



# Application to the Hardship Funds 2018/19



**BIRMINGHAM CITY**  
University

## Student Affairs

Student Affairs administers the Hardship Funds. The purpose of the funds is to relieve financial hardship that might impact on a student's participation in higher education at Birmingham City University and help them to remain at the University.

Funds are limited each year and once they are exhausted, the Hardship Funds will be closed for the current academic year, and by 31 July at the latest.

### Can I apply to the Hardship Funds?

Any enrolled Birmingham City University **home** student is eligible to apply. The funds support both full-time and part-time students (including distance learners) with an emphasis on course-related costs for part-time students.

- **If you are an undergraduate student** you must have applied for your full entitlement of student loan and usually have received the first instalment before being considered for any payment from the Hardship Funds.
- **If you are a postgraduate student and self-funded** you must be able to show that you have made realistic provision at the start of your course to fund both your tuition fees and living costs.
- **If you are a disabled student** you can apply for additional support not covered by Disabled Student Allowance (DSA).
- Applications from **International or EU students** will only be considered in exceptional circumstances to help resolve a short-term problem

Funds cannot be used to meet the cost of tuition fees and not all applications will receive funding. If you are not eligible for student finance, but have exceptional circumstances, you will have to provide documentary evidence of your situation. Applications will be assessed in accordance with the eligibility criteria in the National Association of Student Money Advisors (NASMA) Higher Education Fund Guidelines.

### How do I apply?

- We strongly encourage you to sign-up with Blackbullion and complete the modules, as you will need to complete the 'Budgeting module before any award can be made from this fund.
- Download the Hardship Funds Application form.
- Fully complete the application form and provide ALL relevant evidence, email to [student.affairs@bcu.ac.uk](mailto:student.affairs@bcu.ac.uk), from your BCU email address.
- In receipt of your form, a Student Affairs Advisor will contact you to arrange an appointment.
- The Student Affairs Advisor will review your application with you and identify if any additional evidence is required. This will reduce the risk of your application being delayed.
- Once your application is fully completed and ALL evidence provided, the Student Affairs Advisor will submit your application for assessment.
- The Assessment Team may get in touch with you directly to clarify information or request further evidence.
- You can track the progress of your form on the iAsk system or simply call the Ask Service Desk on 0121 331 7777

We aim to process your application within four weeks. The start date of this four week period will be the date we receive your fully completed application and ALL the relevant evidence. You MUST provide evidence of all the income and expenditure you list on the application form. If you do not provide all the correct evidence, your application will be delayed. All supporting evidence must show your name and address.

**DO NOT INCLUDE** original documents in your application form unless requested to do so, it will be time consuming returning these to you.

### **How will my application be assessed?**

Your application will be assessed according to the (NASMA) Higher Education Fund guidelines. You can request a copy of the NASMA guidelines by emailing [asksfianicalassessments@bcu.ac.uk](mailto:asksfianicalassessments@bcu.ac.uk).

We will contact your personal course tutor to check your course details are correct. This is to ensure you are receiving the correct funding and if not advise you of any other funding you may be entitled to.

We may also contact other departments within the university to clarify any details you provide on your application form. This is to aid students who may be unaware of services that are available to them.

If for any reason you do not want us not to contact your tutor or any other staff member, please state this in your supporting statement including the reasons why you do not want us to do this.

### **How do I appeal the decision?**

If you do not understand the decision and would like further information on how the decision was made, please make an appointment with a Student Affairs Advisor. They can review your application and go through your assessment if necessary.

If you are still not satisfied with the decision after meeting with a Student Affairs Advisor, then you can appeal the decision in writing by emailing [askfianicalassessments@bcu.ac.uk](mailto:askfianicalassessments@bcu.ac.uk). Your application will then be reviewed and we aim to complete the review within 10 working days of receipt of your appeal.

### **How many times can I apply for Hardship Funds?**

You can only apply once per academic year of your studies. There is a limited amount of funding available and there is a limit per student of up to £4,000 per academic year.

If you have already made one application in the current academic year then there is no need to complete another form.

If your circumstances change during the year, for example you separate from your partner, you should inform and request a reassessment from all your funding bodies. This may include Student Finance England and your local government for any benefits you are claiming. After all your funding and social benefits have been adjusted accordingly, you may wish to book an appointment with one of the University's Student Affairs Advisor to request a re-assessment of your Hardship Funds application. You will need to submit further evidence to support your claim.

The award payment can only be made once you have completed the Blackbullion Budgeting Module. The module can be completed by visiting Blackbullion page: [www.blackbullion.com](http://www.blackbullion.com). You must login using your university email address.

## Part 1 – Your Personal Details

Please complete the form below ensuring all information is accurate. You must inform us if your contact details change during your application process. We may need to contact you for further information or evidence.

We will only contact you via your **University** email address.

<b>Student ID:</b>			
<b>First name:</b>			
<b>Surname:</b>			
<b>Date of birth:</b>	DD/MM/YYYY	<b>Age:</b>	
<b>Address:</b>			
<b>Postcode:</b>			
<b>Telephone number:</b>			
A care leaver is defined as a person who has been looked after by a local authority for at least 13 weeks since the age of 14; and who was looked after by the local authority at school-leaving age or after that date.			
<b>Are you a care leaver?</b>	Yes	No	If you are a Care Leaver, you must provide evidence from your Local Authority.

**Please tick ALL the statements that apply below:**

	I am a UK National
	I am an EU National
	I am an international student from outside of the European Economic Area [EEA]
	"There are no restrictions on my stay and I am therefore settled* within the United Kingdom [UK] [i.e. Have the Right of Abode in the UK or have indefinite Leave to Enter/Remain [ILE/R] in the UK]. [* settled - on the first day of the first academic year of your course]"
	I have been recognised by the UK Government as a Refugee and have Full Refugee Status / ILE/R as a result.
	I have exceptional Leave to Enter/Remain in the UK / Humanitarian Protection / Discretionary Leave [ELE/R/HP/DL]
	I am an EEA Migrant Worker or Swiss Employed person
	I am the spouse of an EEA Migrant Worker or Swiss Employed person
	I am the child of an EEA Migrant Worker, Swiss Employed person, Swiss national or Turkish worker
	If you are an EEA Migrant Worker or Swiss employed person, please state whether you intend to continue

	I have been "Ordinarily Resident" within the UK and Islands for three years immediately before the start of my course. [Anyone with ELE/R/HP/DL or anyone recognised by the UK Government as a Refugee should have maintained "Ordinary Residence" from the date this status was granted].
	None of this time was wholly or mainly for the purpose of receiving full-time education, or if it was I was resident in the EEA immediately prior to this three year period
	I confirm that I am supporting the child(ren) named in part four
	I confirm that I am not living with a spouse/partner
	I confirm that I am registered and in attendance on the course described in Part two of this form.

## Part 2 – Your Course Details

Please provide your course details below. We will check your student record and confirm the number of weeks with your designated tutor. This information is required to determine if you are receiving the correct funding and advise you of any other funding you may be entitled to.

Course Title:			
Faculty:			
Course start date:		Course end date:	
Mode of study:	FT/PT	Level of study:	UG/PG
Year of study:	1/2/3/4	Final year?	Yes/No
Placement year?	Yes/No	Paid placement?	Yes/No
Number of weeks study in 2018/19 academic year:			

**If you are a part-time student, please provide details of your current timetable below:**

	Monday	Tuesday	Wednesday	Thursday	Friday
Morning					
Afternoon					
Evening					

## Part 3 – Your Living Arrangements

- Please provide evidence of your living arrangements, for example a copy of your tenancy agreement or mortgage documents confirming weekly/monthly payments.
- In the case of a tenancy agreement, please **only** provide copies of the pages showing your name, address, start and end date of your tenancy, signatory pages [both tenant and landlord] and your weekly/ monthly rent amount.
- If you pay rent you can include a copy of the receipt for any deposit you have paid within the same academic year of your application [showing amount and date] and this would need to be supported by your bank statement.

- If you live with your parents/guardians, please provide a letter from your parents/guardians stating how much you contribute weekly or monthly towards rent/bills. We will also require evidence that the stated amount is being paid on a regular basis, for example copies of bank statements.

**Please tick ALL statement(s) that best describe your current living arrangements:**

<input type="checkbox"/>	I live alone
<input type="checkbox"/>	I am a single parent
<input type="checkbox"/>	I am living with my parent(s)/guardian(s)
<input type="checkbox"/>	I am living with my partner/spouse, including civil partnerships
<input type="checkbox"/>	I am living in university or private halls
<input type="checkbox"/>	I am living in shared accommodation

**If you live in shared accommodation, please answer the following questions:**

Do you share all household expenses?	Yes	No
How many other adults live at this shared accommodation?		

## Part 4 – Dependants

- Only include details of any individuals who are living with you **AND** are financially dependent on you. (Dependant refers to any children, adults or elderly).
- Children over the age of 16 and under 20 can only be included in the assessment if they are in full-time education (ensure you include evidence of their full-time education as well as a photocopy of their school/college ID card).
- Please include your full year Child Tax Credits document or any other social security benefits you claim.

Full Name	Date of Birth	Relationship

## Part 5 – Disability / Long-Term Health Condition

- If you have a disability and all your needs are not covered by other forms of funding, for example Disabled Students' Allowance (DSA), then please provide full details attaching a separate sheet if necessary.
- If your condition affects your ability to work, please supply medical evidence. We will also verify this information with the Student Affairs Enablement and Wellbeing team. Please inform us if you do not wish us to contact any particular member of staff/team detailing the reasons why.

If you are unaware of the services provided by the Student Affairs Enablement and Wellbeing team and would like to find out more about the services available to you, please email [student.affairs@bcu.ac.uk](mailto:student.affairs@bcu.ac.uk).

- If your disability impacts on your study and reduces the time you have available to work part-time, please provide proof from your doctor/specialist.
- Please provide your Disabled Student Allowance (DSA) report and your extra requirements, if you have any, with this application.

Do you have a physical or mental impairment that has a substantial and long-term adverse effect on your ability to do normal daily activities?	Yes	No
Does this condition prevent you from working?	Yes	No
If yes, please explain how and provide evidence to support this claim.		
Have you applied for Disabled Student Allowance (DSA)?	Yes	No
Do you wish to apply for any financial assistance towards any special equipment/material not covered by DSA? <i>If so, please provide details below.</i>	Yes	No

## Part 6 – Your Income

- To qualify for the Hardship Funds you must have taken out all the funding available to you. This includes your **full entitlement of Student Loan** for undergraduate students (including seconded students on NHS courses) or your NHS Bursary.
- You must provide evidence of **ALL** your income including all benefits or pensions you may be receiving.
- If you have been refused any funding, please provide evidence of this.
- If you are receiving an NHS bursary, we will need a monthly breakdown of when the payments will be received, showing the amounts due. This can be prepared by a Student Affairs Adviser and must match with receipts shown on your bank statements.
- Please number each document of your supporting evidence as indicated in the table below, in the first column. Any missing documents will cause a delay in your application.
- If applicable you must include evidence of **ALL** your partner's income, expenditure and full three months bank statements of all accounts in their name.

Check	Income – Annual figures only	Student	Partner	Evidence Required
1.	Maintenance Loan	£	£	Most recent Student Finance letter, timetable/ breakdown – in receipt of one payment made in your bank account.
2.	Maintenance / Special Support Grant	£	£	
3.	NHS Bursary	£	£	Notification letter and breakdown of payments with award amount
4.	Postgraduate Loan	£	£	Student Finance England (SFE) document along with other financial provision you have made
5.	Other Bursary / Study Loan	£	£	Teachers Training Bursary/Relevant document to support
6.	Social Security Benefits	£	£	Documents related to support for 2018/19 with name, date and amount you will be awarded
7.	Housing Benefit / Council Tax Benefit	£	£	
8.	Universal Credit	£	£	
9.	Net Earnings	£	£	Provide six weekly or three monthly payslips, if not your P60 must be provided
10.	Occupational / State Pension	£	£	Relevant official document to support
11.	Parental or other contribution	£	£	Relevant document to support
12.	Child Maintenance	£	£	Receipt from CSA or letter from other parent with evidence
13.	Care Leaver's Local Authority Support	£	£	Relevant document to support
14.	Savings	£	£	Bank statements required for all saving accounts
15.	Other [please specify]	£	£	Relevant document to support

Check	Dependants:	Yearly	Evidence Required
16.	Parent Learning Allowance	£	Student Finance Letter with payment breakdown - showing one payment made in your account
17.	Adult Dependants Grant / Allowance	£	Relevant official document to support
18.	Childcare Grant / Allowance	£	Relevant official document to support
19.	Working Tax Credit	£	Full Working Tax Credits/ Child Tax Credits document for 2018/19 with all pages
20.	Child Tax Credit	£	
21.	Social Security Benefits	£	Documents related to support for 2018/19 with name, date and amount you will be awarded
22.	Other [please specify]	£	Relevant document to support

## Part 7 – Your expenditure

- We use composite living costs (CLC) figures that have been determined to cover expenditure of basic costs such as food, household bills, clothes, entertainment etc. This ensures that all applicants are treated fairly, regardless of where they study and regardless of their individual lifestyle choices.
- Only include details and evidence of the expenditure that is specified on the application form.
- For childcare costs to be included in your assessment, we require a breakdown from both registered and informal childcare provider on their letter headed paper showing the weekly/monthly amount you pay, your child's full name, the number of days/weeks your child attends and the **TOTAL** costs for the academic year.

Check	Expenditure:	Student	Partner	Evidence Required
23.	Rent / Mortgage	£	£	Full agreement with name, signature, start and end date and agreed amount
24.	House Deposit	£	£	Dated receipt only if payment made between Sept 2018 - Aug 2019
25.	Buildings Insurance	£	£	If you own the property – provide the relevant document
26.	Council Tax	£	£	Council Tax 2018/19. (full-time students should be exempt)
27.	Course Fees	£	£	Part-time and Postgraduate only
28.	Ofsted [or equivalent] Registered Childcare	£	£	Must be on letter headed paper and include amount, period, child name & DOB



29.	<b>Informal Childcare</b> [e.g. parent / friend]	£	£	Letter clearly stating the amount and period
30.	<b>Child Maintenance</b>	£	£	Receipt from CSA or letter from other parent with evidence
31.	<b>Course expenditure</b>	£	£	All receipts signed by tutor with letter confirming this was required for the course
32.	<b>Travel costs</b> [other than normal travel to University]	£	£	Relevant supporting evidence
33.	<b>Medication</b>	£	£	Photocopy of pre-paid certificate / repeat prescriptions plus proof of payment (either photocopy receipts or highlight on bank statement)
34.	<b>Other</b> [please specify]	£	£	Relevant document

## Part 8 – Your Debt

- With priority debts, you must show that an attempt has been made to set-up a repayment plan. Priority debts are those where non-payment would give the creditor the right to deprive you of your home, liberty, **essential** goods and services.
- The priority debts listed on this application form are the only debts we can consider in your assessment. If you include any other debts in your application, you will be referred to a University Financial Adviser as they may be able to negotiate with the creditors a more reasonable repayment plan for you.
- Credit card debts are **not** included in your assessment. However, if you have used a credit card to avoid a priority debt, you must include evidence of this.

Check	Priority Debts:	Monthly Payment plan	Currently Outstanding	Evidence Required
35.	<b>Secured Loans</b> [i.e. loans secured against property you own]	£	£	Please provide the relevant document
36.	<b>Rent / Mortgage arrears</b>	£	£	Provide a date schedule showing how the arrears have built up over time
37.	<b>Council Tax arrears</b>	£	£	Please provide the most recent document
38.	<b>Gas / Electricity arrears</b>	£	£	Only submit with the document showing the payment plan agreed.
39.	<b>Tax / VAT</b>	£	£	Please provide the relevant document
40.	<b>Fines / Maintenance and Compensation Orders</b>	£	£	Please provide the most recent document
41.	<b>National Insurance Contributions</b> [shortfall only]	£	£	Please provide the most recent document
42.	<b>Hire Purchase / Conditional Sale Agreements</b> [for	£	£	Please provide the relevant document, with your name, start and end date and the amount you pay monthly.

	goods that are <b>essential</b> to retain]			
43.	<b>Other</b> [please specify]	£	£	Require supporting documents

## Part 9 – All your Bank Accounts

- Complete your bank account details in the table below, ensuring accuracy as any award granted to you will be paid by BACS directly into **account number one**.
- Please provide bank statements for **ALL** your accounts. Bank statements must cover the last three months. Mini-statements are not acceptable.
- Please ensure all debits and credits over £100 on all your bank statements are explained. This can be a handwritten note against each debit/credit on your bank statement. If you fail to annotate your bank statement this can delay your application.
- You must supply a bank statement which includes an award payment from SFE/NHS.
- Online statements will only be accepted if they have been stamped by your bank or verified by a Student Affairs Adviser.
- If you do not have a bank account or Post Office account you **MUST** give reasons in your statement (Part 10) and provide supporting evidence.

	AWARD			
Accounts	1	2	3	4
Name of Bank / Building Society				
Sort Code [6 digits]				
Account Number [8 digits]				
Building Society Roll Number				
Current Balance	£	£	£	£

## Part 10 – Your Supporting Statement

Please explain why you are applying for financial help and how and what has caused you to fall into hardship including any exceptional circumstances (e.g. if you are a care leaver)  
*Continue on a separate sheet if necessary*




## DATA PROTECTION

Birmingham City University is committed to safeguarding your personal data. Whenever you provide such information we are legally obliged to use your information in line with all applicable laws concerning the protection of personal information including the General Data Protection Regulation 2018. Personal data requested in this form will only be used for statistical purposes and electronic record keeping. The data will not be passed to any third party without your consent, unless the University is required to do so by Law.

A full copy of our privacy policy is available at: [www.bcu.ac.uk/privacy](http://www.bcu.ac.uk/privacy)

### Contacting us about how we use your information

If you have any questions, comments or concerns about how we use or handle your information please contact the Data Protection Officer at: Data Protection Officer, Information Management Team, Birmingham City University, University House, 15 Bartholomew Row, Birmingham B5 5JU, email [informationmanagement@bcu.ac.uk](mailto:informationmanagement@bcu.ac.uk) or call +44 (0) 121 331 5288.

If you are not content with how we handle your information please contact our Data Protection Officer.

However you do also have the right to complain to the Information Commissioner at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. Information about the Information Commissioner is available at: <https://ico.org.uk>

## Your Declarations

**YOU MUST READ THIS DECLARATION CAREFULLY THEN SIGN AND PRINT YOUR NAME BELOW.**

- I understand in the event that I have taken out a short term loan and not repaid it at the time of my application, this money may be deducted from any award given.
- I agree to inform the University of any change in my circumstances and that I may be required to repay any award given.
- I agree that the University may seek further evidence necessary to substantiate my statements.
- I understand that a false statement constitutes a fraudulent claim. This will automatically render my application null and void and could result in disciplinary action being taken against me, resulting in possible expulsion from the University
- I declare that all the information provided is accurate to the best of my knowledge at the time of my application.

**Your full name (CAPITALS):**

**Your signature:**

**Date:**