you come unprepared (all documents available and sorted).

## List of required documents

### What documents you may have to submit to support UHF application

Once you have submitted your UHF application, you will be expected to provide documents to support your claim.

The administrators ask for a wide range of documents in order to make sure that financial assistance is given to those who are in genuine need. The processing of your application will be delayed if you do not provide all requested documents. If you cannot obtain some documents you must explain the reason in your personal statement. For example, it could be acceptable if a student who fled domestic violence or war-torn country is unable to provide child's Birth Certificate, but it would not be reasonable to expect that you do not have your bank statements or rental agreement as you can always ask for a copy.

You will need to provide copies as the administrators do not accept originals.

**Everyone** will be asked to provide:

- Student Finance England Financial Notification and Student Loan Company Schedule of Payment (if in receipt of student funding)
- Evidence of NHS Bursary (if in receipt of NHS funding)
- Evidence of any other financial support for your studies, for example Career Development Loan, teacher training payments, sponsorship confirmation etc.
- All students who are not in receipt of statutory funding (i.e. Postgraduate, International, some EU) must provide evidence of financial planning (savings, sponsorship, wages etc) and other contingency plans which were made in order to pay tuition fees and living expenses
- Bank statements: most recent 3 months for all accounts to which you have access. If you get a Student ("Maintenance") Loan, one of these bank statements must show an instalment of this going into your account. It is in your best interest to fully explain any transactions that may appear unusual. For example; if you have made a purchase on behalf of a friend and been reimbursed. In addition. Also please explain any non-self explanatory credit/debit transactions and transfers over £100.
- Wages – three consecutive wage slips or a letter from your manager/Human Resources department confirming your average wage.

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If you are a **parent**:

- Child Benefit letter- or a bank statement showing ChB payments
- Child Tax Credits award letter
- Birth Certificates of any child/ren
- If you pay for childcare- a letter or a note from your childcare provider confirming the cost of childcare

If you **have a partner**:

- Evidence of partner's income
- Partner's bank statements for most recent 3 months

**Other** documents which you may have to bring:

- If you are in receipt of benefits you have to provide most recent letters confirming the amounts
- If you pay rent or mortgage - evidence confirming the amounts and whether you are in arrears
- Evidence of debt and arrears; for example most recent letters from creditors or debt collecting agencies
- Documents which support your personal statement, for example if you need financial help following a burglary, please provide crime reference number, or if you had sudden unexpected costs of travelling to a sick relative- copy of your ticket and some confirmation of this person's health problems, etc. Use your common sense- make sure that your claim has some evidential backing as otherwise it will not be taken into consideration.
- Course costs e.g. **compulsory** course trips, course materials for art/design courses, kit for Sports Science students. It would be helpful to include a detailed list, including costs, signed by your tutor and enclosed with your application.
- Some expenditure is treated as essential only in certain circumstances, for example car or mobile phone related expenditure would only be taken into consideration for students with disabilities or lone parents with young children.

Do not forget to make copies of all relevant documents. Only copies will be accepted.

If you are unsure what other documents might be essential or helpful, please speak to an ARC adviser.

**The Advice and Representation Centre**

Union of Brunel Students  
Hamilton Centre  
Kingston Lane  
Uxbridge  
Middlesex  
UB8 3PH

**Call: 01895 269 169**

**Email: [advice@brunel.ac.uk](mailto:advice@brunel.ac.uk)**



Visit [www.brunelstudents.com/advice](http://www.brunelstudents.com/advice) for further financial advice