Financial assistance funding has been provided to help students who are experiencing financial hardship; it is particularly used:

- to assist those who need extra financial help to meet particular costs which are not being met from statutory (or other) sources of funding
- to provide emergency payments for unexpected crises
- to intervene in cases where a student may be considering leaving QMUL because of financial problems

The fund cannot help you to pay any tuition fees you are liable for. You will need to take out student loans to cover these or show that you have made adequate provision to pay these.

In order to apply for the fund you must prove that you have made reasonable provision to support yourself throughout your course at QMUL. If you are eligible you must have taken out full maintenance funding from the UK government and have made use of any overdraft facilities available to you.

**All UK students and EU Undergraduates**

Your application will be treated either as a ‘standard’ claim or a ‘non-standard’ claim, or as both. We will assess ‘standard’ applications under an ‘additional need’ method that looks at the difference between your accepted reasonable expenditure and your expected income. If you have unforeseen circumstances your application can then also be assessed under a ‘non-standard’ assessment, this is when you will need to provide us with details of your circumstances.

**EU Postgraduate and all International students**

The fund is provided to assist with short-term and urgent situations only; it cannot provide the main support for your costs. You should therefore explain how you would normally have met your costs and why this funding is currently unavailable. Please also explain what steps you have taken, where possible, to resolve the situation yourself and how long you expect to be in financial difficulties. These applications will be treated as ‘non-standard’.

**Priority groups**

The fund is there to help any eligible student who has a particular financial need but we cannot meet every application we receive and we cannot always meet all of the costs that you might apply for. Priority is given to certain groups of students when deciding how to allocate the funding. These include:

- Students with children (especially lone parents)
- Disabled students (especially where the Disabled Students’ Allowance is unable to meet particular costs)
- Students who have entered higher education from care or are estranged
- Undergraduates in the final year of their study
- Students interrupting study or re-sitting out of attendance

If you have not permanently withdrawn from your studies, and you intend to return after your time out, you are eligible to apply for help from the Fund during your time out. This will be a ‘non-standard’ assessment so please provide details of your current situation.
Students studying abroad
Students spending a semester or a year abroad as part of their course are still eligible to apply to the fund.

NHS Funded Students
Students who are studying on an NHS funded degree are eligible to apply to the fund.

Processing ‘standard’ applications
A standard award can help to meet general living costs associated with being a student such as living costs like accommodation, food and utility bills and with course-related costs such as childcare, travel and books.

To ensure that all students are treated fairly certain figures are ‘assumed’, these include income and expenditure.

For undergraduate students the following rates of assumed income are used:
- First year students: £1906
- Non first or final year: £1271
- Final year: £635

This assumes income from a number of sources, including part time work, additional support from your parents or partner, bank overdraft and savings.

For postgraduate students a weekly minimum required provision figure of £218 per week is used. For students who have children or those who are unable to work due to disability the amount of £182 per week is used.

Assumed expenditure is based on based on state benefit amounts for general living costs such as food and usual household costs, including utility bills. The relevant amounts vary based on your circumstances, they are as follows:
- Single student – £123 per week
- Student with a partner – £168 per week
- Single parent – £123 per week plus £73 for each child

Processing ‘non-standard’ applications
If you have exceptional or unforeseen costs and you are in financial hardship as a result of these costs then you may be eligible for a non-standard award. Some examples of the circumstances where non-standard awards have been made are as follows:
- repairs to essential household equipment
- prescription costs for students on continuing medication
- help with priority debts
- emergency situations, such as travel costs due to family illness or bereavement
- set up costs if re-housed in unfurnished accommodation
- set up costs for students expecting a baby for the first time
- students who are out of attendance but who need to retake exams
- students who are eligible for benefits over the summer vacation can apply for help to cover costs during the first three weeks of September when waiting for their student loan payment
- Summer vacation help for care leavers or estranged students

These are only examples; if you feel your circumstances are exceptional you should apply.
How and when to apply

If you think you might need to apply for financial assistance we recommend that you submit an application as early as possible; you don’t need to wait until you have run out of money. If your circumstances change after you have submitted your application you can reapply to Fund.

Apply online by logging in to your student portal at mysis.qmul.ac.uk

If you have special or unusual circumstances you may find it helpful to see a Welfare Adviser before submitting your application. You can make an appointment in person at the Advice and Counselling Service (Ground Floor, Geography Building) or by telephoning 020 7882 8717 or by visiting the website www.welfare.qmul.ac.uk Alternatively, you may contact the Students’ Union in the Students’ Union Hub, Mile End.

Application Deadlines
Applications for standard awards should be submitted by 5 April 2019. Applications for non-standard awards should normally be submitted at least four weeks before the end of your academic year but if you are a continuing student you can apply until 12 July 2019 subject to funds being available.

Supporting Evidence
You will need to provide supporting evidence with your application. If you are applying online you will be instructed how to upload your documentation.

If you are making a paper application we do not want originals – legible photocopies are fine. If for any reason we do need to see original documents we will contact you. Applications that do not have the correct supporting evidence cannot be processed. We will return these forms to you, or request further information, which will delay your application. The guidance notes on the application form will tell you what documents we need to see. We do ask to see bank statements and credit card statements for all accounts covering the previous three months.

Timetable for making a decision
Provided you have completed your application form accurately and you have supplied appropriate documentary evidence, we will make an assessment and decision within four working weeks of submission. However in some cases we made need to defer your application beyond four weeks to deal with particular circumstances. If this applies, we will let you know in advance.

Requesting a copy of your assessment
If you would like a breakdown of how we calculated your award, you can ask for an explanation by emailing bursaries@qmul.ac.uk and you will receive a breakdown of figures used and an explanation in writing within ten working days of the date of your request.
How to appeal
If you are not satisfied with the decision and would like your application to be reconsidered on the basis that you have further information which you did not disclose with your original application you may do so by submitting your documentation to bursaries@qmul.ac.uk within fourteen days of the date of the decision.

If you have no further information to disclose and wish to appeal against the decision you must submit your appeal to the Appeals, Complaints and Conduct Office within fourteen days of receiving your decision. Further guidance is given at the following link: www.arcs.qmul.ac.uk/students/student-appeals/index.html

Budgeting tips
• Spend time planning and preparing a budget, Leaflets on planning a budget are available from the Advice and Counselling Service www.welfare.qmul.ac.uk
• Be realistic when you list your income and essential expenditure
• Keep a record of everything you spend – this helps identify regular and occasional spending patterns
• Consider setting up standing orders and direct debits – they can help you plan and make consistent regular payments to all the places you need to without worrying about missing payment dates
• Plan for extra expenditure such as start of year costs, special occasions, family birthdays, etc
• If you need to borrow money, use only interest free overdraft facilities
• Get a student bank account if you have not already got one. Keep your bank statements and check through them as they arrive
• Try to shop in large supermarkets or local markets rather than more expensive convenience stores.
• Join NUS and take advantage of the discounts available to students
• Try to be economical with utility services, such as heating, electricity and mobile phones to avoid running up large bills
• Apply for a Student Oyster photocard. This entitles you to a discount when you use London Transport.
Completing your application

There is now an online application form for the Financial Assistance Fund 2018/19 and this is the preferred way to apply. However if you need to submit a paper application these will be accepted. Remember to complete all sections in clear writing.

Personal details
Please enter all of your personal details into the form. We will use these details to verify your student record and to contact you when necessary.

Accommodation details
Where you live and with whom will form part of your assessment, this impacts on what figures are used. Please ensure that you enter the amount of people that live at your address so that we can accurately assess you.

Course details
These details will help us to determine if you are in one of our priority groups and what your student status is.

Tuition Fee funding
Explain as fully as possible how your fees are being paid for this academic year.

Dependants
As students with dependants are a priority group for the fund we need to know details of children and adults that are financially dependent on you.

Disability/Special medical needs
The fund can help towards medical costs that are not covered from other sources, please ensure you are giving us as much detail as you can to aid our assessment.

You do not have to provide these details to us if you do not wish to do so but if you wish any associated financial need to be considered, full details must be provided.

Income
Students are expected to provide adequate funding to support themselves during their studies, Part 7 is designed to demonstrate the funding you have in place, and needs to be completed fully to include funding for the whole academic year, both received and expected to receive. Failure to complete this section will result in your application being deemed ineligible.

• Student Loan for Maintenance – please enter the figure for the whole year.
• Maintenance/Special Support Grant – please enter the full year figure.
• Parents’ learning allowance; Adult Dependents’ Grant; Childcare Grant; Disabled Students Allowance – please enter the full year figure and include a copy of your notification letter from Student Finance
• Queen Mary University of London Bursary, please enter the full amount here
• Postgraduate Loan Scheme - please enter the full year figure
• Benefits and Tax Credits – the form will tell you whether you need to enter the yearly or monthly amount, please ensure you include a copy of the notification letter of each of the benefits or tax credits you are in receipt of
• NHS Bursary – please enter the figure for the whole year and include a copy of your notification of award letter from the NHS
• Other income – please indicate how much you are receiving per month from any other source: the categories listed on the form are a guide. Complete any that are relevant to you and if a formal payment is received, such as partner’s income, submit a copy of documentation to show this.
• Other funding – if you are in receipt of any other loans, scholarships, studentships, bursaries or grants then please give us the details here and submit a copy of the formal notification.
Expenditure
Enter a figure in every relevant box

• Household expenses – if you are living in shared accommodation, on your own, in halls of residence or with family only include the amounts you are paying per month. If you are living with a partner then include their costs too. If any other costs are exceptional, e.g. too high, then provide an explanation for this in your personal statement and submit supporting documentation.

• Rent – enter the amount of rent and submit a copy of your tenancy agreement or a letter from your landlord. If you have moved within the academic year give details of previous rents on a separate sheet.

• Course expenses – enter the figures that relate to your study

• Travel expenses – enter the figures that relate to your daily travel between term time address and campus

• Childcare – you will need to provide details of the cost of childcare for each child listed as a dependant and submit documents showing these costs, such as invoices or a contract.

• Other – if there are any other costs that you believe we need to consider in our assessment then we will need details of these along with copies of any documents showing the costs

Accounts
We will need copies of three months bank and credit card statements for each account that you, and your partner if you live with one, has. Please list these here telling us the type of each account.

If you are making a paper application, once you have copied all of your bank and credit card statements you will need to highlight each transaction over £100 and tell us what that is for.

If you are applying online, follow the instructions to provide an online note for each transaction over £100. The Financial Assistance Fund is a hardship fund and it is expected that students will have accessed all other funding available to them before making an application to it. This includes having a student account with a free overdraft facility and typically this will be at the level of £500 pa. so a final year student will usually have access to an overdraft of £1500. If you have applied for and been declined an account with an overdraft facility from at least two high street banks you will need to submit a letter from the bank to confirm this.

Personal statement
This section is compulsory for those applying for a non-standard award. this includes EU Postgraduate, all International students and those wishing to be considered for an award for exceptional circumstances.

If you are making a paper application, ensure what you write is clearly printed and easy to read. If you need to, continue on a separate piece of paper and include it.

Declarations
Ensure you tick only the relevant boxes.

Sign and date the bottom of the form.

Document checklist
PLEASE SUBMIT PHOTOCOPIES ONLY

This is to help to ensure that you are submitting all the necessary documents. Please do check this carefully as we will not begin to process your form until all of the documentation is complete.

Nominated bank account
Queen Mary will pay awards directly into your bank account. This is the quickest way of getting the money to you so please ensure you enter your account details accurately to avoid delays in payment.