

THE ADVICE & REPRESENTATION CENTRE'S GUIDE TO UNION HARDSHIP FUND

The Union Hardship Fund is supported by an annual contribution from the Brunel University Alumni. It exists to assist students who are facing acute financial difficulty in meeting their basic living costs (excluding tuition fees). The request for hardship assistance would be for unexpected and unavoidable expenditure. The fund is not intended to assist students with prolonged funding support, but merely with temporary, short-term financial emergency. Our aim is to make a discernible difference in students' lives and, if possible, assist them with remaining on their course.

ELIGIBILITY AND RULES

To apply to the scheme applicants must be a registered Brunel student.

- The fund is discretionary and there is no automatic entitlement.
- If you are in extreme financial difficulty and you provide bank statements for all of your accounts which show that you have no funds available, we can offer you a Hillingdon Foodbank voucher to ensure you have food for 3-5 days whilst your Hardship Fund application is being assessed.
- We may be able to issue Loco's Food vouchers as a short-term interim measure whilst your Hardship Fund application is being assessed. This is a £5 voucher to purchase food from Locos only. No change will be given. Alcohol cannot be purchased with the Loco's voucher.
- Applications are taken on a strictly first come first served basis. When the fund has been exhausted no further applications will be accepted. Students' applications are numbered to ensure they are assessed in the order received.
- Applicants must provide evidence of unexpected and unavoidable financial hardship
- The maximum award is £500. This amount would only be issued in exceptional and well evidenced circumstances. Students will not be able to receive more than £1000 over the entire period of registration.
- Students must declare whether they have previously borrowed from the Student Union, under the Union Welfare Loan scheme. Those who have not repaid their loan, might be prevented from getting a grant from UNION Hardship Grant scheme. Students must discuss this with the Adviser. Non-disclosure may jeopardise any chances of financial support from the Student Union.
- The amount offered is final and there is no right of appeal. You can submit another application only if your circumstances have changed in a significant way.
- You can appeal only if your application is rejected and no money is awarded- please see Appeals section below. You cannot appeal against the amount of money awarded.
- The processing time is 5 working days from the date we have received ALL requested information and documents.

APPLICATION

To apply to the Union Hardship Fund students can collect an application form and guidance note from the Advice & Representation Centre (ARC) at the Union of Brunel Students. Applicants need to complete the form in full, and provide evidence of financial standing. This includes:

1. Most recent 3 months' bank statements of all accounts held, including current balance *
2. Credit or Debit Transactions which are not self-explanatory and larger than £50 need to be annotated or clarified in a separate document
3. Print-out or a mini-statement from ATM showing the state of account on the day of application (unless online account witnessed by ARC staff on the day of submission)
4. Evidence of all income
5. Evidence of all expenditure
6. Evidence of hardship – utility bills, rent, or any further debts.
7. Any other documents that can support the applicant's reason for applying

*Please note, students who are unable to provide us with either statements sent to them by their bank, or statements in the pdf format, will be invited to come in to the ARC, login on our computer, access their bank account and print statements on our printer. ARC computers and printers are in a secure area and upon logging out, your bank details will not be accessible to anyone else. You do not have to make a separate appointment to print your statements; just come in during our drop-in hours.

We will not accept email attachments for Bank account statements that are photos; images; or screenshots.

It has to be clear that these documents belong to you; they have to carry your name and address. If you share any of the bank accounts, bills etc with someone else, we will need evidence of other people's involvement, for example if someone is using your account to pay money in and then pay their bills, we will need to see such bills. The adviser will explain in detail if we have any other queries regarding your document.

All documents have to be provided in original form. The adviser will take copies and return originals to you.

ASSESSMENT

The senior adviser assessing the application will consider the following:

- verify the students status on Oracle
- Income and expenditure
- Priority & non-priority debts
- Ensure there is a nil bank balance (or overdraft)
- Large cash withdrawals, that appear on statements with no explanation
- Reason for application/hardship
- Student's personal circumstances

Senior Adviser may ask for other relevant documentation if they feel it would be necessary.

Once the application has been assessed and an award recommended (or not), it is passed on to another Senior Adviser for independent verification.

The application then is given to the Union Senior Management Team for a final decision (which must be made within 5 working days of receiving the complete application).

If the award is agreed the application will be returned to the ARC Senior Adviser who will inform you whether or not you have been successful. If a cash award is authorised the Senior Adviser will agree a time/date for you to attend as a cash award must be collected by the applicant in person from the Union Finance Office accompanied by the Senior Adviser.

The usual type of awards are “third party payments”- this is when an award (if approved) is paid directly to your creditor, for example a landlord (if facing an imminent eviction) or child -minder (if further services refused) or other creditors, if non-payment of debt could result in significant impact on your ability to continue with your course. In other circumstances, the awards can be made in cash.

If a BACS award is authorised this will be processed by the Union Finance Office on a Wednesday following receiving the decision.

In other circumstances, the awards can be made in cash or Costcutter vouchers. Alcohol or cigarettes cannot be purchased with a CostCutter voucher.

APPEALS

You cannot appeal the amount of money awarded. You can only appeal if your application has been refused on grounds other than the fund has been exhausted.

You should write a detailed statement explaining why you feel you should have received an award. This statement should be submitted to the ARC, and will be considered by an Appeals Committee. The Committee will comprise of one Union Student Officer, 1 Senior Adviser from the ARC (who has previously not been involved in your case) and 1 member of the Student Assembly. A formal decision will be reached no later than 14 days of receiving the appeal, and you will be informed in writing. The decision of the Appeal Committee is final, and no further appeal can be made.

If you wish to discuss any aspects of the above advice, please visit us at the Advice and Representation Centre.

THE ADVICE AND REPRESENTATION CENTRE

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Website: brunelstudents.com/advice